



Recovery Assistance Program: HARP New Servicer Option

Effective August 3, 2009

This rate card is for use with loans being refinanced under **RMIC's Recovery Assistance Program: HARP New Servicer Option** only, and it may not be used for purchase loans or any other refinance loans.

Monthlies/ZIP® Monthlies (Rates include the Rate/Term Refinance rate adjustment)

Annualized Rates • No Refund • Owner-Occupied • FICO 660+
Full or Alternative Documentation • Rate/Term Refinance • 30-Year

LTV %	Coverage %	Fixed Payment	
		FICO 700+	FICO 660-699
97.01 & Greater ¹	35	1.26	1.37
	30	1.15	1.23
	25	1.01	1.10
	20	.88	.94
	18	.82	.88
	17	.80	.85
	16	.77	.82
	12	.65	.70
	6	.58	.62
97 -95.01	40	1.20	1.30
	35	1.08	1.20
	30	.98	1.10
	25	.87	.97
	20	.75	.89
	18	.71	.87
	17	.70	.84
	16	.68	.81
	12	.62	.67
95 -90.01	35	1.16	
	30	1.04	
	25	.94	
	22	.90	
	20	.88	
	18	.85	
	17	.83	
	16	.82	
	12	.66	
90 -85.01	35	.85	
	30	.79	
	25	.72	
	22	.67	
	20	.62	
	18	.60	
	17	.59	
	16	.58	
	12	.54	
85 & Under	35	.75	
	30	.67	
	25	.58	
	20	.55	
	18	.54	
	17	.53	
	16	.52	
	12	.48	
	6	.44	

Adjustments	≤ 95% LTV	> 95% LTV
Refund	+ .01%	+ .01%
Steady Annuals	- .04%	- .04%
25-Year & Under	- .11%	- .11%
Second Home	+ .14%	+ .14%
Investment Property	+ .38%	+ .70%
3-4 Units	+ .38%	+ .70%
Manufactured Home	+ .20%	+ .50%
Loan Amount > \$417,000 (1 Unit)	+ .25%	+ .25%
Loan Amount > \$533,850 (2-4 Units)	+ .25%	+ .25%

¹ Max LTV	States
100% / 103% ²	Arizona, Idaho, Illinois, New York ³ , Ohio
103%	California, Missouri, New Jersey
105%	All other states and D.C.

Notes

- Check the table above for maximum LTV restrictions by state.
- Maximum 100% LTV plus up to 3% used to finance fees and closing costs only.
- Maximum 100% LTV for co-ops in New York.

Refer to RMIC's Premium Rates Brochure for notes and definitions.

Refer to www.rmic.com for complete **Recovery Assistance Program: HARP New Servicer Option** underwriting guidelines.

Refer to page 2 for A-Minus rates for loans with Loan Representative FICO Score < 660, DU Expanded Approval, or LP A-Minus.

Rates are subject to availability in each state, individual state laws, and licensing requirements.

A-Minus (Rates include the Rate/Term Refinance rate adjustment)

Monthlies/ZIP® Monthlies • Annualized Rates • No Refund • Owner-Occupied Full or Alternative Documentation • Rate/Term Refinance • 30-Year

LTV %	Coverage %	Fixed Payment			
		FICO 620+	FICO 600-619	FICO 575-599	FICO < 575
97.01 & Greater ¹	35	1.89	2.51	3.47	5.58
	30	1.66	2.20	3.04	4.90
	25	1.44	1.88	2.61	4.42
	20	1.22	1.56	2.18	3.86
	18	1.13	1.44	2.01	3.52
	17	1.09	1.39	1.94	3.37
	16	1.05	1.34	1.87	3.21
	6	.74	.96	1.35	2.19
97 -95.01	40	1.85	2.46	3.40	5.73
	35	1.63	2.17	3.00	5.16
	30	1.45	1.93	2.68	4.54
	25	1.24	1.67	2.34	4.13
	20	1.07	1.43	2.00	3.48
	18	1.00	1.34	1.87	3.26
	17	.97	1.30	1.81	3.12
	6	.59	.80	1.13	1.83
95 -90.01	35	1.47	2.11	2.93	4.71
	30	1.30	1.87	2.60	4.34
	25	1.18	1.65	2.30	3.90
	22	1.09	1.57	2.19	3.57
	20	1.00	1.39	1.95	3.34
	18	.95	1.27	1.80	3.09
	17	.92	1.21	1.73	2.96
	16	.89	1.15	1.65	2.83
	12	.69	.94	1.29	2.18
	6	.54	.73	1.03	1.66
90 -85.01	35	1.15	1.52	2.00	3.85
	30	.98	1.35	1.80	3.49
	25	.86	1.25	1.60	3.09
	22	.84	1.20	1.57	2.84
	20	.77	1.10	1.45	2.67
	18	.73	1.04	1.40	2.48
	17	.71	1.01	1.37	2.38
	16	.70	.98	1.33	2.27
	6	.49	.66	.93	1.49
85 & Under	35	.98	1.33	1.85	2.93
	30	.85	1.16	1.62	2.57
	25	.79	1.06	1.47	2.33
	20	.75	.96	1.33	2.09
	18	.71	.93	1.29	2.03
	17	.68	.91	1.27	1.99
	16	.65	.87	1.21	1.91
	6	.48	.69	.92	1.50

Use A-Minus rates for loans with Loan Representative FICO Score < 660, DU Expanded Approval, or LP A-Minus.

Refer to page 1 for Monthlies/ZIP® Monthlies rates for other loans.

¹ Max LTV	States
100% / 103% ²	Arizona, Idaho, Illinois, New York ³ , Ohio
103%	California, Missouri, New Jersey
105%	All other states and D.C.

Notes

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Adjustments

	FICO 620+	FICO 600-619	FICO 575-599	FICO < 575
Refund	+ .01%	+ .01%	+ .01%	+ .01%
Steady Annuals	- .04%	- .04%	- .04%	- .04%
25-Year & Under	- .11%	- .11%	- .11%	- .11%
Loan Amount > \$417,000 (1 Unit)	+ .25%	+ .50%	+ .75%	+ 1.00%
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Second Home	+ .15%	+ .25%	+ .50%	+ .75%
Investment Property	> 95% LTV	+ .70%	+ .75%	+ 1.00%
	≤ 95% LTV	+ .38%	+ .50%	+ .75%
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	≤ 95% LTV	+ .38%	+ .50%	+ .75%
Manufactured Home	> 95% LTV	+ .50%	+ .50%	+ 1.00%
	≤ 95% LTV	+ .20%	+ .25%	+ .75%