

August 2008

SingleFileSM Lender-Paid Single Premiums **A**

LENDER-PAID SINGLES FICO 700+		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		ARMs	
		30-Year	25-Year & Under	30-Year	25-Year & Under
		No Refund	No Refund	No Refund	No Refund
Base LTV (%)	MGIC Coverage (%)				
97 -95.01	35	2.90%	2.53%	3.80%	3.32%
	30	2.55	2.21	3.39	2.94
	18	1.86	1.46	2.40	1.96
95 -90.01	35	2.57	2.20	3.14	2.73
	30	2.40	2.07	2.85	2.52
	25	2.23	1.80	2.58	2.22
	22	2.05	1.59	2.39	2.15
	18	1.82	1.28	2.17	1.73
90 -85.01	16	1.70	1.12	2.05	1.52
	25	1.40	1.11	1.70	1.42
	22	1.33	1.03	1.62	1.33
	18	1.24	.90	1.46	1.12
	17	1.22	.89	1.42	1.07
85 & Under	12	1.10	.76	1.32	.96
	22	1.14	.85	1.33	1.05
	20	1.12	.81	1.30	.98
	17	1.00	.71	1.20	.87
	12	.85	.57	1.02	.72
	6	.70	.49	.84	.59

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Singles table apply.

LENDER-PAID SINGLES FICO 680-699		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		ARMs	
		30-Year	25-Year & Under	30-Year	25-Year & Under
		No Refund	No Refund	No Refund	No Refund
Base LTV (%)	MGIC Coverage (%)				
97 -95.01	35	4.10%	3.79%	5.40%	4.98%
	30	3.63	3.36	4.81	4.44
	18	2.65	2.20	3.40	2.83
95 -90.01	35	3.11	2.73	3.81	3.43
	30	2.90	2.49	3.45	3.04
	25	2.69	2.25	3.12	2.67
	22	2.48	2.05	2.89	2.45
	18	2.16	1.60	2.63	1.99
	16	2.00	1.37	2.50	1.76
90 -85.01	25	1.80	1.42	2.15	1.79
	22	1.72	1.32	2.04	1.66
	18	1.58	1.15	1.84	1.43
	17	1.55	1.11	1.79	1.38
	12	1.40	.95	1.68	1.21
85 & Under	22	1.47	1.08	1.76	1.38
	20	1.46	1.05	1.70	1.31
	17	1.29	.91	1.55	1.14
	12	1.10	.72	1.32	.93
	6	.85	.60	1.02	.70

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Singles table apply.

LENDER-PAID SINGLES FICO 620-679		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		ARMs	
		30-Year	25-Year & Under	30-Year	25-Year & Under
		No Refund	No Refund	No Refund	No Refund
Base LTV (%)	MGIC Coverage (%)				
95 -90.01	35	4.86%	4.28%	5.83%	5.23%
	30	4.20	3.63	5.04	4.46
	25	3.60	2.99	4.32	3.69
	22	3.40	2.79	4.08	3.45
	18	3.08	2.27	3.69	2.80
90 -85.01	16	2.92	2.02	3.50	2.47
	25	2.65	2.11	3.18	2.63
	22	2.41	1.83	2.89	2.34
	18	2.08	1.51	2.50	1.96
	17	2.00	1.42	2.40	1.87
85 & Under	12	1.63	1.12	1.96	1.39
	22	1.93	1.40	2.32	1.80
	20	1.85	1.32	2.25	1.75
	17	1.74	1.21	1.95	1.45
	12	1.55	1.03	1.65	1.15
	6	1.30	.92	1.56	1.07

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Singles table apply.

Premium Adjustments for SingleFile Lender-Paid Singles

Cash-Out Refinance	+ .80%
Rate-and-Term Refinance	+ .40%
Second Homes	+ .60%
Manufactured Homes	+1.00%
Loan Amounts > \$417,000	+1.25%

Lender-Paid Single Premiums

- All rates are nonrefundable. Coverage is provided until the loan is paid off.
- 3/2 Option Loans: For loans featuring a 5% down payment, where only a portion comes from the borrower's own funds and the rest from a gift, grant or loan, use the 95.01%-97% rates.

For LTVs greater than 95%, ARMs are limited to a maximum annual interest rate cap of 1%.

RATE SELECTION

30-Year	To qualify for 30-Year rates, loans must have an amortization period greater than 25 years.
25-Year & Under	To qualify for 25-Year & Under rates, loans must fully amortize over a maximum of 25 years.
LTV	LTV category is selected based on first lien only.

SINGLEFILE MORTGAGE LOAN-TYPE DEFINITIONS

FIXED WITH LEVEL PAYMENTS FOR THE FIRST 5 YEARS feature level or declining payments for the first five years of the mortgage and cannot offer any buydowns, rate concessions or the potential for negative amortization during the first five years.

ARMs feature actual or potential payment changes during the first five years of the mortgage.

Rates may not be approved in all states. See MGIC's website, www.mgic.com, for additional information on rate filing and underwriting information.

Mortgage Guaranty Insurance Corporation

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SingleFile™ Lender-Paid Monthly Premiums **A**

LENDER-PAID MONTHLY FICO 700+		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS	ARMs
		30-Year	30-Year
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund
97 -95.01	35	.78%	1.20%
	30	.71	1.07
	18	.52	.74
95 -90.01	35	.78	1.06
	30	.70	.95
	25	.62	.87
	22	.57	.79
	18	.53	.71
90 -85.01	16	.50	.65
	25	.45	.62
	22	.43	.59
	18	.39	.53
85 & Under	17	.38	.52
	12	.26	.45
	22	.35	.43
	20	.33	.42
85 & Under	18	.30	.37
	17	.29	.35
	12	.25	.31
	6	.21	.24

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Monthly table apply.

LENDER-PAID MONTHLY FICO 680-699		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS	ARMs
		30-Year	30-Year
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund
97 -95.01	35	1.10%	1.39%
	30	1.00	1.29
	18	.74	1.09
95 -90.01	35	1.01	1.38
	30	.90	1.23
	25	.81	1.13
	22	.74	1.03
	18	.66	.92
90 -85.01	16	.60	.85
	25	.60	.85
	22	.59	.80
	18	.53	.72
85 & Under	17	.52	.71
	12	.36	.61
	22	.49	.61
	20	.47	.59
85 & Under	18	.43	.55
	17	.41	.53
	12	.35	.50
	6	.29	.33

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Monthly table apply.

LENDER-PAID MONTHLY FICO 620-679		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS	ARMs
		30-Year	30-Year
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund
95 -90.01	35	1.47%	1.82%
	30	1.25	1.51
	25	1.07	1.25
	22	.99	1.18
	18	.85	1.04
90 -85.01	16	.80	.95
	25	.75	.97
	22	.72	.90
	18	.64	.78
85 & Under	17	.62	.73
	12	.55	.62
	22	.67	.87
	20	.63	.81
85 & Under	18	.61	.73
	17	.60	.69
	12	.50	.60
	6	.44	.54

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Monthly table apply.

Premium Adjustments for SingleFile Lender-Paid Monthly

Cash-Out Refinance	+ .20%
Rate-and-Term Refinance	+ .10%
Second Homes	+ .14%
Manufactured Homes	+ .20%
Loan Amounts > \$417,000	+ .25%
25-Year & Under Amortization	- .11%
Note: Rates cannot be reduced below .15%.	

Lender-Paid Monthly Premiums

This page shows the annualized rates for our lender-paid monthly premium plan. To determine the monthly premium, multiply the applicable premium rate by the loan amount and divide that product by 12. Premiums are rounded to the nearest penny.

- **All rates are nonrefundable.**
- **Declining Renewals:** The renewal rate for years 2 through term is the same as the first-year rate and is applied to the outstanding insured loan balance at each renewal. (For Monthly Premiums, the loan balance will be adjusted at each annual anniversary of the certificate.)
- **3/2 Option Loans:** For loans featuring a 5% down payment, where only a portion comes from the borrower's own funds and the rest from a gift, grant or loan, use the 95.01%-97% LTV rates shown.

For LTVs greater than 95%, ARM's are limited to a maximum annual interest rate cap of 1%.

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