

## More Closed Loans. More Coverage.

### Industry – Leading Rates

### Expansive Fannie Mae® and Freddie Mac® Guidelines

- No DTI Overlays
- 97% LTV and Min. 620 Credit Scores
- 100% Gift Funds Allowed
- No Geographic Restrictions

### Tools to Use

- Rate Finder  
[nationalmi.com/rate-finder](http://nationalmi.com/rate-finder)
- Loan Limit Locator  
[nationalmi.com/loan-limit-locator](http://nationalmi.com/loan-limit-locator)
- 8-Ball Calculator  
[nationalmi.com/ltv-fico-calc](http://nationalmi.com/ltv-fico-calc)
- Mobile App

### Resources

- **Solution Center (support)**  
855.317.4NMI (4664)  
M-F 5am - 5pm PST  
[solutioncenter@nationalmi.com](mailto:solutioncenter@nationalmi.com)
- **National MI AXIS Online**  
[axis.nationalmi.com](http://axis.nationalmi.com)  
[nationalmi.com/axis-resources](http://nationalmi.com/axis-resources)
- **Resources and Updates**  
[nationalmi.com/resources](http://nationalmi.com/resources)  
[nationalmi.com/bulletins](http://nationalmi.com/bulletins)

For additional rates information, go to [nationalmi.com/rate-finder](http://nationalmi.com/rate-finder) and contact your Sales Advisor.

### Competitive Monthly Rates

BORROWER-PAID MONTHLY ADVANTAGE (BPMI) 30 YEAR FIXED								
LTV/COVERAGE	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
<b>97/35</b>	0.55%	0.75%	0.95%	1.15%	1.40%	1.90%	2.05%	2.25%
<b>95/30</b>	0.41	0.59	0.73	0.87	1.08	1.42	1.50	1.61
<b>90/25</b>	0.30	0.41	0.50	0.60	0.73	1.00	1.05	1.10
<b>85/12</b>	0.19	0.20	0.23	0.27	0.32	0.41	0.43	0.45
ADJUSTMENTS	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refi	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%
Loan > \$424,100	+0.00	+0.00	+0.00	+0.00	+0.00	+0.00	+0.00	+0.00

MA, MN, BP, TH. 2016-12 | Updated Dec. 10, 2016

### Simple and Mobile Friendly

#### Rate Finder

[nationalmi.com/rate-finder](http://nationalmi.com/rate-finder)

**Rate Finder**  
Home / Rate Finder

Loan Purpose: Purchase

Select Product: Borrower-Paid Monthly Advantage

Property located in AK or HI

Program Code:

Renewal Type: Constant

Loan Amount:

Loan Type: Fixed

Loan-To-Value (LTV): 90.01 - 95%

Coverage %: 30

Credit Score (FICO):

Loan Term: 360 (30-year)

Occupancy: Primary

Property Type: Single Family

Premium Tax State (KY, WV Only): No Premium Tax

**SUBMIT**

### Lower Single Premium Rates

BORROWER-PAID SINGLE PREMIUM NON-REFUNDABLE • 30 YEAR FIXED								
LTV/COVERAGE	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
<b>97/35</b>	2.10%	3.05%	3.11%	3.91%	3.91%	5.03%	5.20%	5.20%
<b>95/30</b>	1.70	1.75	2.36	3.32	3.32	4.28	4.43	4.43
<b>90/25</b>	1.20	1.29	1.71	2.18	2.18	2.68	2.80	2.80
<b>85/12</b>	0.62	0.75	0.85	0.97	1.13	1.50	1.62	1.62
ADJUSTMENTS	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refi	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%	+0.00%
Loan > \$650,000	+0.00	+0.00	+0.00	+0.00	+0.00	+0.00	+0.00	+0.00

NTL, SP, BP, NR, TH. 2017-10, FIX | Effective October 23, 2017

National MI's Rate Finder ~ No Password Required ~ Minimal Data Fields ~ Instant FHA Comparison ~ Downloadable Printable Rates (PDF)

Note: Refer to Full Rate Sheet for all Premium Adjustments.

Selected LTV/Coverages shown: Rates may not be available or approved in all states. ~ Rates may not be available for all credit scores and LTVs due to application of underwriting guidelines  
Fannie Mae® and Freddie Mac® are registered trademarks.

National Mortgage Insurance Corporation | 2100 Powell Street | 12<sup>TH</sup> Floor | Emeryville, CA 94608 | 855.317.4NMI (4664) | [www.nationalmi.com](http://www.nationalmi.com)