



Annual Premiums Cancellation Schedule—Premium Refunded

Days In Force	Premium Refunded
1	95%
2	94%
3-4	93%
5-6	92%
7-8	91%
9-10	90%
11-12	89%
13-14	88%
15-16	87%
17-18	86%
19-20	85%
21-22	84%
23-25	83%
26-29	82%
30-32—1 month	81%
33-36	80%
37-40	79%
41-43	78%
44-47	77%
48-51	76%
52-54	75%
55-58	74%
59-62—2 months	73%
63-65	72%
66-69	71%
70-73	70%
74-76	69%
77-80	68%
81-83	67%
84-87	66%
88-91—3 months	65%
92-94	64%

Days In Force	Premium Refunded
95-98	63%
99-102	62%
103-105	61%
106-109	60%
110-113	59%
114-116	58%
117-120	57%
121-124—4 months	56%
125-127	55%
128-131	54%
132-135	53%
136-138	52%
139-142	51%
143-146	50%
147-149	49%
150-153—5 months	48%
154-156	47%
157-160	46%
161-164	45%
165-167	44%
168-171	43%
172-175	42%
176-178	41%
179-182—6 months	40%
183-187	39%
188-191	38%
192-196	37%
197-200	36%
201-205	35%
206-209	34%
210-214—7 months	33%
215-218	32%

Days In Force	Premium Refunded
219-223	31%
224-228	30%
229-232	29%
233-237	28%
238-241	27%
242-246—8 months	26%
247-250	25%
251-255	24%
256-260	23%
261-264	22%
265-269	21%
270-273—9 months	20%
274-278	19%
279-282	18%
283-287	17%
288-291	16%
292-296	15%
297-301	14%
302-305—10 months	13%
306-310	12%
311-314	11%
315-319	10%
320-323	9%
324-328	8%
329-332	7%
333-337—11 months	6%
338-342	5%
343-346	4%
347-351	3%
352-355	2%
356-360	1%
361-365	0%

Schedule applies to refundable annual premiums and is based on the original LTV and term of a loan.  
 For annual plans, RMIC's minimum retained premium is \$50 for an initial premium and \$10 for renewal premiums.