

The MGIC logo is displayed in a dark blue, serif font within a light green rectangular block. The background of the entire slide features a complex, abstract geometric pattern composed of various colored squares and rectangles (pink, blue, green, orange) separated by dark blue lines. Some of these blocks contain smaller patterns like grids or diagonal lines.

MGIC

# **More options. More sales opportunities.**

Designed for real estate agents



## Legal Disclaimer

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The image features a dark blue central rectangle with white text. To the left and right of this rectangle are white areas containing dark blue geometric patterns. On the left, there is a grid pattern in the top-left corner, the MGIC logo in the middle, and a diagonal line pattern in the bottom-left corner. On the right, there is a diagonal line pattern in the top-right corner, a vertical line pattern in the middle-right, and a grid pattern in the bottom-right corner.

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**Change the  
conversation with your  
homebuyers.**

The MGIC logo is displayed in a dark blue, bold, sans-serif font. It is positioned on the left side of the image, within a white rectangular area that is part of a larger geometric design. The design includes a grid pattern in the top-left corner and a diagonal line in the bottom-left corner, both in dark blue.

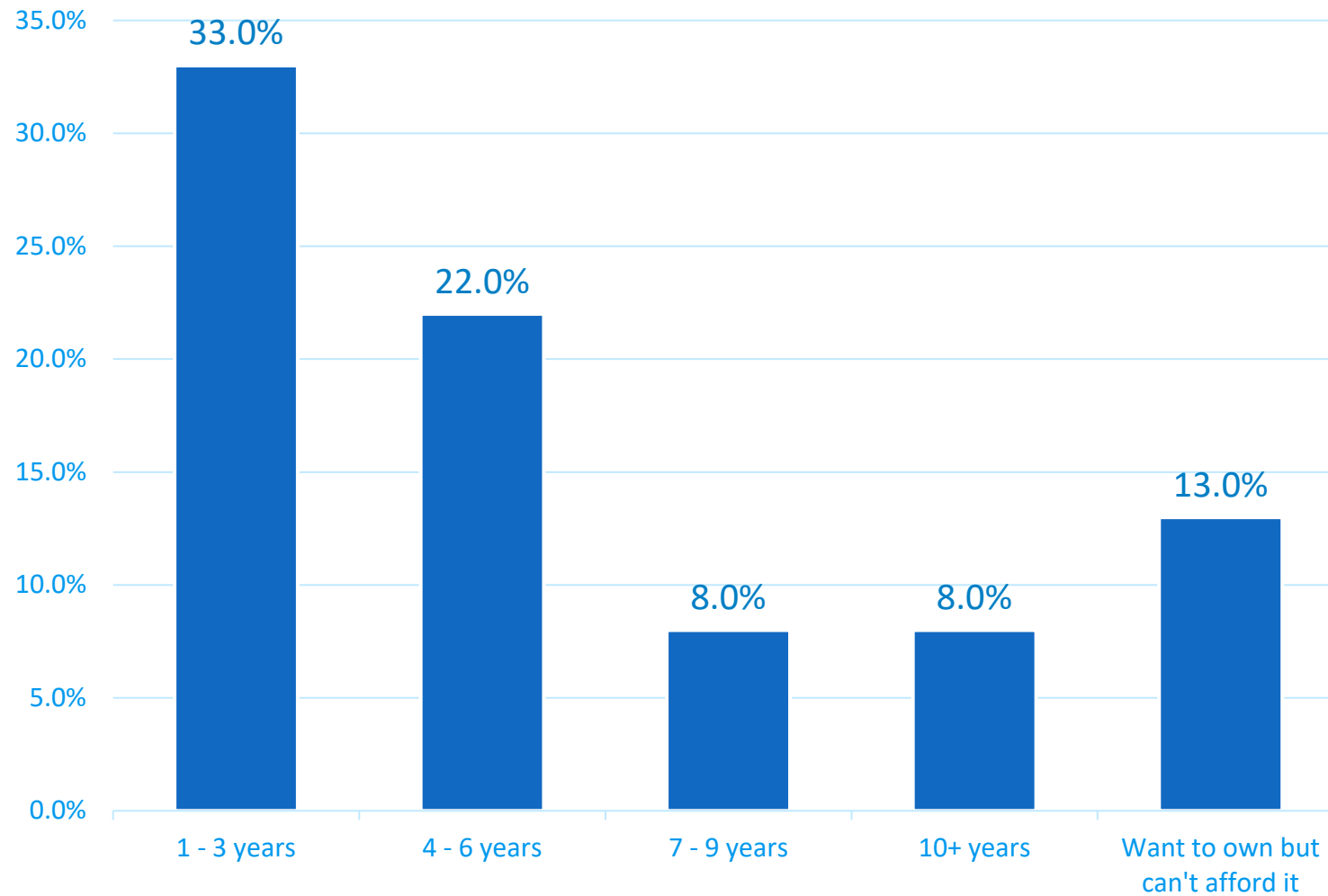
**MGIC**

A large, bold, pink number '1' is centered within a white circle. The circle has a dark blue outline. The background of the entire slide is a solid pink color, with a dark blue geometric pattern on the right side consisting of vertical and diagonal lines.

**Expand your buyer's  
house-hunting options**



# When do Gen Zers plan to buy a home?



Source: Insurify survey, August 2024

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The MGIC logo is displayed in a bold, dark blue, serif font. It is positioned on the left side of the slide, within a light purple rectangular area. The background of the slide features a light purple and white geometric pattern consisting of various squares, rectangles, and lines.

**39% of Gen Zers  
think a 20% down  
payment is required**



The MGIC logo is displayed in a dark blue, sans-serif font. It is positioned on a light purple background that features various white geometric patterns, including a grid, a large 'X', and a series of parallel lines.

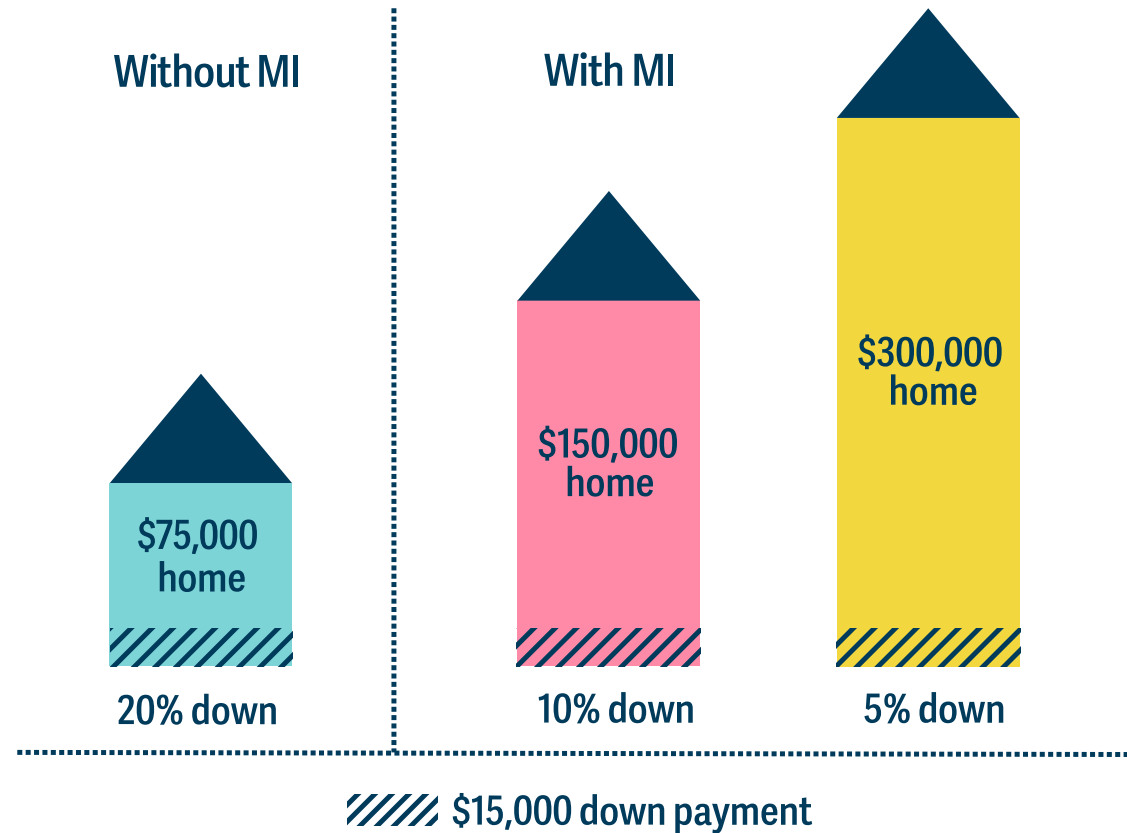
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**Meet Isaiah,**  
**first-time homebuyer**

# With a \$15,000 down payment, Isaiah can shop for...

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1

Less money down can mean  
**more sales for you**  
when you help buyers break into  
new neighborhoods and price points



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**Offer Solutions**







## The dreaded appraisal gap



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# The dreaded appraisal gap

<b>\$400,000 Purchase Price</b>		Jasmine and John's original expectation (20% down)	Low appraisal with an additional down payment	Low appraisal with MGIC BPMI monthly
Appraised value		\$400,000	\$380,000	\$380,000
Down payment		\$80,000	\$96,000 <sup>1</sup>	\$80,000
Loan amount		\$320,000	\$304,000	\$320,000
LTV		80%	80%	84.2%
MI premium <sup>2</sup>		n/a	n/a	\$26/month
<b>Additional cost at closing</b>		<b>n/a</b>	<b>\$16,000</b>	<b>n/a</b>
Monthly MI		\$0	\$0	\$27
<b>Monthly P&amp;I + MI</b>		<b>\$2,076</b>	<b>\$1,972</b>	<b>\$2,102</b>

<sup>1</sup> \$20,000 difference in purchase price and appraised value + \$76,000 to bring loan amount to 80% LTV. <sup>2</sup> MI premium based on rates as of 1/23/25 for Milwaukee, WI. Example is for illustrative purposes and meant only for mortgage and real estate professionals. Assumes a 6.75% interest rate on a 30-year fixed loan of \$320,000, owner-occupied, primary residence; 2 borrowers with 760 credit scores, 35% DTI ratio and 25% housing ratio.

The MGIC logo is displayed in a dark blue, serif font. The background of the slide features a central blue rectangle with a white circle containing the number '2'. The left and right sides of the slide are decorated with a white background and dark blue geometric patterns, including a grid in the top-left, a diagonal line in the bottom-left, and vertical lines with a grid in the bottom-right.

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**2**

Consider all the options to  
**resolve the appraisal gap and  
close more loans**





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**It's about solving  
problems.**



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**3**

**Show buyers the  
benefits of fixer-uppers**

**Of homes bought last year  
24% were built in 1961 or older**





# 26%

**Of buyers who  
purchased  
previously  
owned homes  
said they  
compromised  
on condition of  
the home**





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**Meet Maria,**  
**buying her dream home**

# Options for Maria

Maria can afford to buy and renovate the fixer-upper of her dreams by using private MI

Maria’s dream home	
Home price	\$375,000
20% down payment	\$75,000
5% down payment	\$18,750
The difference	\$56,250

Example is for illustrative purposes and meant only for mortgage and real estate professionals. Renovation costs are based on national averages.

The MGIC logo is displayed in a dark blue, serif font. The background of the slide features a central green area with a white circle containing the number 3. The green area is divided into two shades of green. The left side of the slide has a white background with a dark blue grid pattern in the top-left corner and a diagonal line in the bottom-left corner. The right side of the slide has a white background with a dark blue grid pattern in the top-right corner and a diagonal line in the bottom-right corner.

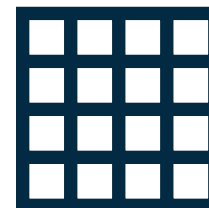
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**3**

**Expand your buyer's  
house-hunting options**



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# MGIC

**Mortgage  
insurance  
means more  
options.**

AFFORD  
MORE HOME  
WITH MI

PUT LESS  
MONEY  
TOWARD A  
DOWN  
PAYMENT  
WITH MI

BUY  
SOONER  
WITH MI

EXPAND  
CASH-FLOW  
OPTIONS  
WITH MI

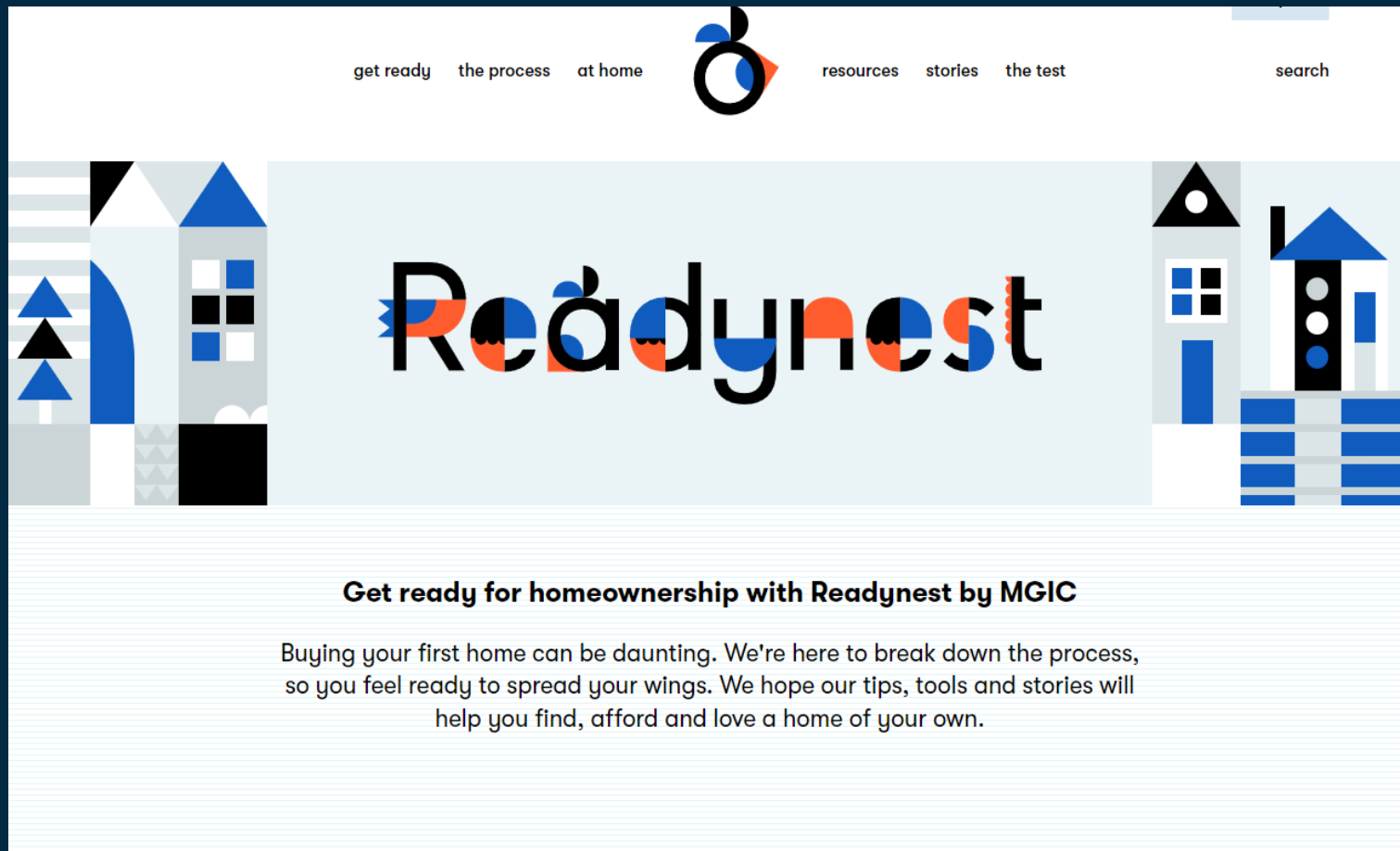


MAINTAIN  
FLEXIBILITY IN  
HOMEBUYING  
BUDGET  
WITH MI

OVERCOME  
A LOW  
APPRAISAL  
WITH MI

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**Thank you!**