

# UPFRONT & ANNUAL CHART

<b>UPFRONT PREMIUM:</b> 1.75 % OF THE LOAN AMOUNT, AT CLOSING OR FINANCED		
<b>ANNUAL PREMIUM:</b> PERCENTAGE VARIES DEPENDING ON LOAN TERM AND LOAN-TO-VALUE RATIO		
Loan Term	LTV	Annual Premium (percentage of loan balance)
15 years or less	90.00% to 78.01%	0.35% of Loan Balance
	Over 90.01%	0.60% of Loan Balance
Over 15 years	LTV 95% or less	1.20% of Loan Balance, for at least five years*
	LTV <b>Over</b> 95.01%	1.25% of Loan Balance, for at least five years*
* Annual premiums may be canceled when the LTV reaches 78% of the original sales price or value, but they must be paid for at least five years if the loan term is longer than 15 years. <b>NOTE:</b> Mortgages with terms of 15 years or less, and an LTV of 78% or less, will be exempt from the Annual MIP.		

**UPFRONT PREMIUM**  
**BASE LOAN AMOUNT EXCEEDS \$625,000**  
**EFFECTIVE JUNE 11, 2012:**

1.75 % OF THE LOAN AMOUNT, AT CLOSING OR FINANCED

**ANNUAL PREMIUM:**

PERCENTAGE VARIES DEPENDING ON LOAN TERM AND LOAN-TO-VALUE RATIO

Loan Term	LTV	Annual Premium (percentage of loan balance)
15 years or less	90.00% to 78.01%	0.60% of Loan Balance
	Over 90.01%	0.85% of Loan Balance
Over 15 years	LTV 95% or less	1.45% of Loan Balance, for at least five years*
	LTV <b>Over</b> 95.01%	1.50% of Loan Balance, for at least five years*

\* Annual premiums may be canceled when the LTV reaches 78% of the original sales price or value, but they must be paid for at least five years if the loan term is longer than 15 years. **NOTE:** Mortgages with terms of 15 years or less, and an LTV of 78% or less, will be exempt from the Annual MIP.