

Effective date: July 11, 2018

Purchase & rate/term refinance (See Adjustments below for other eligible loan types)

This premium plan provides coverage until the earlier of the date that the Loan is paid down to, or based solely on the initial amortization schedule, is scheduled to amortize to, less than 90% of the original value of the mortgaged property, unless the coverage has been previously cancelled. However, coverage will extend to a claim arising from a Default that occurs prior to such date if no additional loan payments are made by the borrower after such Default.

## MI to 89.99 MGIC Program ID #2393

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

#### Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)\* • INCLUDES 5/1 AND 7/1 ARMS

LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679
<b>97%</b> -95.01%	8%	.61%	.73%	.86%	.96%	1.15%	1.56%
<b>95%</b> -90.01%	6	.46	.52	.57	.60	.69	.88

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

#### Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)\* • INCLUDES 5/1 AND 7/1 ARMS

LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679
<b>100%</b> -97.01%	11%	.71%	.86%	1.05%	1.17%	1.44%	2.04%
<b>97%</b> -95.01%	8	.54	.62	.75	.81	1.00	1.38
<b>95%</b> -90.01%	6	.39	.41	.45	.45	.54	.69

For WealthBuilder Pro™ Loan Program only.  
Contact your MGIC representative for more information.

Adjustments	760+	740-759	720-739	700-719	680-699	660-679
Rate/Term Refinance	.00%	.00%	.00%	.00%	.00%	.00%
Manufactured Homes	+.30	+.38	+.40	+.60	+.64	+.88
Loan Amounts > \$475,000	.00	.00	.00	.00	.00	.00

\*Permanent payment terms of the mortgage note determine loan program category. 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](http://mgic.com/uwguide), for loan eligibility.

WealthBuilder Pro™ is an MGIC trademark.

#### Lender-paid single premiums

Loans with MI to 89.99 are not eligible for sale to Fannie Mae or Freddie Mac.

MI to 89.99 coverage expires when the loan is paid down to less than 90% of the original property value. 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.

**Refunds:** Lender-Paid 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. For loans with a temporary buydown, use fixed premiums if the permanent payment terms of the mortgage note meet our fixed criteria.

#### 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.

**For more information,**  
contact your MGIC representative, [mgic.com/contact](http://mgic.com/contact),  
or MGIC Customer Service, 1-800-424-6442.

### mortgage guaranty insurance corporation

MGIC Plaza, Milwaukee, WI 53202 • [mgic.com](http://mgic.com)

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71-61279 3/1/23 Lender-Paid Singles – MI to 89.99

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mobile app, [mgic.com/mobileapp](http://mgic.com/mobileapp).

