### Amortization term > 20 years | Non-refundable

<table>
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<tbody>
<tr>
<td>95% -90.01%</td>
<td>30%</td>
<td>.69%</td>
<td>.89%</td>
<td>1.13%</td>
<td>1.33%</td>
<td>1.62%</td>
<td>1.93%</td>
<td>2.13%</td>
<td>2.32%</td>
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<tr>
<td></td>
<td>25</td>
<td>.60</td>
<td>.77</td>
<td>.96</td>
<td>1.13</td>
<td>1.38</td>
<td>1.63</td>
<td>1.79</td>
<td>1.96</td>
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<tr>
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<td>16</td>
<td>.43</td>
<td>.54</td>
<td>.66</td>
<td>.77</td>
<td>.93</td>
<td>1.09</td>
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<td>1.30</td>
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<tr>
<td>90% -85.01%</td>
<td>25</td>
<td>.46</td>
<td>.59</td>
<td>.75</td>
<td>.90</td>
<td>1.09</td>
<td>1.33</td>
<td>1.41</td>
<td>1.49</td>
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<tr>
<td></td>
<td>12</td>
<td>.29</td>
<td>.35</td>
<td>.43</td>
<td>.50</td>
<td>.60</td>
<td>.71</td>
<td>.75</td>
<td>.79</td>
</tr>
<tr>
<td>85% &amp; Below</td>
<td>12</td>
<td>.26</td>
<td>.26</td>
<td>.32</td>
<td>.37</td>
<td>.45</td>
<td>.54</td>
<td>.57</td>
<td>.60</td>
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<tr>
<td></td>
<td>6</td>
<td>.18</td>
<td>.20</td>
<td>.23</td>
<td>.26</td>
<td>.30</td>
<td>.34</td>
<td>.36</td>
<td>.38</td>
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### Amortization term ≤ 20 years | Non-refundable

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<td>30%</td>
<td>.42%</td>
<td>.53%</td>
<td>.67%</td>
<td>.79%</td>
<td>.96%</td>
<td>1.15%</td>
<td>1.24%</td>
<td>1.33%</td>
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<td>.72</td>
<td>.77</td>
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<tr>
<td>90% -85.01%</td>
<td>25</td>
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<td>.37</td>
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<td>.54</td>
<td>.63</td>
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<td>.33</td>
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<td>.44</td>
<td>.46</td>
<td>.49</td>
</tr>
<tr>
<td>85% &amp; Below</td>
<td>12</td>
<td>.18</td>
<td>.20</td>
<td>.23</td>
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<td>.29</td>
<td>.34</td>
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<td>.17</td>
<td>.18</td>
<td>.20</td>
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### Ratios

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</thead>
<tbody>
<tr>
<td>95%</td>
<td>.30%</td>
<td>.35%</td>
<td>.41%</td>
<td>.46%</td>
<td>.50%</td>
<td>.53%</td>
<td>.55%</td>
<td>.56%</td>
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<tr>
<td>90%</td>
<td>.21%</td>
<td>.23%</td>
<td>.30%</td>
<td>.32%</td>
<td>.35%</td>
<td>.37%</td>
<td>.39%</td>
<td>.40%</td>
</tr>
<tr>
<td>85% &amp; Below</td>
<td>.14%</td>
<td>.15%</td>
<td>.20%</td>
<td>.22%</td>
<td>.23%</td>
<td>.25%</td>
<td>.26%</td>
<td>.27%</td>
</tr>
</tbody>
</table>

### Rate/Term Refinance

- +.05% +.08% +.10% +.14% +.18% +.23% +.28% +.33%

### Second Homes

- +12 +13 +14 +17 +20 +35 +40 +45

### Employee Relocation Loans

- -.02 -.04 -.04 -.07 -.07 -.10 -.12 -.12

### Declining Renewals (Borrower-Paid Only)

- +.02 +.03 +.03 +.04 +.04 +.05 +.07 +.07

### Annual Premium (Refundable)

- -.02 -.03 -.03 -.04 -.04 -.05 -.07 -.07

### Refundable Monthly Premium

- +.01 +.01 +.01 +.02 +.02 +.03 +.03 +.03

*Permanent payment terms of the mortgage note determine loan program category.

Rates cannot be reduced below .15% regardless of premium adjustments.

See back page for applicable Notes.

Rates may not be available for all LTVs and credit scores. Refer to our Underwriting Guide, mgic.com/uwguide, for loan eligibility.

Rates and adjustments are subject to state regulatory approval and are subject to change. Additional rates may also be available. For questions regarding state approvals and additional rates, please contact your MGIC representative.
Borrower-paid premiums
Borrowers pay premiums as part of their monthly mortgage payment.

Monthly premiums
No premium is due at closing. Billing is deferred until the first full month after closing. The premium tables (on reverse) provide annualized rates. To determine the monthly premium:

<table>
<thead>
<tr>
<th>Premium rate x Loan amount</th>
<th>Annual premium</th>
<th>Monthly premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(Round to the nearest cent)</td>
</tr>
</tbody>
</table>

Annual premiums
Borrowers pay the first-year premium at closing. The renewal premium is due on the certificate’s anniversary date.

Renewals
Constant renewals apply the rate to the original insured loan balance. The rate for years 2 through 10 is the same as the first-year rate. For years 11 through term, the premium rate is reduced to .20% or remains the same if the rate before this reduction is less than .20%.

Declining renewal rates are applied to the outstanding insured loan balance. The rate for years 2 through term is the same as the first-year rate. The loan balance is adjusted annually on the certificate’s anniversary date.

Refunds
We don’t provide refunds on non-refundable Borrower-Paid Monthly Premiums unless coverage is cancelled or terminated under the Homeowners Protection Act of 1998. In this case, we’ll provide a refund based on our unearned premium calculation.

If you opt for refundable Borrower-Paid Monthly Premiums or Annual Premiums (see the Adjustments table on reverse), we will provide a prorated refund upon cancellation of coverage.

See mgic.com/rates > Refunds.

Loan program categories
Fixed applies to loans with level or declining payments for the first 5 years and no potential for negative amortization. For loans with a temporary buydown, use fixed premiums if the permanent payment terms of the mortgage note meet our fixed criteria.

Nonfixed applies to loans with actual or potential payment changes during the first 5 years.

Rate selection
> 20-year rates apply to loans with an amortization period greater than 20 years.
≤ 20-year rates apply to loans with an amortization period of 20 or fewer years.

Select LTV category based on first lien only.

Lowest credit score tier pricing applies when no borrower has a valid credit score, including borrowers with no credit score.

Agency coverage requirements
Fannie Mae HomeReady and Freddie Mac Home Possible coverage requirements differ from standard Agency requirements.

Refunds
We don’t provide refunds on non-refundable Borrower-Paid Monthly Premiums unless coverage is cancelled or terminated under the Homeowners Protection Act of 1998. In this case, we’ll provide a refund based on our unearned premium calculation.

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