

Effective date: July 11, 2018

Purchase Only

WealthBuilder Pro **MGIC Program ID #2386**

Amortization term ≤ 20 years | Non-refundable

Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)

Monthly Premiums

LTV	Coverage	760+	740-759	720-739	700-719	680-699
100%	42%	.79%	1.01%	1.09%	1.20%	1.28%
	40	.76	.97	1.05	1.15	1.23
	35	.68	.87	.94	1.03	1.10
	33	.65	.82	.90	.98	1.04
	31	.62	.78	.85	.93	1.00
	30	.60	.75	.83	.90	.96
	28	.57	.71	.78	.86	.92
	26	.54	.66	.74	.81	.86
	25	.52	.64	.72	.78	.84
	23	.49	.60	.68	.73	.78
	20	.44	.53	.58	.66	.70
	18	.41	.49	.57	.61	.65
	17	.39	.47	.54	.58	.62
12	.33	.41	.47	.50	.53	

Single Premiums

LTV	Coverage	760+	740-759	720-739	700-719	680-699
100%	42%	2.18%	3.27%	3.42%	3.84%	4.09%
	40	2.10	3.15	3.30	3.69	3.93
	35	1.92	2.82	2.97	3.30	3.52
	33	1.83	2.67	2.82	3.15	3.36
	31	1.76	2.52	2.67	2.98	3.18
	30	1.71	2.46	2.61	2.91	3.10
	28	1.64	2.31	2.46	2.74	2.92
	26	1.56	2.16	2.31	2.58	2.76
	25	1.52	2.09	2.24	2.50	2.67
	23	1.44	1.95	2.10	2.34	2.50
	20	1.32	1.73	1.88	2.10	2.24
	18	1.24	1.60	1.75	1.95	2.08
	17	1.20	1.53	1.69	1.87	2.00
12	1.05	1.20	1.35	1.50	1.60	

Adjustment	760+	740-759	720-739	700-719	680-699
Loan Amounts > \$475,000	.00%	.00%	.00%	.00%	.00%
Declining Renewal	+.02	+.03	+.03	+.04	+.04

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.

Get quick rate quotes through MiQ,
mgic.com/MiQ.

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Monthly

Borrower-paid monthly premiums

Borrowers pay premiums as part of their monthly mortgage payment.

Lender-paid monthly premiums

The lender pays the premium; the borrower is not charged separately.

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:**

Premium rate	x	Loan amount
Annual premium		
÷ 12		
Monthly premium		
(Round to the nearest cent)		

Single

Borrower-paid single premiums

Borrower-paid single premiums require a one-time, single payment at closing. Borrowers can finance the premium into the loan amount or pay it at closing. A third party, such as a builder or a seller, can otherwise pay the premium.

When the borrower elects to finance the premium into the loan amount, select the LTV category based on the loan amount before adding the premium.

Unless we cancelled coverage previously at the lender's request, we provide coverage until scheduled amortization reaches 78% of original value. Coverage continues for loans in default on that date until the loan is brought current.

Lender-paid single premiums

Lender-paid single premiums provide coverage for the life of the loan. The premium must be paid at closing by the lender or a person other than the borrower and must not be charged separately to the borrower.

**mortgage guaranty
insurance corporation**

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 mgic.com

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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%. Constant renewals are not available on lender-paid rates.

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.

Non-refundable single premiums – If coverage is cancelled or terminated under the Homeowners Protection Act of 1998, we will provide a refund based on our HPA refund schedules.

See mgic.com/rates > Premium refunds.

Lender-paid monthly and single premiums are non-refundable.

Loan program categories

Fixed applies to loans with level or declining payments for the first 5 years and no potential for negative amortization.

Nonfixed applies to fully amortizing ARM loans with an initial term of 5 years or more.

Rate selection

Select LTV category based on first lien only.

For more information,
 contact your MGIC representative, mgic.com/contact,
 or MGIC Customer Service, 1-800-424-6442.