

CMG Mortgage Insurance Company

SUPER SPLIT PREMIUM RATES



NATIONWIDE
Effective 7/6/10
Pending state approvals
Revised 2/4/11

STANDARD RATES: >25 UP TO 40-YEAR FIXED RATE, NON-REFUNDABLE*

	COVERAGE	TO	REDUCES INITIAL EXPOSURE		FICO* 740+		FICO* 700-739		FICO* 660-699	
			UPFRONT	MONTHLY	UPFRONT	MONTHLY	UPFRONT	MONTHLY		
97% to 95.01%	18	80	0.84%	0.23%	N/A	N/A	N/A	N/A	N/A	N/A
	95% to 90.01%	35	62	1.26	0.35	1.47%	0.40%	1.86%	0.54%	
	30	67	1.11	0.29	1.26	0.36	1.62	0.48		
	27	69	1.02	0.26	1.17	0.32	1.47	0.43		
	25	71	0.96	0.24	1.02	0.27	1.38	0.40		
	22	74	0.87	0.22	0.99	0.26	1.23	0.36		
	18	78	0.78	0.20	0.84	0.22	1.05	0.29		
	16	80	0.75	0.19	0.81	0.21	1.02	0.27		
90% to 85.01%	35	59	0.90	0.29	0.93	0.34	1.29	0.53		
	30	63	0.81	0.25	0.84	0.29	1.14	0.46		
	25	68	0.72	0.21	0.75	0.23	0.99	0.39		
	20	72	0.66	0.17	0.69	0.21	0.87	0.30		
	17	75	0.63	0.16	0.66	0.19	0.81	0.24		
85% and below	12	79	0.54	0.13	0.57	0.15	0.72	0.18		
	30	60	0.69	0.23	0.72	0.27	0.81	0.40		
	25	64	0.66	0.19	0.69	0.20	0.80	0.33		
	20	68	0.60	0.16	0.63	0.17	0.77	0.23		
	17	71	0.57	0.15	0.60	0.16	0.72	0.21		
	12	75	0.48	0.12	0.54	0.14	0.60	0.16		
	6	80	0.36	0.08	0.39	0.10	0.48	0.11		

STANDARD RATE ADJUSTMENTS**

	97% to 95.01	95% to 90.01
Amortization		
Term ≤ 25 Years	-60 bps	-40 bps
Relocation	N/A	-25 bps
Super Split Premium (Refundable)	+80 bps	+42 bps
Rate/Term Refinance	N/A	+35 bps
.....		
	90% to 85.01	85% and below
Amortization		
Term ≤ 25 Years	-20 bps	-10 bps
Relocation	-25 bps	-20 bps
Super Split Premium (Refundable)	+36 bps	+30 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
Loan Amount > \$417,000	+100 bps	+100 bps

** Adjustments apply to the upfront premium only.

*Refundable option available. Refer to Standard Rate Adjustments.
Highlighted rates represent typical Fannie Mae/Freddie Mac requirements for 30-year loans.
For coverage requirements for other loan terms or products, please check with your investor.



CMG Mortgage Insurance Company
A Joint Venture between PMI Mortgage Insurance Co. and
CUNA Mutual Insurance Society
CMG MI. More Than MI.

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	COVERAGE	TO	REDUCES INITIAL EXPOSURE		FICO* 740+		FICO* 700-739		FICO* 660-699	
			UPFRONT	MONTHLY	UPFRONT	MONTHLY	UPFRONT	MONTHLY		
95% to 90.01%	35	62	1.50%	0.35%			1.74%	0.46%	2.31%	0.69%
	30	67	1.32	0.32	1.53	0.41	2.04	0.60		
	27	69	1.20	0.30	1.38	0.37	1.83	0.55		
	25	71	1.11	0.29	1.29	0.34	1.71	0.52		
	22	74	1.02	0.24	1.23	0.30	1.56	0.46		
	18	78	0.84	0.22	1.08	0.25	1.38	0.37		
	16	80	0.78	0.20	0.99	0.22	1.32	0.33		
90% to 85.01%	35	59	1.05	0.31	1.14	0.45	1.59	0.68		
	30	63	0.93	0.27	1.02	0.39	1.41	0.58		
	25	68	0.84	0.24	0.92	0.31	1.20	0.50		
	20	72	0.75	0.19	0.81	0.23	1.08	0.36		
	17	75	0.72	0.18	0.75	0.21	1.02	0.30		
	12	79	0.57	0.15	0.63	0.17	0.87	0.24		
85% and below	30	60	0.81	0.25	0.87	0.33	1.05	0.56		
	25	64	0.69	0.23	0.78	0.27	0.93	0.47		
	20	68	0.63	0.18	0.66	0.22	0.84	0.35		
	17	71	0.60	0.17	0.63	0.19	0.75	0.29		
	12	75	0.54	0.14	0.57	0.16	0.69	0.18		
	6	80	0.39	0.09	0.42	0.11	0.51	0.13		

STANDARD RATE ADJUSTMENTS**

	95% to 90.01	90% to 85.01	85% and below
Amortization			
Term ≤ 25 Years	-40 bps		
Relocation	-25 bps		
Super Split Premium (Refundable)	+42 bps		
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SUPER SPLIT PREMIUM RATES NOTES

CMG MI's Standard rates apply to loans having a loan representative credit score of at least 660 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.

Super Split Premium combines a one-time Upfront premium portion that may be financed into the mortgage loan with a Monthly premium portion that is due the month the first mortgage payment is due and continues until the termination of the insured loan.

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.

RENEWALS

Amortized Renewal Rates

The amortized renewal rate is applied to the outstanding loan balance.

Constant Renewal Rates

The constant renewal rate is applied to the original loan balance through year 10. The constant renewal rate for years 11 through term is the lower of the original premium rate or 0.17% (17 basis points).

REFUNDS

Super Split Premium: If coverage is cancelled or terminated under the Federal Homeowners Protection Act of 1998 (HPA), refunds will be processed in accordance with the Act. For all other cancellations or terminations, the following applies:

- a. **Non-Refundable Super Split Premium Plan:** For all non-HPA cancellations or terminations, no refund applies to either the Upfront or Monthly portion of the premium.
- b. **Refundable Super Split Premium Plan:** For all non-HPA cancellations or terminations, refunds on the Upfront portion are only available if cancellation or termination occurs within the first five years of coverage, and such refunds will be calculated based on the five-year cancellation schedule. Refunds on the Monthly portion are based on unearned premium.



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For rates and coverages not shown here, please contact your CMG MI Account Executive. To locate your CMG MI Account Executive, go to www.cmgmi.com/territorymap



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