



Triad Guaranty Insurance Corporation Single Solution Premiums

Credit
Union

LTV	Coverage	Fixed Rate/Fixed Payment			Temporary Buydowns & ARMS (annual caps 1% or less)			Non-Fixed Rate &/or Payment (annual caps > 1%)		
		30-Year		25-Year	30-Year		25-Year	30-Year		25-Year
		Refund	Limited Refund	Refund	Refund	Limited Refund	Refund	Refund	Limited Refund	Refund
Greater than 95%	40%	5.30	4.25	3.25	6.25	5.20	4.30	6.55	5.50	4.50
	35%	4.65	3.75	3.00	5.60	4.70	4.05	5.90	5.00	4.25
	30%	4.05	3.25	2.55	5.10	4.30	3.60	5.30	4.50	3.80
	25%	3.40	2.75	2.20	4.45	3.80	3.25	4.65	4.00	3.45
	18%*	2.40	2.00	2.40	N/A	N/A	N/A	N/A	N/A	N/A
95% -90.01%	35%	4.45	3.35	2.40	5.05	4.00	2.50	5.45	4.10	2.60
	30%	3.80	2.90	2.15	4.30	3.25	2.30	4.50	3.40	2.45
	27%	3.45	2.65	2.00	3.75	2.90	2.15	3.95	3.00	2.30
	25%	3.25	2.50	1.80	3.55	2.70	2.00	3.75	2.85	2.20
	22%	3.05	2.35	1.70	3.35	2.60	1.85	3.55	2.75	1.95
	20%	2.75	2.15	1.60	3.05	2.40	1.70	3.25	2.50	1.85
	16%	2.55	1.80	1.40	2.85	1.90	1.55	2.90	2.00	1.65
90% -85.01%	30%	2.60	2.00	1.50	3.30	2.50	1.70	3.50	2.65	1.85
	27%	2.40	1.85	1.35	2.90	2.25	1.55	3.20	2.40	1.70
	25%	2.30	1.65	1.25	2.75	2.05	1.40	2.90	2.15	1.55
	22%	2.05	1.55	1.20	2.30	1.85	1.35	2.65	2.00	1.45
	20%	1.80	1.40	1.10	2.10	1.60	1.25	2.25	1.75	1.35
	17%	1.65	1.25	1.00	1.90	1.45	1.15	2.10	1.60	1.25
	12%	1.45	1.15	0.85	1.50	1.20	0.90	1.70	1.30	1.10
85% & Under	22%	1.75	1.35	1.05	2.10	1.55	1.20	2.25	1.70	1.30
	20%	1.65	1.25	1.00	1.90	1.45	1.15	2.10	1.60	1.25
	17%	1.55	1.20	0.95	1.60	1.25	1.05	1.80	1.40	1.20
	12%	1.30	1.00	0.80	1.35	1.05	0.85	1.55	1.20	1.00
	6%	1.00	0.75	0.65	1.10	0.90	0.70	1.30	1.00	0.80

* Flex 97 / Alt 97 Monthly 18% Coverages may be used only for Fannie Mae Flexible 97 and Freddie Mac Alt 97 approved loans under terms set forth in their respective Seller/Service Guidelines. Call your Triad underwriting office for annual premium rate plans. Eligible adjustments: For Second Homes, add 0.70. For Cash-out Refis, add 0.45.

Adjustments to Singles Solution Rates	
Second Homes	add 0.70
Investment Properties	add 1.80
Rate & Term Refis	subtract 0.25
Cash-out Refinances	add 0.45
Limited/No Doc Loans	add 0.60
Potential Negative Amortization	Use Non-Fixed Rate for required coverage
No Scheduled Negative Amortization	
Loans \$ \$650,000	add 0.50
Relocation Rates*	
LTV > 85%	subtract 0.40
LTV ≤ 85%	subtract 0.25

*See definition of Relocation mortgage on page 10. Relocation rate adjustment cannot be used with any other rate adjustment.

Notes		
Single Solution (Refundable and Limited Refund) provides coverage until the loan amortizes to 78% of the original value. All single premiums are calculated based on the original loan balance.		
In the event of cancellation:		
The Refundable plan provides for a refund as defined by the schedule below.		
The Limited Refund plan provides for a refund during the first 2 years (based on the schedule below) if the mortgage is cancelled for any reason, other than under the Homeowners Protection Act of 1998 (HPA). After 2 years no refund is provided unless the mortgage is cancelled under the HPA.		
AMORTIZATION PERIOD		
LTV	20 Years or Less	More Than 20 Years Up to 40 Years
Above 85%	5	15
85% and Below	4	10
For (1) a refund amount under the Homeowners Protection Act, (2) a cancellation refund schedule, or (3) answers to your cancellation questions, call Triad's customer service at 888-691-8074.		
Single premiums may be included in the insured's loan balance as long as the LTV does not exceed the maximum LTV allowed in the master policyholder's state.		