**Effective Date: June 18, 2018** (Updated December 1, 2022)

Enact®

# 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 |

**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 | -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

** DTI > 50% only eligible with GSE RefiNow/Refi Possible Rate/Term Refinance Programs.

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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