

CMG Mortgage Insurance Company

EZ DECISIONINGSM

CMG SINGLE PREMIUM RATES



NATIONWIDE
Effective 7/1/11
Pending state approvals
Revised 12/2/11

STANDARD RATES:
>25 Up To 40-Year Amortization Term, Non-Refundable¹

COVERAGE	REDUCES INITIAL EXPOSURE TO	FICO® 740+		FICO® 720-739		FICO® 700-719		FICO® 660-699		FICO® 620-659		
		FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	
97% to 95.01%	35	63	2.45%	2.65%	2.75%	3.40%						
	30	68	2.15	2.35	2.40	3.10						
	28	70	2.00	2.20	2.25	2.95						
	25	73	1.85	2.00	2.05	2.75						
	20	78	1.55	1.65	1.70	2.25						
	18	80	1.40	1.50	1.55	2.05	1.55	2.05				
95% to 90.01%	30	67	1.85	2.20	2.10	2.55	2.10	2.55	2.70	3.40	3.73	5.00
	27	69	1.70	2.00	1.95	2.30	1.95	2.30	2.45	3.05	3.38	4.55
	25	71	1.60	1.85	1.70	2.15	1.70	2.15	2.30	2.85	3.15	4.20
	22	74	1.45	1.70	1.65	2.05	1.65	2.05	2.05	2.60	2.83	3.75
	18	78	1.30	1.40	1.40	1.80	1.40	1.80	1.75	2.30	2.35	3.10
	16	80	1.25	1.30	1.35	1.65	1.35	1.65	1.70	2.20	2.10	2.80
90% to 85.01%	25	68	1.20	1.40	1.25	1.53	1.25	1.53	1.65	2.00	2.05	2.75
	20	72	1.10	1.25	1.15	1.35	1.15	1.35	1.45	1.80	1.85	2.25
	17	75	1.05	1.20	1.10	1.25	1.10	1.25	1.35	1.70	1.80	2.15
	12	79	0.90	0.95	0.95	1.05	0.95	1.05	1.20	1.45	1.45	1.60
85% & below	12	75	0.80	0.90	0.90	0.95	0.90	0.95	1.00	1.15	1.15	1.40
	6	80	0.60	0.65	0.65	0.70	0.65	0.70	0.80	0.85	0.85	0.90

	STANDARD RISK-BASED ADJUSTMENTS	
	97% to 95.01	95% to 90.01
Amortization Term ≤ 25 Years	-60 bps	-40 bps
Relocation	-25 bps	-25 bps
Single Premium (Refundable)	+80 bps	+70 bps
Rate/Term Refinance	+50 bps	+35 bps
Manufactured Housing	N/A	+110 bps
	90% to 85.01	85% and below
Amortization Term ≤ 25 Years	-20 bps	-10 bps
Relocation	-25 bps	-20 bps
Single Premium (Refundable)	+60 bps	+50 bps
Rate/Term Refinance	+25 bps	+20 bps
Cash-Out Refinance	+55 bps	+45 bps
Manufactured Housing	+95 bps	+80 bps
Second Home	+55 bps	+45 bps

Represents typical Fannie Mae/Freddie Mac standard coverages.

Charter Level Coverages — acceptable for MyCommunityMortgage, Home Possible, and certain reduced coverage delivery options.

For coverages and rates not shown here, please utilize CMG MI Rate Quote at: www.cmgmi.com/ratequote.

¹Refundable option available. Refer to Premium Plan Adjustments.
To verify coverage requirements for specific loan terms or products, please check with your investor.



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www.cmgmi.com

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CMG SINGLE PREMIUM RATES NOTES

CMG MI's Standard rates apply to loans having a loan representative credit score of at least 620 or comparable credit history.

The initial exposure calculation is based on the highest loan-to-value in each category. If the premium is financed, the exposure will increase, and more coverage may be necessary. Please contact your CMG MI Account Executive or visit www.cmgmi.com for additional information.

CMG Single Premium is a one-time charge that can either be paid up front or financed into the loan amount. CMG Single Premium coverage remains in force for the life of the loan or until termination is required under the Homeowners Protection Act.

MINIMUM RATE

The minimum rate for CMG Single Premium plan is 0.50% (50 bps) for amortization terms of 26 years or greater and 0.40% (40 bps) for amortization terms of 25 years or less (bps = basis points).

MORTGAGE TYPES

Fixed payment: Fixed-payment mortgages feature level payments for the first five years of the mortgage. All acceptable plans must [1] have the initial payment rate equal to or greater than the initial accrual rate, [2] have no temporary buydowns, negative amortization, rate concessions, balloon mortgages with terms of less than five years, or instruments with graduated payment features. Included in this category are 5/1, 7/1 and 10/1 ARMs.

Non-Fixed payment: Non-Fixed payment mortgages feature payment changes, or the potential for payment changes during the first five years of the mortgage.

Included are fixed-rate loans with 1% annual temporary buydowns, adjustable rate mortgages, balloons with a term of less than five years, rate concessions and buydowns.

Rates may vary from state to state and must be selected based on the location of the property.

MAXIMUM LOAN-TO-VALUE

Maximum loan-to-value subject to state regulatory limits.

REFUNDS

For CMG Single Premium Refundable policies, if coverage is cancelled or terminated under the Federal Homeowners Protection Act of 1998, refunds will be processed in accordance with the Act. For all other cancellations or terminations, refunds are only available if cancellation or termination occurs within the first five years of coverage and these refunds will be calculated based on the five-year cancellation schedule.

For CMG Single Premium Non-Refundable policies, if coverage is cancelled or terminated under the Federal Homeowners Protection Act of 1998, refunds will be processed in accordance with the Act. For all other cancellations or terminations, there is no refund.

NEW YORK LOANS ONLY

On loans with less than 80% LTV, only those that comply with New York Insurance law 6501 (c)(c3) are eligible for these premium plans.

In New York, where pricing cannot be based on credit (FICO) scores, an analysis of the borrower's credit profile is required to determine the applicable premium rate. For a copy of CMG MI's comparable credit criteria, please contact your CMG MI Account Executive.



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For more information about our services, please contact your CMG MI Account Executive.

To locate your CMG MI Account Executive, go to

www.cmgmi.com/territorymap