

To Compare Rate Quotes:

1. If the loan is conventional and above 80% LTV, the **Select MI Company** field will automatically appear.

1

Private Pricing

TEST PCo Loan Number TES_ARV6LG Lock Settings

Draw Amount \$0

Purchase Price \$500,000

Appraisal Value \$0

FICO 760

LTV 90%

Property Valuation Type Full Appraisal

Down Payment \$50,000

Rate	Payment	Total	DTI	MI	Price	APR
Purchase						
30 Year Fixed (24) More from this category...						
3.375%	\$1,989.43	\$2,098.18	82.79%	\$108.75	0.295	3.531%
3.500%	\$2,020.70	\$2,129.45	83.41%	\$108.75	-0.515	3.591%
3.625%	\$2,052.23	\$2,160.98	84.04%	\$108.75	-1.291	3.655%
3.750%	\$2,084.02	\$2,192.77	84.68%	\$108.75	-1.983	3.750%
3.875%	\$2,116.07	\$2,224.82	85.32%	\$108.75	-2.592	3.875%
3.990%	\$2,145.78	\$2,254.53	85.92%	\$108.75	-3.157	3.990%

2. Select **National MI** from the **Select MI Company** drop-down field to submit the MI Rate quote.

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Private Pricing

TEST PCo Loan Number TES_ARV6LG Lock Settings

Search Criteria

Loan Type Conventional loans

Loan Option Fixed rate

Term 30 X Add term to search

AUS Non Conforming, Guaranteed Underwrit...

Product Information

Select MI Company National MI

MI Settings

Borrower Paid MI

Rate	Payment	Total	DTI	MI	Price
Purchase					
30 Year Fixed (24) More from this category...					
3.375%	\$1,989.43	\$2,098.18	82.79%	\$108.75	0.295
3.500%	\$2,020.70	\$2,129.45	83.41%	\$108.75	-0.515
3.625%	\$2,052.23	\$2,160.98	84.04%	\$108.75	-1.291
3.750%	\$2,084.02	\$2,192.77	84.68%	\$108.75	-1.983
3.875%	\$2,116.07	\$2,224.82	85.32%	\$108.75	-2.592

3. The originator can also open the **MI settings** to input additional details if needed.

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Private Pricing

TEST PCo Loan Number TES_ARV6LG Lock Settings

Search Criteria

Loan Type Conventional loans

Loan Option Fixed rate

Term 30 X Add term to search

AUS Non Conforming, Guaranteed Underwrit...

Product Information

Select MI Company National MI

MI Settings

Borrower Paid MI

AUS Indicator

Setup Mortgage Insurance Criteria for NationalMI

DU/LP Decision DU Approve/Eligible

Amortization Type Fully Amortized

Payment Type Monthly

Buy Down Percent None

Renewal Type Constant

Rate	Payment	Total	DTI	MI	Price
Purchase					
30 Year Fixed					
3.375%	\$1,989.43	\$2,098.18	82.79%	\$108.75	0.295
3.500%	\$2,020.70	\$2,129.45	83.41%	\$108.75	-0.515
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3.990%	\$2,145.78	\$2,254.53	85.92%	\$108.75	-3.157

To Compare Rate Quotes (continued):

- Once MI is run, the originator can click on the MI amount for the desired program and interest rate in order to get the rate quote summary. They can then select the **MI Quote Report** link in the rate quote detail to view the National MI Rate Quote PDF.

RATE QUOTE:			
Master Policy: 88914	Rate Quote ID: M3Q2DKE	Request Date: 09/17/2020	Expiration Date: 12/16/2020
MORTGAGE INSURANCE DETAILS:			
Paid Type: Borrower Paid	Premium Plan Type: Monthly ADVANTAGE	Refund Type/Renewal Option: No Refund/Constant	Coverage: 25%
PREMIUM RATE INFORMATION:			
Total Initial Rate		0.2900%	
Initial	Year 1	Premium Rate	Premium Amount
Renewal 1	2-10 Years	0.2900%	\$108.75
Renewal 2	Years 11 -term	0.2000%	\$75.00
LOAN DETAILS PROVIDED:			
Loan Amount: \$450,000.00	Loan Purpose: Purchase	Loan Type: Fixed	Amortization Term: 360 months
Loan Origination Type: Retail	LTV: 90.00%	Debt to Income Ratio (DTI): 43.00%	Occupancy: Primary Residence
Property Type: Single Family Attached	Property: 90262 CA	No. of Borrowers: 1	Credit Score: 760
DU/LPA Decision: DU Approve / Eligible	Loan Program: N/A		

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Questions: National MI Solution Center
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Contact your Sales Advisor to learn more: