



Single Premiums Cancellation Schedule – Premium Refunded

26-40 Years

| Whole Months In Force | LTV % | | | |
|-----------------------|-------|----------|----------|-----------|
| | ≤ 85 | 85.01-90 | 90.01-95 | 95.01-103 |
| 1 | 95% | 96% | 96% | 97% |
| 2 | 91% | 94% | 94% | 95% |
| 3 | 87% | 92% | 92% | 93% |
| 4 | 83% | 90% | 90% | 91% |
| 5 | 79% | 88% | 88% | 89% |
| 6 | 75% | 86% | 86% | 87% |
| 7 | 71% | 84% | 84% | 85% |
| 8 | 67% | 82% | 82% | 83% |
| 9 | 63% | 80% | 80% | 81% |
| 10 | 59% | 78% | 78% | 79% |
| 11 | 56% | 76% | 76% | 77% |
| 12 | 53% | 74% | 74% | 75% |
| 13 | 50% | 72% | 73% | 74% |
| 14 | 48% | 70% | 72% | 73% |
| 15 | 46% | 69% | 71% | 72% |
| 16 | 44% | 68% | 70% | 71% |
| 17 | 42% | 67% | 69% | 70% |
| 18 | 40% | 66% | 68% | 69% |
| 19 | 38% | 65% | 67% | 68% |
| 20 | 36% | 64% | 66% | 67% |
| 21 | 34% | 63% | 65% | 66% |
| 22 | 32% | 62% | 64% | 65% |
| 23 | 30% | 61% | 63% | 64% |
| 24 | 29% | 60% | 62% | 63% |
| 25 | 28% | 59% | 61% | 62% |
| 26 | 27% | 58% | 60% | 61% |
| 27 | 26% | 57% | 59% | 60% |
| 28 | 25% | 56% | 58% | 59% |
| 29 | 24% | 55% | 57% | 58% |
| 30 | 23% | 54% | 56% | 57% |
| 31 | 22% | 53% | 55% | 56% |
| 32 | 21% | 52% | 54% | 55% |
| 33 | 20% | 51% | 53% | 54% |
| 34 | 19% | 50% | 52% | 53% |
| 35 | 18% | 49% | 51% | 52% |
| 36 | 17% | 48% | 50% | 51% |
| 37 | 16% | 47% | 49% | 50% |
| 38 | 15% | 46% | 48% | 50% |
| 39 | 14% | 45% | 47% | 49% |
| 40 | 13% | 44% | 46% | 48% |
| 41 | 12% | 43% | 45% | 47% |
| 42 | 11% | 42% | 44% | 46% |
| 43 | 10% | 41% | 43% | 45% |
| 44 | 10% | 40% | 42% | 44% |
| 45 | 9% | 39% | 41% | 43% |
| 46 | 8% | 38% | 40% | 42% |
| 47 | 8% | 37% | 39% | 41% |
| 48 | 7% | 36% | 38% | 40% |
| 49 | 6% | 35% | 37% | 39% |
| 50 | 6% | 34% | 36% | 38% |
| 51 | 5% | 33% | 35% | 37% |
| 52 | 5% | 32% | 34% | 36% |

| Whole Months In Force | LTV % | | | |
|-----------------------|-------|----------|----------|-----------|
| | ≤ 85 | 85.01-90 | 90.01-95 | 95.01-103 |
| 53 | 4% | 31% | 33% | 35% |
| 54 | 3% | 30% | 32% | 34% |
| 55 | 2% | 29% | 32% | 33% |
| 56 | 1% | 28% | 31% | 32% |
| 57 | 1% | 27% | 30% | 31% |
| 58 | 1% | 26% | 30% | 30% |
| 59 | 0% | 25% | 29% | 29% |
| 60 | | 24% | 28% | 28% |
| 61 | | 23% | 28% | 27% |
| 62 | | 22% | 27% | 26% |
| 63 | | 21% | 26% | 25% |
| 64 | | 20% | 26% | 25% |
| 65 | | 20% | 25% | 24% |
| 66 | | 19% | 24% | 23% |
| 67 | | 18% | 24% | 23% |
| 68 | | 18% | 23% | 22% |
| 69 | | 17% | 22% | 21% |
| 70 | | 17% | 22% | 21% |
| 71 | | 16% | 21% | 20% |
| 72 | | 16% | 20% | 19% |
| 73 | | 15% | 20% | 19% |
| 74 | | 15% | 19% | 18% |
| 75 | | 14% | 19% | 17% |
| 76 | | 14% | 19% | 17% |
| 77 | | 13% | 18% | 16% |
| 78 | | 13% | 18% | 15% |
| 79 | | 13% | 18% | 15% |
| 80 | | 12% | 17% | 14% |
| 81 | | 12% | 17% | 13% |
| 82 | | 12% | 17% | 14% |
| 83 | | 11% | 16% | 13% |
| 84 | | 11% | 16% | 13% |
| 85 | | 10% | 16% | 12% |
| 86 | | 10% | 15% | 12% |
| 87 | | 10% | 15% | 12% |
| 88 | | 9% | 15% | 12% |
| 89 | | 9% | 14% | 11% |
| 90 | | 9% | 14% | 11% |
| 91 | | 8% | 14% | 11% |
| 92 | | 8% | 13% | 11% |
| 93 | | 8% | 13% | 10% |
| 94 | | 7% | 13% | 10% |
| 95 | | 7% | 12% | 10% |
| 96 | | 7% | 12% | 10% |
| 97 | | 6% | 12% | 9% |
| 98 | | 6% | 11% | 9% |
| 99 | | 6% | 11% | 9% |
| 100 | | 5% | 11% | 9% |
| 101 | | 5% | 10% | 8% |
| 102 | | 5% | 10% | 8% |
| 103 | | 4% | 10% | 8% |
| 104 | | 4% | 9% | 8% |

| Whole Months In Force | LTV % | | |
|-----------------------|----------|----------|-----------|
| | 85.01-90 | 90.01-95 | 95.01-103 |
| 105 | 4% | 9% | 7% |
| 106 | 3% | 9% | 7% |
| 107 | 3% | 8% | 7% |
| 108 | 3% | 8% | 7% |
| 109 | 2% | 8% | 7% |
| 110 | 2% | 7% | 6% |
| 111 | 2% | 7% | 6% |
| 112 | 1% | 7% | 6% |
| 113 | 1% | 6% | 6% |
| 114 | 1% | 6% | 6% |
| 115 | 0% | 6% | 5% |
| 116 | | 5% | 5% |
| 117 | | 5% | 5% |
| 118 | | 5% | 5% |
| 119 | | 4% | 5% |
| 120 | | 4% | 5% |
| 121 | | 4% | 4% |
| 122 | | 3% | 4% |
| 123 | | 3% | 4% |
| 124 | | 3% | 4% |
| 125 | | 2% | 4% |
| 126 | | 2% | 4% |
| 127 | | 2% | 4% |
| 128 | | 2% | 3% |
| 129 | | 1% | 3% |
| 130 | | 1% | 3% |
| 131 | | 1% | 3% |
| 132 | | 1% | 3% |
| 133 | | 1% | 3% |
| 134 | | 1% | 3% |
| 135 | | 1% | 3% |
| 136 | | 1% | 2% |
| 137 | | 1% | 2% |
| 138 | | 1% | 2% |
| 139 | | 0% | 2% |
| 140 | | | 2% |
| 141 | | | 2% |
| 142 | | | 2% |
| 143 | | | 2% |
| 144 | | | 2% |
| 145 | | | 1% |
| 146 | | | 1% |
| 147 | | | 1% |
| 148 | | | 1% |
| 149 | | | 1% |
| 150 | | | 1% |
| 151 | | | 1% |
| 152 | | | 1% |
| 153 | | | 1% |
| 154 | | | 1% |
| 155 | | | 0% |

Schedule applies to refundable single premiums and is based on the original LTV and term of a loan.
 RMIC's retained premium is \$50 per loan.



Single Premiums Cancellation Schedule – Premium Refunded

0-25 Years

| Whole Months In Force | LTV % | | | |
|-----------------------|-------|----------|----------|-----------|
| | ≤ 85 | 85.01-90 | 90.01-95 | 95.01-103 |
| 1 | 95% | 95% | 95% | 95% |
| 2 | 86% | 90% | 90% | 91% |
| 3 | 78% | 85% | 85% | 87% |
| 4 | 71% | 80% | 80% | 83% |
| 5 | 64% | 75% | 75% | 79% |
| 6 | 58% | 70% | 71% | 75% |
| 7 | 52% | 65% | 67% | 71% |
| 8 | 46% | 60% | 63% | 67% |
| 9 | 40% | 55% | 59% | 63% |
| 10 | 34% | 50% | 55% | 59% |
| 11 | 28% | 45% | 51% | 56% |
| 12 | 22% | 40% | 47% | 53% |
| 13 | 17% | 36% | 44% | 50% |
| 14 | 15% | 33% | 41% | 48% |
| 15 | 13% | 30% | 38% | 46% |
| 16 | 11% | 27% | 36% | 44% |
| 17 | 9% | 24% | 34% | 42% |
| 18 | 7% | 21% | 32% | 40% |
| 19 | 5% | 18% | 30% | 38% |
| 20 | 4% | 16% | 28% | 36% |

| Whole Months In Force | LTV % | | | |
|-----------------------|-------|----------|----------|-----------|
| | ≤ 85 | 85.01-90 | 90.01-95 | 95.01-103 |
| 21 | 3% | 14% | 26% | 34% |
| 22 | 2% | 12% | 24% | 32% |
| 23 | 1% | 11% | 22% | 30% |
| 24 | 0% | 10% | 21% | 29% |
| 25 | | 9% | 20% | 28% |
| 26 | | 8% | 19% | 27% |
| 27 | | 7% | 18% | 26% |
| 28 | | 6% | 17% | 25% |
| 29 | | 5% | 16% | 24% |
| 30 | | 4% | 15% | 23% |
| 31 | | 3% | 14% | 22% |
| 32 | | 2% | 13% | 21% |
| 33 | | 2% | 12% | 20% |
| 34 | | 1% | 11% | 19% |
| 35 | | 1% | 10% | 18% |
| 36 | | 0% | 9% | 17% |
| 37 | | | 8% | 16% |
| 38 | | | 7% | 15% |
| 39 | | | 6% | 14% |
| 40 | | | 5% | 13% |

| Whole Months In Force | LTV % | |
|-----------------------|----------|----------|
| | 85.01-90 | 90.01-95 |
| 41 | 3% | 12% |
| 42 | 2% | 11% |
| 43 | 2% | 10% |
| 44 | 1% | 10% |
| 45 | 1% | 9% |
| 46 | 0% | 8% |
| 47 | | 8% |
| 48 | | 7% |
| 49 | | 6% |
| 50 | | 6% |
| 51 | | 5% |
| 52 | | 5% |
| 53 | | 4% |
| 54 | | 3% |
| 55 | | 2% |
| 56 | | 1% |
| 57 | | 1% |
| 58 | | 1% |
| 59 | | 0% |