

National MI Announcement: RT: 2016-02

Date of Announcement: February 22, 2016

Effective Date of Changes: The Rate change described in this announcement is applicable to all MI applications received on, or after, **March 7, 2016** subject to regulatory approval.

BPMI Monthly Rate Change

We are announcing a pricing change to our BPMI Monthly rates effective for applications on or after 3/7/2016.

Key benefits include:

- Lower rates at 740+ for every LTV
- Eliminates adjustors for rate term refi's and loan amounts greater than \$417K
- Superior rates for ≤ 20 year amortization terms
- What you see is what you get – transparent, consistent pricing; enables TRID compliance

The GSE's Private Mortgage Insurer Eligibility Requirements (PMIERs), effective January 1, 2016, created an opportunity for National MI to offer lower Signature BPMI monthly rates to those borrowers who have been most responsible with their credit. These rates will now be available as our national BPMI Monthly rates. These rates, based on the new PMIER capital requirements, provide superior rates while ensuring that National MI maintains sufficient capital to meet its claims obligations.

Our BPMI Single, LPMI Single, LPMI Monthly, and Credit Union rates remain the same.

For complete details, please see our [Full Rate Sheet](#).

Signature rates are not available in AK.