



May 2, 2008

Preview of Upcoming Changes from RMIC

Given current market conditions, forecasted home price expectations, and declines in cure rates, RMIC will soon announce numerous premium rate and guideline changes. These changes are being made to ensure RMIC's financial soundness and continued ability to support our customers during these difficult times. This document previews modifications that will be formally announced with complete details in Release Notes during the week of May 12.

The upcoming changes will include, but are not limited to, the following:

- Increasing our base rates for standard borrower paid monthly premiums by approximately 20% by LTV and coverage. An example of selected base rates is provided below:

30-Year • Purchase • Primary Residence • No Refund

Monthlies/ZIP® Monthlies		Fixed Payment	
LTV %	Coverage %	FICO 700+	FICO 680-699
95.01-97	35	.98	1.10
	18	.61	.77

Monthlies/ZIP® Monthlies		Fixed Payment
LTV %	Coverage %	FICO 620+
90.01-95	30	.94
	16	.72
85.01-90	25	.62
	12	.44
Up to 85	12	.38
	6	.34

- Modifying risk adjustments in all programs for Rate/Term Refinances and for loans with non-conforming balances. Selected adjustments for borrower paid monthlies are provided below:

ADJUSTMENTS

Rate/Term Refinance	+ .05%
Super Jumbo (> \$417,000)	+ .25%

- Increasing our LPMIpreferred® program rates by approximately 75% for both single and monthly premiums. The new LPMI rate level will be similar to RMIC's borrower paid plans.

This preview is being provided in advance of the formal release to provide our customers with as much time as possible to plan for an expected July effective date.