



## PREMIUM RATES

November 24, 2008

REPUBLIC MORTGAGE INSURANCE COMPANY

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## Monthlies/ZIP® Monthlies

Monthlies/ZIP® Monthlies				30-Year		
FICO	LTV %	Coverage %	Exposure %	Fixed Payment	Non-Fixed Payment	
720+ <sup>1</sup>	97 -95.01	40	59	1.10	-	
		35	64	.98	-	
		30	68	.88	-	
		25	73	.77	-	
		20	78	.65	-	
		18	80	.61	-	
		12	86	.52	-	
660+ <sup>1</sup>	95 -90.01	35	62	1.06	1.24	
		30	67	.94	1.07	
		25	72	.84	.93	
		22	75	.80	.89	
		20	76	.78	.82	
		18	78	.75	.80	
		16	80	.72	.78	
	660+ <sup>1</sup>	90 -85.01	35	59	.75	.95
			30	63	.69	.88
			25	68	.62	.77
22			71	.57	.70	
20			72	.52	.63	
17			75	.49	.60	
85 & Under		12	80	.44	.49	
		30	60	.57	.71	
		25	64	.48	.58	
		20	68	.45	.54	
85 & Under	17	71	.43	.48		
	12	75	.38	.43		
	6	80	.34	.39		

### Monthlies/ZIP® Monthlies

Annualized Rates

No Refund

Owner-Occupied

Full or Alternative Documentation

Purchase

### ADJUSTMENTS

		Max LTV/CLTV	Min FICO
Refund	+ .01%	-	-
Steady Annuals	- .04%	-	-
25-Year & Under	- .11%	97%	660
Rate/Term Refinance	+ .10%	95% <sup>2</sup>	660
Second Home	+ .14%	90%	720
Jumbo (1 Unit > \$417,000)	+ .25%	90%	720
Relocation (> 85% LTV) <sup>3</sup>	- .10%	Note <sup>3</sup>	Note <sup>3</sup>
Relocation (≤ 85% LTV) <sup>3</sup>	- .07%	Note <sup>3</sup>	Note <sup>3</sup>

<sup>1</sup> FICO scores are not applicable to determine pricing in NY. Generally, these borrowers' FICO scores would fall within the provided FICO range or reflect comparable credit history.

<sup>2</sup> Streamline refinances of loans currently insured by RMIC are exempt from most underwriting requirements. Refer to RMIC's underwriting guidelines for more specific information.

<sup>3</sup> Requires written pre-approval by RMIC. Refer to RMIC's Relocation Guidelines.

Refer to [www.rmhc.com](http://www.rmhc.com) for complete underwriting guidelines.

### Fannie Mae/Freddie Mac MI Coverage Requirements

- Standard MI coverage for > 20-year Fixed and all ARMs and Balloons
- Standard MI coverage for ≤ 20-year Fixed only
- Reduced MI coverage for all eligible loans



## Singlemax Plus

Fixed Payment			30-Year • Loan Representative FICO Score <sup>1</sup>					
Base LTV %	Coverage %	Exposure %	760+	740-759	720-739	700-719	680-699	660-679
97 -95.01	35	64	2.70	2.90	3.00	-	-	-
	30	68	2.40	2.60	2.70	-	-	-
	20	78	1.80	1.90	2.05	-	-	-
	18	80	1.70	1.80	1.90	-	-	-
95 -90.01	30	67	1.95	2.10	2.25	2.45	2.95	3.25
	25	72	1.50	1.60	1.75	1.90	2.35	2.65
	16	80	1.30	1.40	1.50	1.60	1.95	2.15
90 -85.01	25	68	1.25	1.30	1.35	1.45	1.75	1.95
	20	72	1.15	1.20	1.25	1.35	1.60	1.80
	17	75	1.10	1.15	1.20	1.30	1.55	1.70
	12	80	1.00	1.05	1.10	1.20	1.40	1.50
85 & Under	25	64	1.15	1.20	1.25	1.30	1.35	1.45
	17	71	1.00	1.05	1.10	1.15	1.20	1.30
	12	75	.90	.95	1.00	1.05	1.10	1.20
	6	80	.80	.85	.90	.95	1.00	1.05

Non-Fixed Payment			30-Year • Loan Representative FICO Score <sup>1</sup>					
Base LTV %	Coverage %	Exposure %	760+	740-759	720-739	700-719	680-699	660-679
95 -90.01	30	67	2.55	2.75	2.95	3.20	3.85	4.25
	25	72	1.95	2.10	2.30	2.45	3.05	3.45
	16	80	1.70	1.80	1.95	2.10	2.55	2.80
90 -85.01	25	68	1.60	1.65	1.75	1.90	2.30	2.55
	20	72	1.50	1.55	1.65	1.80	2.10	2.35
	17	75	1.45	1.50	1.55	1.70	2.00	2.20
	12	80	1.30	1.35	1.40	1.50	1.60	1.75
85 & Under	25	64	1.40	1.45	1.50	1.60	1.75	1.90
	17	71	1.20	1.30	1.35	1.45	1.60	1.70
	12	75	1.10	1.20	1.25	1.35	1.50	1.55
	6	80	1.00	1.10	1.15	1.25	1.30	1.35

### Singlemax Plus

Term to 78% Coverage

No Refund

Owner-Occupied

Full or Alternative Documentation

Purchase

ADJUSTMENTS	Min FICO	LTV RATIO %			
		95.01-97	90.01-95	85.01-90	Up to 85
25-Year & Under	660	- .60%	- .40%	- .20%	- .10%
Refund	660	+ .95%	+ .90%	+ .85%	+ .80%
Rate/Term Refinance	660	Ineligible <sup>2</sup>	+ .55%	+ .40%	+ .30%
Second Home	720	Ineligible	Ineligible	+ .55%	+ .45%
Jumbo (1 Unit > \$417,000)	720	Ineligible	Ineligible	+ 1.25%	+ 1.00%
Relocation <sup>3</sup>	Note <sup>3</sup>	- .40%	- .40%	- .40%	- .25%

<sup>1</sup> FICO scores are not applicable to determine pricing in NY. Generally, these borrowers' FICO scores would fall within the provided FICO range or reflect comparable credit history.

<sup>2</sup> Streamline refinances of loans currently insured by RMIC are exempt from most underwriting requirements. Refer to RMIC's underwriting guidelines for more specific information.

<sup>3</sup> Requires written pre-approval by RMIC. Refer to RMIC's Relocation Guidelines.

Maximum 97% LTV/CLTV. Maximum 103% LTV/CLTV only as a result of financing the mortgage insurance premium.

Rates cannot be reduced below .50%.

Refer to [www.rmic.com](http://www.rmic.com) for complete underwriting guidelines.

### Fannie Mae/Freddie Mac MI Coverage Requirements

Standard MI coverage for > 20-year Fixed and all ARMs and Balloons

Standard MI coverage for ≤ 20-year Fixed only



## LPMIpreferred® Single Premiums

30-Year			Fixed Payment
LTV %	Coverage %	Exposure %	Preferred Tier I FICO 720+ <sup>1</sup>
97 -95.01	35	64	3.06
	30	68	2.71
	25	73	2.39
	20	78	2.03
	18	80	1.90

30-Year			Fixed Payment		
LTV %	Coverage %	Exposure %	Preferred Tier I FICO 700+ <sup>1</sup>	Preferred Tier II FICO 680-699 <sup>1</sup>	Select Tier FICO 660-679 <sup>1</sup>
95 -90.01	30	67	2.22	2.95	3.25
	25	72	1.71	2.35	2.65
	22	75	1.65	2.30	2.50
	16	80	1.47	1.95	2.15
90 -85.01	25	68	1.35	1.75	1.95
	20	72	1.25	1.60	1.80
	17	75	1.20	1.55	1.70
	12	80	1.10	1.40	1.50
85 & Under	12	75	.99	1.10	1.20
	6	80	.89	1.00	1.05

30-Year			Non-Fixed Payment		
LTV %	Coverage %	Exposure %	Preferred Tier I FICO 700+ <sup>1</sup>	Preferred Tier II FICO 680-699 <sup>1</sup>	Select Tier FICO 660-679 <sup>1</sup>
95 -90.01	30	67	2.91	3.85	4.25
	25	72	2.24	3.05	3.45
	22	75	2.14	2.90	3.25
	16	80	1.91	2.55	2.80
90 -85.01	25	68	1.74	2.30	2.55
	20	72	1.64	2.10	2.35
	17	75	1.56	2.00	2.20
	12	80	1.40	1.60	1.75
85 & Under	12	75	1.24	1.50	1.55
	6	80	1.14	1.30	1.35

### LPMIpreferred®

Lender-Paid Single Premiums

Life-of-Loan Coverage

No Refund

Owner-Occupied

Full or Alternative Documentation

Purchase

### ADJUSTMENTS

		Max LTV/CLTV	Min FICO
25-Year & Under	- .55%	97%	660
Rate/Term Refinance	+ .40%	95% <sup>2</sup>	660
Second Home	+ .60%	90%	720
Jumbo (1 Unit > \$417,000)	+ 1.25%	90%	720

<sup>1</sup> FICO scores are not applicable to determine pricing in NY. Generally, these borrowers' FICO scores would fall within the provided FICO range or reflect comparable credit history.

<sup>2</sup> Streamline refinances of loans currently insured by RMIC are exempt from most underwriting requirements. Refer to RMIC's underwriting guidelines for more specific information.

Refer to [www.rmic.com](http://www.rmic.com) for complete underwriting guidelines.

### Fannie Mae/Freddie Mac MI Coverage Requirements

■ Standard MI coverage for > 20-year Fixed and all ARMs and Balloons

■ Standard MI coverage for ≤ 20-year Fixed only



## A-Minus

Monthlies/ZIP® Monthlies				30-Year • Annualized Rates	
FICO	LTV %	Coverage %	Exposure %	Fixed Payment	Non-Fixed Payment
720+ <sup>1</sup>	97 -95.01	35	64	1.53	-
		30	68	1.35	-
		25	73	1.14	-
		20	78	.97	-
		18	80	.90	-
620+ <sup>1</sup>	95 -90.01	30	67	1.20	1.49
		25	72	1.08	1.34
		22	75	.99	1.23
		16	80	.79	.98
	90 -85.01	25	68	.76	.94
		20	72	.67	.83
		17	75	.61	.76
		12	80	.52	.64
		85 & Under	12	75	.44
	6	80	.38	.47	

Single Premiums				30-Year • Term to 78% Coverage	
FICO	Base LTV <sup>2</sup> %	Coverage %	Exposure %	Fixed Payment	Non-Fixed Payment
720+ <sup>1</sup>	97 -95.01	35	64	7.45	-
		30	68	6.55	-
		25	73	5.50	-
		20	78	4.65	-
		18	80	4.30	-
620+ <sup>1</sup>	95 -90.01	30	67	4.64	5.80
		25	72	4.16	5.20
		22	75	3.80	4.76
		16	80	3.00	3.76
	90 -85.01	25	68	2.88	3.60
		20	72	2.52	3.16
		17	75	2.28	2.88
		12	80	1.92	2.40
		85 & Under	12	75	1.60
	6	80	1.36	1.72	

### A-Minus

No Refund

Owner-Occupied

Full or Alternative Documentation

Purchase

### Use A-Minus rates for:

- DU Expanded Approval Levels I-III with credit scores 620+

- DU Approve, LP Accept, or manually underwritten loans with credit scores 620-659

ADJUSTMENTS	Monthlies/ ZIP® Monthlies	Single Premiums	Max LTV/CLTV	Min FICO
Refund	+ .01%	Not Available	-	-
Steady Annuals	- .04%	Not Available	-	-
25-Year & Under (> 95% LTV)	- .11%	- .55%	97%	720
25-Year & Under (≤ 95% LTV)	- .11%	- .44%	95%	620
Rate/Term Refinance	+ .10%	+ .40%	95% <sup>3</sup>	620
Second Home	+ .15%	+ .60%	90%	720

<sup>1</sup> FICO scores are not applicable to determine pricing in NY. Generally, these borrowers' FICO scores would fall within the provided FICO range or reflect comparable credit history.

<sup>2</sup> Maximum 97% LTV/CLTV. Maximum 103% LTV/CLTV only as a result of financing the mortgage insurance premium.

<sup>3</sup> Streamline refinances of loans currently insured by RMIC are exempt from most underwriting requirements. Refer to RMIC's underwriting guidelines for more specific information.

Refer to [www.rmic.com](http://www.rmic.com) for complete underwriting guidelines.

### Fannie Mae/Freddie Mac MI Coverage Requirements

Standard MI coverage for > 20-year Fixed and all ARMs and Balloons

Standard MI coverage for ≤ 20-year Fixed only



## Nontraditional Credit

30-Year			Nontraditional Credit	
LTV %	Coverage %	Exposure %	Fixed Payment	Non-Fixed Payment
95 -90.01	35	62	4.36	6.07
	30	67	3.99	5.28
	25	72	3.55	4.72
	22	75	3.22	4.35
	20	76	2.99	4.17
	18	78	2.74	3.98
	16	80	2.48	3.79
90 -85.01	35	59	3.50	5.61
	30	63	3.14	4.94
	25	68	2.74	4.46
	22	71	2.49	4.14
	20	72	2.32	3.98
	17	75	2.03	3.63
	12	80	1.51	3.30
85 & Under	30	60	2.22	4.24
	25	64	1.98	3.77
	20	68	1.74	3.18
	17	71	1.64	2.79
	12	75	1.37	2.08
	6	80	1.15	1.42

### Nontraditional Credit

Monthlies/ZIP® Monthlies

Annualized Rates

No Refund

Owner-Occupied

Full or Alternative Documentation

Purchase or Rate/Term Refinance

### ADJUSTMENTS

Refund	+ .01%
Steady Annuals	-.04%
25-Year & Under	-.11%

All loans with Nontraditional Credit must be submitted to RMIC for manual underwriting.

Refer to [www.rmhc.com](http://www.rmhc.com) for complete underwriting guidelines.

### Fannie Mae/Freddie Mac MI Coverage Requirements

Standard MI coverage for > 20-year Fixed and all ARMs and Balloons

Standard MI coverage for ≤ 20-year Fixed only

## Underwriting Criteria

### Ineligible for coverage:

- Cash-Out Refinances, Investment Properties, Manufactured Homes, Reduced Documentation, Potential Negative Amortization, 3-4 Unit Properties
- Loans with credit scores below 620
- Loans with credit scores below 720 and with LTV/CLTV greater than 95%
- Broker originated or wholesale loans greater than 95% LTV/CLTV
- Loans over 95% LTV/CLTV with an initial fixed payment term of less than five years
- 2-unit properties with credit scores less than 680 or LTV/CLTV greater than 95%
- 2-unit properties with loan balances > \$533,850
- Condominiums with LTV/CLTV greater than 90%
- Refinance loans on condominiums<sup>1</sup>
- Interest-Only loans with credit scores less than 720 or LTV/CLTV greater than 90%
- Interest-Only loans with DU Expanded Approval recommendations
- LP Caution A-
- 1-unit properties which RMIC classifies as A-Minus with loan balances > \$417,000

### Ineligible for Monthlies/ZIP® Monthlies, Singlemax Plus, and LPMIpreferred®:

- Loans with credit scores below 660
- DU Expanded Approval Levels I-III

### Ineligible for Nontraditional Credit:

- Loans in Declining Markets, Second Homes, 2-Unit Properties, Interest-Only loans, Jumbo loans
- Loans greater than 95% LTV/CLTV

### Debt-to-Income (DTI) Requirements:

- Maximum 45%
- RMIC will consider insuring loans with up to 55% DTI under the following conditions:
  - The loan has a DU Approve or LP Accept recommendation; and
  - The property securing the loan is not in a declining market (Standard or Enhanced) as defined by RMIC's Declining Markets Policy; and
  - The representative FICO score is 660 or greater; and
  - The loan amount does not exceed \$417,000 for a 1-unit property or \$533,850 for a 2-unit property; and
  - The loan is submitted to RMIC for underwriting as a full package. Delegated and Easy IQ2® submissions are not eligible for DTI > 45%.

<sup>1</sup> Streamline refinances of loans currently insured by RMIC are exempt from most underwriting requirements. Refer to RMIC's underwriting guidelines for more specific information.

Refer to [www.rmhc.com](http://www.rmhc.com) for complete underwriting guidelines.



## Notes & Rate Estimator

### MONTHLIES/ZIP® MONTHLIES NOTES

Monthly premiums are paid on a monthly basis instead of annually. To calculate the monthly premium, multiply the applicable premium rate by the loan amount and divide by 12 months. Premiums are rounded to the nearest penny.

**Refund Option:** All stated rates are non-refundable. No premium will be refunded upon coverage cancellation unless RMIC receives notification from an insured that MI coverage on a loan was canceled under the provisions of the Homeowners Protection Act of 1998. If so notified, RMIC will refund any unearned premium within 30 days.

#### Renewal Rate Options:

- Level renewals are applied to the original loan balance and use the stated renewal rates through the 10th year. After all adjustments are made, the stated renewals are reduced to .20% beginning with the 11th year and thereafter or remain the same if less than .20%.
- Outstanding balance renewals use the stated renewal rates applied to the amortized loan balance at the time of renewal.

### SINGLEMAX PLUS NOTES

**Refund Option:** All stated rates are non-refundable. No premium will be refunded upon coverage cancellation unless RMIC receives notification from an insured that MI coverage on a loan was canceled under the provisions of the Homeowners Protection Act of 1998. If so notified, RMIC will refund any unearned premium within 30 days.

### RATE ESTIMATOR

RMIC's Rate Estimator lets you receive mortgage insurance premium rate estimates 24 hours a day, seven days a week. By selecting a few data fields, you'll receive the appropriate rate estimate and the amount of the estimated initial premium. RMIC's Rate Estimator also calculates any applicable state surcharges and municipality taxes so you don't have to do the work.

#### Click-Through MI Ordering

Once it is determined your loan appears to meet RMIC's standard Underwriting Guidelines, it's easy to place your order for RMIC Mortgage Insurance. Simply click the "Order Mortgage Insurance" button to use RMIC's ELS to complete and submit your order. All of the loan data entered in RMIC's Rate Estimator is automatically transferred to ELS, saving you time and effort.

RMIC's Rate Estimator is available at [www.rmhc.com](http://www.rmhc.com) and on the RMIC ELS® homepage at <https://els.rmhc.com>, where you can submit loans electronically for RMIC Mortgage Insurance and Automated Underwriting. If you have questions about RMIC's Rate Estimator, call the RMIC eCommerce Support Center at 866.764.2398 or contact your RMIC Account Manager.

## Declining Markets Policy

Effective November 24, 2008

### Declining Markets Eligibility Requirements

For all Declining Markets:

- The maximum allowable debt-to-income ratio (DTI) is 45%.
- The maximum allowable seller or other interested party contribution is 3%, regardless of LTV/CLTV.
- The following loans are not eligible for RMIC coverage: Second Homes, Nontraditional Credit, and Construction/Permanent loans.

Loan Characteristic	Declining Markets		
	Stable Markets Min FICO/Max (C)LTV	Enhanced Policy Min FICO/Max (C)LTV	Standard Policy Min FICO/Max (C)LTV
Purchase: Retail	720/97 620/95	700/95	720/90
Purchase: Wholesale	620/95	700/95	720/90
Rate/Term Refinance	620/95	700/95	720/90
2-Unit Properties	680/95	700/90	720/90
Condo/Co-op/Attached	620/90	700/85	720/85
1-Unit > \$417,000	720/90	720/85	720/85

Refer to [www.rmhc.com](http://www.rmhc.com) for complete underwriting guidelines and RMIC's Declining Markets Policy flyer for more details.



## Definitions

### Loan-to-Value/Combined Loan-to-Value (LTV/CLTV)

The ratio of the loan amount to the lesser of the sales price or the appraised value, expressed as a percentage. Funds which may require repayment under any circumstances are considered loans and must be included in the CLTV. This includes all second liens, including those which are forgivable or for which monthly payments are deferred. Financed MI premium is not considered part of the CLTV.

### Coverage

The amount of protection an Insured receives under a certificate, expressed as a percentage of the total claim amount.

### Financing the Premium

The initial premium will be allowed to be included in the insured loan balance if the lender finances the premium. To determine RMIC's base LTV premium category, the premium will not be included in the loan balance. The original loan balance plus the financed premium can never exceed 103% LTV, where allowable by law, or 100% LTV otherwise.

### Initial Exposure

The initial exposure percentage assumes the initial premium is paid at closing. If the premium is financed, the initial exposure will be different.

### FICO

Fair Isaac & Co. consumer credit score.

### 30-Year Rates

The loan must have a term over 25 years, up to a maximum of 40 years.

### 25-Year & Under Rates

The loan must have a term up to a maximum of 25 years.

### Fixed Payment Loans

Loans featuring level payments for the first five years of the loan term. The loan term and amortization period cannot exceed 40 years and all acceptable loans should have no temporary buydowns or negative amortization.

### Non-Fixed Payment Loans

Loans featuring payments which can change within the first five years of the loan term. However, mortgages featuring negative amortization are excluded.

### Rate/Term Refinance

Refinance loans in which the borrower receives little or no cash out from the refinance transaction above the current first lien mortgage amount and closing costs. Refinances involving consolidation of second lien(s) or line(s) of credit are considered cash-out refinances and are ineligible for coverage.

### Second Home

Property used for recreation/vacation purposes by the borrower. The borrower may not own any other property of this kind. The property must not be subject to any rental pools or agreements that require the borrower to rent the property or give a management firm control over the occupancy of the property.

### Jumbo

- Loans on one-unit properties with loan balances over \$417,000.
- Loans on two-unit properties with loan balances over \$533,850; ineligible for coverage.

### Relocation

A mortgage with all the following elements:

- The mortgage loan is made to a transferred employee or a newly hired employee of a corporation to finance the purchase of a primary residence at a new job location.
- The mortgage is made pursuant to a corporate employee relocation program administered by the corporate employer or its agent.
- The mortgage involves a significant employer contribution to the mortgage financing.
- The mortgage loan is made by the lender pursuant to a contract or agreement with the employer or its agent.

### Representative FICO Score

Obtain a FICO (credit score) from a minimum of two credit bureaus per borrower dated within 90 days of submission to RMIC. If only one credit score per borrower or one credit score per file is submitted, it must be the representative score(s). To determine the representative score(s):

- When two credit bureaus are utilized, choose the lower of the two scores.
- If three credit bureaus are utilized, the middle score should be used.
- If multiple borrowers are associated with the loan file, the lower of all the individual representative score(s) must be used.

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

Refer to [www.rmic.com](http://www.rmic.com) for complete underwriting guidelines.



## How to Calculate Initial<sup>1</sup> MI Premium

### 1. Select a Rate Plan

For this example, we'll use No Refund Monthlies/ZIP<sup>®</sup> Monthlies (page 2) and Singlemax Plus (page 4).

### 2. Determine the Loan-to-Value (LTV) Ratio

Value is defined as the lesser of the sales price or appraised value. If the value of the property is \$200,000 and the borrower makes a 10% (\$20,000) down payment, the loan-to-value ratio is 90%.

### 3. Select the Coverage

Select the RMIC coverage percentage, which is usually specified by the investor. In this case, we will use standard Fannie Mae/Freddie Mac coverage of 25%.

### 4. Determine the Loan Type and Term

Determine which RMIC loan type and term categories are applicable. We'll use 30-year Fixed Payment for this example.

### 5. Determine the Initial MI Rate

Using the LTV (90%), coverage (25%), loan type (Fixed Payment), and loan term (30-year), locate the correct rate on the corresponding rate page. Using the assumptions above, the Monthlies/ZIP<sup>®</sup> Monthlies rate is .62%, and the Singlemax Plus (FICO 720-739) rate is 1.35%.

### 6. Apply Rate Adjustments

If a loan qualifies for any of the rate adjustments shown in a rate adjustments table, apply the amount of the adjustment to the initial rate calculated above to determine the final rate. In this example, assume the only applicable rate adjustment is Second Home. Therefore, add .14% to the initial Monthlies/ZIP<sup>®</sup> Monthlies rate of .62%, resulting in a final rate of .76%, or add .55% to the initial Singlemax Plus rate of 1.35%, resulting in a final rate of 1.90%.

### 7. Calculate the Premium Amount

Multiply the selected RMIC rate by the loan amount to determine the RMIC premium payment.

#### ASSUMPTIONS

Property Value \$200,000  
 Down Payment \$20,000 (10%)  
 Loan Amount \$180,000

LTV/Coverage 90%/25%  
 Loan Type Fixed Payment  
 Loan Term 30-Year

#### Monthlies/ZIP<sup>®</sup> Monthlies

No Refund, Second Home  
 Rate .62% + .14% = .76%<sup>1</sup>  
 .76% x \$180,000 = \$1,368/year  
 \$1,368 ÷ 12 = \$114/month

#### Singlemax Plus (FICO 720-739)

No Refund, Second Home  
 Rate 1.35% + .55% = 1.90%  
 1.90% x \$180,000 = \$3,420 (one time premium)  
 Loan Amount \$183,420 (if financed)

<sup>1</sup> Monthly renewal premium rates are adjusted for years 11+ if the level renewal rate option is selected.



Visit RMIC's Rate Estimator online!

<http://rateestimator.rmic.com>

Republic Mortgage Insurance Company

Republic Mortgage Insurance Company of North Carolina (NY only)

101 North Cherry Street  
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MM-0738 (11.08)