Monthly Premium MI (BPMI) — Fixed

Purchase, 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%	.58%	.70%	.87%	.99%	1.21%	1.54%	1.65%	1.86%	2.77%
	25	73	.46	.58	.70	.79	.98	1.23	1.31	1.50	2.24
	18	80	.39	.51	.61	.68	.85	1.05	1.17	1.27	1.89
95% –90.01%	30	67	.38	.53	.66	.78	.96	1.28	1.33	1.42	2.12
	25	71	.34	.48	.59	.68	.87	1.11	1.19	1.25	1.86
	16	80	.30	.40	.48	.58	.72	.95	1.04	1.13	1.68
90% –85.01%	25	68	.28	.38	.46	.55	.65	.90	.91	.94	1.40
	12	79	.22	.27	.32	.39	.46	.62	.65	.73	1.09
85% & Below	12	75	.19	.20	.23	.25	.28	.38	.40	.44	.66
	6	80	.17	.19	.22	.24	.27	.37	.39	.42	.63

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%	.40%	.53%	.68%	.80%	1.01%	1.34%	1.51%	1.72%	2.56%
	25	73	.35	.45	.52	.63	.78	1.01	1.16	1.32	1.97
	18	80	.28	.35	.42	.52	.63	.79	.91	1.05	1.56
95% –90.01%	30	67	.32	.43	.52	.62	.77	.95	1.08	1.27	1.89
	25	71	.30	.39	.46	.56	.67	.83	.97	1.14	1.70
	16	80	.23	.29	.34	.41	.50	.62	.73	.84	1.25
90% –85.01%	25	68	.25	.31	.37	.44	.51	.66	.74	.89	1.33
	12	79	.19	.21	.25	.28	.33	.42	.48	.56	.83
85% & Below	12	75	.17	.19	.23	.23	.26	.32	.34	.41	.61
	6	80	.14	.16	.20	.21	.21	.23	.25	.28	.42

Continued

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 for definitions, terms, and conditions.

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