

COMPARE THE SAVINGS FOR YOUR MEMBER WITH CMG MI'S SINGLE PREMIUM!

CMG MI Payment Estimator

Comparison Results - Example 1

Price: \$417,000 Coverage: 25% Loan Type: Fixed
 Term: 360 Interest Rate: 6.000% LTV: 90%
 FICO Score: 700 Adjustment(s) applied: Premium Refundability

	Single (Financed)	Single	Monthly
Loan Amount	\$382,243	\$375,300	\$375,300
MI Rate	1.850%	1.850%	0.420%
MI Amount	\$6,943.05	\$6,943.05	\$131.36
Combined LTV	91.67%	90.00%	90.00%
P&I	\$2,291.74	\$2,250.11	\$2,250.11
Monthly MI Payment	\$0.00	\$0.00	\$131.36
P&I with MI	\$2,291.74	\$2,250.11	\$2,381.47
MI Payment at Closing	\$0.00	\$6,943.05	\$0.00
Monthly comparison vs. Single (financed)	--	(\$41.63)	\$89.73
1-year comparison vs. Single (financed)	--	(\$499.56)	\$1,076.76
5-year comparison vs. Single (financed)	--	(\$2,497.80)	\$5,383.80

Comparison Results - Example 2

Price: \$250,000 Coverage: 25% Loan Type: Fixed
 Term: 360 Interest Rate: 6.000% LTV: 90%
 FICO Score: 700 Adjustment(s) applied: Premium Refundability

	Single (Financed)	Single	Monthly
Loan Amount	\$229,163	\$225,000	\$225,000
MI Rate	1.850%	1.850%	0.420%
MI Amount	\$4,162.50	\$4,162.50	\$78.75
Combined LTV	91.67%	90.00%	90.00%
P&I	\$1,373.94	\$1,348.99	\$1,348.99
Monthly MI Payment	\$0.00	\$0.00	\$78.75
P&I with MI	\$1,373.94	\$1,348.99	\$1,427.74
MI Payment at Closing	\$0.00	\$4,162.50	\$0.00
Monthly comparison vs. Single (financed)	--	(\$24.95)	\$53.80
1-year comparison vs. Single (financed)	--	(\$299.40)	\$645.60
5-year comparison vs. Single (financed)	--	(\$1,497.00)	\$3,228.00

Comparison Results - Example 3

Price: \$150,000 Coverage: 25% Loan Type: Fixed
 Term: 360 Interest Rate: 6.000% LTV: 90%
 FICO Score: 700 Adjustment(s) applied: Premium Refundability

	Single (Financed)	Single	Monthly
Loan Amount	\$137,498	\$135,000	\$135,000
MI Rate	1.850%	1.850%	0.420%
MI Amount	\$2,497.50	\$2,497.50	\$47.25
Combined LTV	91.67%	90.00%	90.00%
P&I	\$824.37	\$809.39	\$809.39
Monthly MI Payment	\$0.00	\$0.00	\$47.25
P&I with MI	\$824.37	\$809.39	\$856.64
MI Payment at Closing	\$0.00	\$2,497.50	\$0.00
Monthly comparison vs. Single (financed)	--	(\$14.98)	\$32.27
1-year comparison vs. Single (financed)	--	(\$179.76)	\$387.24
5-year comparison vs. Single (financed)	--	(\$898.80)	\$1,936.20

Please note that these examples are only for comparative demonstration purposes. Individual loan eligibility and MI premium costs will depend on actual loan circumstances. For more comparisons, visit www.cmgmi.com/estimator and enter your information.