

Find your National MI Sales Advisor:
nationalmi.com/sales-advisors

Questions: National MI Solution Center
855.317.4NMI (4664)
solutioncenter@nationalmi.com

1. Create a Loan

To start a new loan, enter the loan data under the **New Search** tab.

A. To upload a DU 3.2 data file, browse for the file and click **Start New Loan** to automatically populate most of the fields.

B. To manually enter the loan data, enter the appropriate fields

NOTE: DTI, County and Borrower FICO fields are required.

2. Save Loan

After the loan data is entered, click **Save As Prospect** to save the loan data prior to submitting it. This avoids having to key in the data when performing a new search on the loan.

3. Submit Loan

After saving the loan, click **Submit**.

4. Select Product

After submitting the loan, various products are displayed. The blue MI button appears next to the eligible products when the LTV is greater than 80%. Click on the MI button to initiate the MI Rate Quote process.

5. Select National MI from List

If more than one mortgage insurance company is set up for your company, multiple mortgage insurance companies are displayed. Select **National MI**.



MI QUOTES

• MI Provider

Select ▼

- National MI
- Radian
- Essent
- MCIC

6. Select Coverage Amount

Choose either Standard Coverage or Affordable Product Coverage and click **Submit**.



MI QUOTES

• MI Provider

National MI ▼

• Property Zip Code

40220

Coverage Amount

Standard Coverage Per Secondary Guidelines

Affordable Product Coverage

MI quotes for HFA products with coverage requirements different than FNMA/FHLMC must be obtained directly from your MI Provider.

7. Rate Quote Results

A. Five National MI Rate Quotes Listed

- BPME Monthly Non Refundable
- LPME Monthly Non Refundable
- BPME Single Non Refundable
- LPME Single Non Refundable
- FHA



RATE QUOTE

MASTER POLICY NUMBER: 00008-0001
08/06/15 9:42 AM CST

PAYMENT COMPARISON

| MI estimates are based on 12% Coverage | BPME Monthly Non Refundable | LPME Monthly Non Refundable | BPME Single Non Refundable | LPME Single Non Refundable | FHA |
|--|-----------------------------|-----------------------------|----------------------------|----------------------------|-------------|
| Upfront MI Premium | \$0.00 | \$0.00 | \$807.50 | \$807.50 | \$1,487.50 |
| Upfront MI Premium Rate % | 0.000 | 0.000 | 0.950 | 0.950 | 1.750 |
| Original (Base) Loan Amount | \$85,000.00 | \$85,000.00 | \$85,000.00 | \$85,000.00 | \$85,000.00 |
| Monthly MI Premium | \$16.29 | \$16.29 | | | \$56.67 |
| Monthly/Annual MI Premium Rate % | 0.230 | 0.230 | | | 0.800 |
| Premium Tax Rate % | 1.800 | 1.800 | 1.800 | 1.800 | 1.800 |
| Premium Tax Amount | \$0.29 | \$0.29 | \$14.54 | \$14.54 | \$26.78 |
| MI Payment Over Five Years | \$994.80 | \$994.80 | \$822.04 | \$822.04 | \$4,975.68 |
| Five Year Cost Comparison | -\$3,980.88 | -\$3,980.88 | -\$4,153.64 | -\$4,153.64 | \$0.00 |

Resources
Contact National MI
Order

Notes/Advisories:
1. The RateQuote Request has been successfully processed.

This calculated rate is an estimate for informational purposes only, based on current rates and adjustments, derived from the data you provided and makes certain assumptions about information we have not yet received or evaluated. Neither this Rate Finder nor its output constitutes a contract, binder or agreement to extend insurance coverage. Guideline eligibility is not evaluated. Coverage may be offered by National MI at its discretion subject to its review and approval under applicable National MI Underwriting Guidelines. In the event of an approval, your actual rate may vary, depending on the rate and applicable adjustments in effect on the date an insurance commitment is issued. FHA comparison is based on FHA's current rates published at www.fha.com, as of January 26, 2015.



B. National MI mortgage insurance rates are based on GSE standard coverage or the applicable affordable coverage requirements.

C. National MI also provides the mortgage insurance premium tax rates for Kentucky and West Virginia. (Kentucky rate quotes don't include local municipal taxes.)

8. Generate/Print a PDF

To generate/print a PDF of a National MI Rate Quote, select the View/Print button and the PDF will open in a new TAB in the browser.

Save or print the document.



RATE QUOTE

Global Mortgage-99986-0001
National MI Rates

PAYMENT COMPARISON

| MI estimates are based on 30% Coverage | BPME Monthly Non Refundable | LPME Monthly Non Refundable | BPME Single Non Refundable | LPME Single Non Refundable | FHA |
|--|-----------------------------|-----------------------------|----------------------------|----------------------------|-----|
| Upfront MI Premium | \$0.00 | \$0.00 | | | |
| Upfront MI Premium Rate % | 0.000 | 0.000 | | | |
| Original (Base) Loan Amount | \$200,000.00 | \$200,000.00 | | | |
| Monthly MI Premium | \$98.33 | \$99.00 | | | |
| Monthly/Annual MI Premium Rate % | 0.410 | 0.540 | | | |
| MI Payment Over Five Years | \$4,099.80 | \$5,400.00 | | | |
| Five Year Cost Comparison | -\$7,400.00 | -\$6,099.80 | | | |

View/Print
Resources
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YOUR RATE QUOTE

Global Mortgage-99986-0001
National MI Rates

MI estimates are based on 30% coverage

| | BPME Monthly Non Refundable | LPME Monthly Non Refundable | BPME Single Non Refundable | LPME Single Non Refundable | FHA |
|----------------------------|-----------------------------|-----------------------------|----------------------------|----------------------------|--------------|
| Base Loan Amount | \$200,000.00 | \$200,000.00 | \$200,000.00 | \$200,000.00 | \$200,000.00 |
| Upfront MI Premium Rate % | 0.000 | 0.000 | 1.800 | 1.800 | 1.700 |
| Upfront MI Premium | \$0.00 | \$0.00 | \$3,600.00 | \$3,600.00 | \$3,400.00 |
| Monthly MI Premium Rate % | 0.410 | 0.540 | 0.000 | 0.000 | 0.800 |
| Monthly MI Premium | \$83.33 | \$108.00 | \$0.00 | \$0.00 | \$64.00 |
| MI Payment Over Five Years | \$4,099.80 | \$5,400.00 | \$0.00 | \$0.00 | \$3,136.00 |
| Five Year Cost Comparison | -\$7,400.00 | -\$6,099.80 | -\$7,399.80 | -\$7,399.80 | \$0.00 |

APPLICATION DETAILS PROVIDED:

| | | | |
|-----------------------------|----------------|------------------------|----------|
| Loan Amount: | Loan Purpose: | Occupancy: | LTV: |
| \$200,000.00 | Fixed | Primary Residence | 95.5% |
| Corporate Relocation: | Loan Type: | Amortization Term: | Payment: |
| No | Fixed | 360 months | No |
| Appropriative Credit Score: | Riskless Term: | Property Type: | |
| 800 | 3056% | Single Family Detached | |

Thank you for choosing National MI
For additional assistance, contact National Center at nationalcenter@nationalmi.com or toll free 855.333.4888 (4444).

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