Effective Date: September 23, 2021 (Updated July 17, 2025)

Single Premium MI — Non-Refundable (BPMI) — FIXED

Full Doc, Primary Residence, Fixed or ARM ≥ 5 years

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%	1.58%	2.19%	2.75%	3.18%	3.68%	4.65%	4.93%	—	—
	25	73	1.36	1.88	2.31	2.65	3.06	3.86	4.10	4.95%	—
	18	80	1.15	1.69	1.77	2.25	2.55	2.93	3.11	3.75	—
95% –90.01%	30	67	1.22	1.73	2.16	2.52	2.92	3.69	3.91	4.72	—
	25	71	1.20	1.59	2.11	2.41	2.79	3.52	3.74	4.51	—
	16	80	.96	1.26	1.65	1.81	1.98	2.27	2.41	2.91	4.34%
90% –85.01%	25	68	.87	1.16	1.48	1.75	1.99	2.50	2.65	3.20	4.77
	12	79	.59	.74	.89	1.05	1.20	1.50	1.59	1.92	2.86
85% & Below	12	75	.47	.54	.64	.71	.85	1.00	1.06	1.27	1.89
	6	80	.43	.50	.59	.65	.78	.91	.96	1.16	1.73

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%	1.01%	1.69%	2.12%	2.32%	3.39%	4.27%	4.55%	—	-
	25	73	.95	1.45	1.70	1.93	2.76	3.46	3.69	4.45%	-
	18	80	.81	1.11	1.26	1.46	2.03	2.56	2.72	3.29	-
95% –90.01%	30	67	.81	1.51	1.72	1.88	2.45	3.15	3.55	4.29	-
	25	71	.80	1.39	1.60	1.81	2.25	2.87	3.35	4.05	-
	16	80	.68	.97	1.07	1.18	1.35	1.80	2.07	2.50	3.73%
90% –85.01%	25	68	.59	.95	1.10	1.21	1.67	2.12	2.26	2.73	4.07
	12	79	.45	.53	.61	.70	.87	1.17	1.25	1.51	2.25
85% & Below	12	75	.38	.41	.48	.52	.61	.68	.75	.95	1.42
	6	80	.34	.39	.45	.49	.55	.65	.69	.87	1.30

Continued

Adjustments	760+	740–759	720–739	700–719	680–699	660–679	640–659	620–639	600–619*
≥ 2 Borrower/97% LTV	–.18%	–.20%	–.20%	–.20%	–.21%	–.22%	–.23%	–.27%	-.40%
≥ 2 Borrower/95% LTV	–.14	–.14	–.14	–.16	–.16	–.17	–.19	–.25	-.37
≥ 2 Borrower/90% LTV	–.10	–.10	–.10	–.10	–.11	–.11	–.12	–.15	-.22
≥ 2 Borrower/85% LTV	–.03	–.03	–.03	–.03	–.04	–.04	–.04	–.04	-.06
Investment/3–4 Unit Property	+1.02	+1.19	+1.33	+1.50	+1.75	+1.90	+2.00	+2.63	+3.92
Second Home	+.36	+.39	+.49	+.60	+.70	+1.23	+1.27	+1.35	+2.01
Manufactured Housing	+.54	+.60	+.70	+.85	+1.05	+1.50	+1.65	+1.80	+2.68
Cash–Out Refinance	+.54	+.60	+.70	+.85	+1.05	+1.50	+1.65	+1.80	+2.68
Relocation Loan	–.10	–.10	–.14	–.25	–.25	–.35	–.35	–.35	-.52
DTI > 45-50%/97% LTV	+.38	+.62	+.76	+1.06	+1.24	+1.42	+1.60	+1.82	+2.71
DTI > 45-50%/95% LTV	+.35	+.44	+.57	+.72	+1.00	+1.12	+1.27	+1.53	+2.28
DTI > 45-50%/90% LTV	+.28	+.39	+.50	+.62	+.75	+.89	+1.01	+1.25	+1.86
DTI > 45-50%/85% LTV	+.11	+.17	+.22	+.30	+.38	+.42	+.44	+.49	+0.73
DTI > 50%/97%LTV	+.92	+1.39	+1.73	+2.23	+2.59	+3.09	+3.40	+3.75	+5.59
DTI > 50%/95% LTV	+.78	+1.04	+1.32	+1.61	+2.08	+2.44	+2.69	+3.25	+4.84
DTI > 50%/90% LTV	+.57	+.78	+1.00	+1.21	+1.44	+1.74	+1.93	+2.36	+3.52
DTI > 50%/85% LTV	+.20	+.28	+.35	+.45	+.56	+.63	+.67	+.75	+1.12

* 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 for definitions, terms, and conditions.

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