

Monthly Premium MI (BPMI) — Non-Fixed

Purchase, Full Doc, Primary Residence, Non-Fixed or ARM < 5 years

Non-Fixed			Amortization Term > 20 Years								
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	600-619*
97% -95.01%	35%	63%	.73%	.88%	1.09%	1.24%	1.51%	1.93%	2.06%	2.33%	3.47%
	25	73	.58	.73	.88	.99	1.23	1.54	1.64	1.88	2.80
	18	80	.49	.64	.76	.85	1.06	1.31	1.46	1.59	2.37
95% -90.01%	30	67	.48	.66	.83	.98	1.20	1.60	1.66	1.78	2.65
	25	71	.43	.60	.74	.85	1.09	1.39	1.49	1.56	2.32
	16	80	.38	.50	.60	.73	.90	1.19	1.30	1.41	2.10
90% -85.01%	25	68	.35	.48	.58	.69	.81	1.13	1.14	1.18	1.76
	12	79	.28	.34	.40	.49	.58	.78	.81	.91	1.36
85% & Below	12	75	.24	.25	.29	.31	.35	.48	.50	.55	.82
	6	80	.21	.24	.28	.30	.34	.46	.49	.53	.79

Non-Fixed			Amortization Term ≤ 20 Years								
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	600-619*
97% -95.01%	35%	63%	.50%	.66%	.85%	1.00%	1.26%	1.68%	1.89%	2.15%	3.20%
	25	73	.44	.56	.65	.79	.98	1.26	1.45	1.65	2.46
	18	80	.35	.44	.53	.65	.79	.99	1.14	1.31	1.95
95% -90.01%	30	67	.40	.54	.65	.78	.96	1.19	1.35	1.59	2.37
	25	71	.38	.49	.58	.70	.84	1.04	1.21	1.43	2.13
	16	80	.29	.36	.43	.51	.63	.78	.91	1.05	1.56
90% -85.01%	25	68	.31	.39	.46	.55	.64	.83	.93	1.11	1.65
	12	79	.24	.26	.31	.35	.41	.53	.60	.70	1.04
85% & Below	12	75	.21	.24	.29	.29	.33	.40	.43	.51	.76
	6	80	.18	.20	.25	.26	.26	.29	.31	.35	.52

Adjustments	760+	740–759	720–739	700–719	680–699	660–679	640–659	620–639	600–619*
≥ 2 Borrower/97% LTV	–.13%	–.13%	–.13%	–.13%	–.14%	–.15%	–.16%	–.18%	–.27%
≥ 2 Borrower/95% LTV	–.09	–.09	–.09	–.10	–.11	–.12	–.14	–.16	–.24
≥ 2 Borrower/90% LTV	–.07	–.07	–.07	–.07	–.08	–.09	–.09	–.10	–.15
≥ 2 Borrower/85% LTV	–.03	–.03	–.03	–.03	–.03	–.03	–.03	–.04	–.06
Investment/3–4 Unit Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75	+1.12
Second Home	+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45	+.67
Manufactured Housing	+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60	+.89
Cash–Out Refinance	+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60	+.89
Relocation Loan	–.02	–.04	–.04	–.07	–.07	–.10	–.12	–.12	–.18
Declining Renewal (BPMI only)	+.02	+.03	+.03	+.04	+.04	+.05	+.07	+.07	+.10
Level Annual Refundable	–.02	–.03	–.03	–.04	–.04	–.05	–.07	–.07	–.10
Refundable Monthly	+.01	+.01	+.01	+.02	+.02	+.03	+.03	+.03	+.04
LPMI Monthly	+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23	+.34
DTI > 45–50%/97% LTV	+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38	+.57
DTI > 45–50%/95% LTV	+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31	+.46
DTI > 45–50%/90% LTV	+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24	+.36
DTI > 45–50%/85% LTV	+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09	+.13
DTI > 50%/97% LTV	+.29	+.37	+.46	+.54	+.66	+.87	+.93	+1.00	+1.49
DTI > 50%/95% LTV	+.22	+.29	+.36	+.44	+.56	+.70	+.74	+.79	+1.18
DTI > 50%/90% LTV	+.16	+.22	+.27	+.33	+.40	+.49	+.52	+.54	+.80
DTI > 50%/85% LTV	+.06	+.08	+.09	+.10	+.12	+.16	+.16	+.17	+.25

* Enact's Simply Underwrite guidelines allow a minimum credit score of 600 for loans with the following characteristics: Primary Residence, Purchase, Rate/Term Refinance transactions with multiple borrowers

Note: Refer to Underwriting Guidelines for loan eligibility. Rates may not be available or approved in all states. Refer to Rate Notes located at [EnactMI.com](https://enactmi.com) for definitions, terms, and conditions.