

# Why Rate GPS<sup>SM</sup>

## Granular Pricing System

National MI is excited to offer the latest in risk-based pricing technology – Rate GPS. Our new granular pricing system delivers competitive rates based on individual loan characteristics and will help you gain more business from well-qualified homebuyers.



### Compare National MI

- 95% LTV
- 680 FICO<sup>®</sup>
- 42% DTI (pricing will not change if DTI is ≤ 45%)
- \$400,000 loan amount
- Borrowers can save up to 12 bps (~ \$480 per year)
- National MI Rate GPS pricing is **84 bps** compared to industry standard **96 bps**



### Give Us a Try

**680+ credit score borrowers can benefit from Rate GPS rates.**

### Getting a Rate GPS Rate Quote

You can now access these rates via our National MI AXIS application, Rate Finder, and most industry LOS and pricing engines. See our [Technology Partners](#) page for a complete list of our LOS/PPE Rate GPS integrations.

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

National MI's pricing reflects BPMI Monthly at 30% coverage. This pricing may change and is subject to state approvals. The rate result example is based on the loan characteristic factors indicated above.

\*FICO<sup>®</sup> is a registered trademark of Fair Isaac Corporation.



### Need help locating your Master Policy number?

Contact the National MI Solution Center at **855.317.4NMI (4664)** or [solutioncenter@nationalmi.com](mailto:solutioncenter@nationalmi.com)

**National MI.**  
Innovating with intelligence.

# Rate GPS<sup>SM</sup>

Granular Pricing System

National MI is excited to bring you the latest in risk-based pricing technology — **Rate GPS**



We are excited to offer an innovative way to get very competitive rates for your borrowers with National MI's Rate GPS.

Our new risk based pricing system uses risk intelligence to deliver rates based on individual loan characteristics.

It's a more granular way of pricing based on multiple factors specific to your borrower's situation, and will help you gain more business from well-qualified homebuyers.



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## It's Easy with Rate Finder

Get Rate GPS pricing via our handy Rate Finder tool on our website and mobile app. With just a few additional fields to enter (including your Master Policy number), you will secure a quick and easy rate quote for your borrower, as you've come to expect with Rate Finder.

**Just print or save the rate quote PDF in the loan file, it's that easy.**

Access **Rate GPS** Rates  
[www.nationalmi.com/rate-finder](http://www.nationalmi.com/rate-finder)



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