

# Annual Premium Short Rate Refund Schedule

for loans insured prior to July 29, 1999

For loans insured under our refundable Annual Premium program with an initial insurance effective date prior to July 29, 1999, we will provide refunds based on the schedule below.

Days Certificate In Force	% of Premium Refunded	Days Certificate In Force	% of Premium Refunded	Days Certificate In Force	% of Premium Refunded
1	95	95-98	63	219-223	31
2	94	99-102	62	224-228	30
3-4	93	103-105	61	229-232	29
5-6	92	106-109	60	233-237	28
7-8	91	110-113	59	238-241	27
9-10	90	114-116	58	242-246	26
11-12	89	117-120	57	247-250	25
13-14	88	121-124	56	251-255	24
15-16	87	125-127	55	256-260	23
17-18	86	128-131	54	261-264	22
19-20	85	132-135	53	265-269	21
21-22	84	136-138	52	270-273	20
23-25	83	139-142	51	274-278	19
26-29	82	143-146	50	279-282	18
30-32	81	147-149	49	283-287	17
33-36	80	150-153	48	288-291	16
37-40	79	154-156	47	292-296	15
41-43	78	157-160	46	297-301	14
44-47	77	161-164	45	302-305	13
48-51	76	165-167	44	306-310	12
52-54	75	168-171	43	311-314	11
55-58	74	172-175	42	315-319	10
59-62	73	176-178	41	320-323	9
63-65	72	179-182	40	324-328	8
66-69	71	183-187	39	329-332	7
70-73	70	188-191	38	333-337	6
74-76	69	192-196	37	338-342	5
77-80	68	197-200	36	343-346	4
81-83	67	201-205	35	347-351	3
84-87	66	206-209	34	352-355	2
88-91	65	210-214	33	356-360	1
92-94	64	215-218	32	361-365	0

For loans insured under our refundable Annual Premium program on July 29, 1999, and after, we will provide refunds on a prorated basis. The calculation is based on the number of days in force divided by 365 days.

To cancel coverage, request cancellation within 30 days after the date mortgage insurance is no longer required via:

- MGIC/Link Servicing – Select *Cancel Coverage* in the main menu
- Electronic formats – Contact [ecommerce\\_services@mgic.com](mailto:ecommerce_services@mgic.com) for more information
- E-mail – Send individual requests or a file to [cancel\\_requests@mgic.com](mailto:cancel_requests@mgic.com)
- Fax/mail – Complete and sign a [Request for Cancellation of Insurance form](#); forward it to MGIC

We will calculate any applicable refund and forward it to the servicer, unless you request otherwise.