



Triad Guaranty Insurance Corporation Refundable Standard Annual Premiums

Credit Union

LTV	To reduce exposure to	Use coverage of	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	
			1st Yr	Renewal	1st Yr	Renewal	1st Yr	Renewal	1st Yr	Renewal	1st Yr	Renewal	1st Yr	Renewal
Greater than 95%	58%	42%	2.61	0.43	2.50	0.32	2.81	0.63	2.70	0.52	2.86	0.68	2.75	0.57
	60%	40%	2.36	0.43	2.25	0.32	2.56	0.63	2.45	0.52	2.61	0.68	2.50	0.57
	65%	35%	1.87	0.43	1.75	0.32	2.06	0.63	1.95	0.52	2.11	0.68	2.00	0.57
	67%	33%	1.67	0.43	1.55	0.32	1.86	0.63	1.75	0.52	1.91	0.68	1.80	0.57
	70%	30%	1.36	0.43	1.25	0.32	1.56	0.63	1.45	0.52	1.61	0.68	1.50	0.57
	72%	28%	1.21	0.43	1.10	0.32	1.41	0.63	1.30	0.52	1.46	0.68	1.35	0.57
	74%	26%	1.06	0.43	0.95	0.32	1.26	0.63	1.15	0.52	1.31	0.68	1.20	0.57
	75%	25%	0.96	0.43	0.88	0.32	1.16	0.63	1.05	0.52	1.21	0.68	1.13	0.57
	77%	23%	0.81	0.43	0.70	0.32	0.91	0.63	0.80	0.52	0.96	0.68	0.85	0.57
	82%	18%	0.66	0.43	0.58	0.32	0.76	0.63	0.65	0.52	0.81	0.68	0.71	0.57
95% -90.01%	60%	37%	2.07	0.38	1.73	0.25	2.12	0.48	1.78	0.30	2.32	0.49	1.98	0.30
	62%	35%	1.86	0.38	1.58	0.25	1.92	0.48	1.59	0.30	1.93	0.49	1.78	0.30
	64%	33%	1.66	0.37	1.43	0.25	1.72	0.42	1.44	0.30	1.73	0.49	1.63	0.30
	67%	30%	1.35	0.37	1.23	0.25	1.40	0.42	1.24	0.30	1.57	0.49	1.43	0.30
	70%	27%	1.12	0.37	1.08	0.25	1.13	0.42	1.09	0.30	1.42	0.49	1.28	0.30
	72%	25%	0.92	0.37	0.85	0.25	0.97	0.42	0.93	0.30	1.17	0.42	1.10	0.30
	75%	22%	0.82	0.37	0.78	0.25	0.83	0.42	0.79	0.30	1.02	0.42	0.93	0.30
	76%	20%	0.72	0.37	0.68	0.25	0.73	0.42	0.69	0.30	0.92	0.42	0.83	0.30
	78%	18%	0.60	0.37	0.55	0.25	0.62	0.42	0.60	0.30	0.72	0.42	0.70	0.30
	80%	16%	0.47	0.37	0.45	0.25	0.52	0.42	0.50	0.30	0.57	0.42	0.55	0.30
90% -85.01%	59%	35%	1.12	0.29	1.10	0.20	1.13	0.39	1.11	0.25	1.22	0.39	1.15	0.30
	61%	33%	1.02	0.29	1.00	0.20	1.03	0.39	1.01	0.25	1.12	0.39	1.05	0.30
	62%	32%	0.92	0.29	0.90	0.20	0.93	0.39	0.91	0.25	1.02	0.39	0.95	0.30
	63%	30%	0.82	0.29	0.80	0.20	0.83	0.39	0.81	0.25	0.92	0.39	0.85	0.30
	65%	28%	0.72	0.29	0.70	0.20	0.73	0.39	0.71	0.25	0.82	0.39	0.75	0.30
	66%	27%	0.62	0.29	0.60	0.20	0.67	0.39	0.65	0.25	0.77	0.39	0.69	0.30
	68%	25%	0.52	0.29	0.50	0.20	0.53	0.34	0.51	0.25	0.62	0.34	0.58	0.30
	71%	22%	0.42	0.24	0.40	0.20	0.43	0.34	0.41	0.25	0.52	0.34	0.48	0.30
	72%	20%	0.39	0.24	0.37	0.20	0.40	0.34	0.38	0.25	0.47	0.34	0.45	0.30
	75%	17%	0.27	0.24	0.26	0.17	0.28	0.28	0.27	0.25	0.37	0.34	0.35	0.27
80%	12%	0.19	0.19	0.15	0.15	0.20	0.20	0.16	0.16	0.23	0.23	0.20	0.20	
85% & Under	56%	35%	0.97	0.27	0.93	0.20	1.02	0.28	0.94	0.25	1.07	0.32	0.95	0.30
	57%	33%	0.87	0.27	0.83	0.20	0.92	0.28	0.84	0.25	0.97	0.32	0.85	0.30
	60%	30%	0.67	0.27	0.63	0.20	0.72	0.28	0.64	0.25	0.77	0.32	0.65	0.30
	64%	25%	0.39	0.27	0.37	0.20	0.44	0.28	0.42	0.25	0.47	0.32	0.46	0.30
	67%	22%	0.34	0.27	0.32	0.20	0.35	0.28	0.33	0.25	0.42	0.32	0.41	0.30
	68%	20%	0.29	0.27	0.25	0.19	0.34	0.28	0.26	0.25	0.37	0.32	0.33	0.30
	71%	17%	0.24	0.24	0.19	0.17	0.25	0.25	0.20	0.20	0.29	0.29	0.23	0.23
	75%	12%	0.18	0.18	0.13	0.13	0.19	0.19	0.14	0.14	0.22	0.22	0.18	0.18
	80%	6%	0.13	0.13	0.10	0.10	0.14	0.14	0.11	0.11	0.15	0.15	0.13	0.13

Adjustments to Refundable Standard Annual Rates

Rate & Term Refis subtract 0.05*

*Standard annual rates cannot be adjusted below 0.10.

Notes for Standard Annual Rates

Constant renewal premiums for standard annuals are calculated on the original loan balance. An initial rate is charged in year 1 with a renewal rate remaining the same for years 2 through 10. For years 11 through term, the rate is reduced to 0.17 or remains the same as years 2 through 10 if less than 0.17. Premium rate adjustments should not be applied to the 0.17 rate in years 11 through term.

Amortized renewal premiums for standard annuals are applied to the outstanding loan balance at each renewal. An initial rate is charged in year 1 with a renewal rate remaining the same for years 2 through term.

All first year premiums for annual rates can be financed and 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.

For Level Annual rates, see Monthly premium rate adjustment.