

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

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%	1.98%	2.75%	4.00%	4.61%	—	—	—	—	-
	25	73	1.71	2.36	3.24	3.75	4.32%	4.89%	—	—	-
	18	80	1.43	2.12	2.23	2.81	3.21	3.65	3.87%	4.67%	-
95% -90.01%	30	67	1.53	2.17	2.70	3.15	3.65	4.61	4.89	—	-
	25	71	1.50	1.99	2.64	3.00	3.48	4.41	4.67	—	-
	16	80	1.21	1.58	2.06	2.27	2.48	2.84	3.01	3.64	-
90% -85.01%	25	68	1.08	1.45	1.85	2.19	2.49	3.12	3.31	4.00	-
	12	79	.74	.93	1.12	1.32	1.50	1.88	1.99	2.41	3.59%
85% & Below	12	75	.59	.68	.81	.90	1.07	1.25	1.32	1.60	2.38
	6	80	.54	.62	.74	.82	.98	1.13	1.21	1.45	2.16%

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%	1.27%	2.12%	2.65%	2.90%	4.24%	—	—	—	-
	25	73	1.19	1.82	2.13	2.42	3.46	4.49%	4.78%	—	-
	18	80	1.01	1.40	1.58	1.83	2.54	3.26	3.48	4.20%	-
95% -90.01%	30	67	1.02	1.88	2.15	2.36	3.06	3.94	4.53	—	-
	25	71	1.00	1.73	2.00	2.27	2.82	3.59	4.28	—	-
	16	80	.85	1.22	1.34	1.47	1.70	2.25	2.67	3.23	4.81%
90% -85.01%	25	68	.74	1.19	1.38	1.52	2.09	2.74	2.93	3.53	-
	12	79	.56	.66	.76	.88	1.08	1.46	1.65	1.99	2.97
85% & Below	12	75	.48	.52	.60	.65	.76	.85	.94	1.27	1.89
	6	80	.46	.50	.57	.60	.74	.83	.89	1.11	1.65

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	–0.52
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	+.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 [EnactML.com](https://www.enactml.com) for definitions, terms, and conditions.