



# Triad Guaranty Insurance Corporation

## Refundable Monthly 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
<b>Greater than 95%</b>	58%	42%	0.98	0.88	1.21	1.10	1.25	1.14
	60%	40%	0.94	0.84	1.16	1.05	1.20	1.09
	65%	35%	0.81	0.71	1.03	0.92	1.07	0.96
	67%	33%	0.75	0.65	0.98	0.87	1.02	0.91
	70%	30%	0.69	0.60	0.91	0.80	0.95	0.84
	72%	28%	0.65	0.55	0.86	0.75	0.90	0.79
	74%	26%	0.60	0.51	0.81	0.70	0.85	0.74
	75%	25%	0.58	0.48	0.78	0.67	0.82	0.71
	77%	23%	0.54	0.44	0.73	0.62	0.77	0.66
	82%	18%	0.43	0.34	0.62	0.51	0.66	0.55
<b>95% -90.01%</b>	60%	37%	0.76	0.68	0.91	0.82	0.94	0.86
	62%	35%	0.73	0.65	0.86	0.77	0.89	0.81
	64%	33%	0.69	0.55	0.80	0.71	0.83	0.75
	67%	30%	0.63	0.53	0.71	0.63	0.75	0.66
	70%	27%	0.57	0.48	0.62	0.53	0.65	0.57
	72%	25%	0.52	0.42	0.58	0.48	0.62	0.52
	75%	22%	0.49	0.39	0.55	0.46	0.58	0.49
	76%	20%	0.46	0.36	0.50	0.42	0.53	0.45
	78%	18%	0.42	0.32	0.45	0.37	0.48	0.40
	80%	16%	0.37	0.29	0.39	0.31	0.42	0.34
<b>90% -85.01%</b>	59%	35%	0.53	0.45	0.66	0.58	0.69	0.61
	61%	33%	0.51	0.43	0.63	0.54	0.66	0.58
	62%	32%	0.50	0.42	0.62	0.53	0.65	0.57
	63%	30%	0.47	0.39	0.58	0.50	0.62	0.53
	65%	28%	0.45	0.37	0.54	0.45	0.58	0.50
	66%	27%	0.44	0.36	0.52	0.43	0.56	0.48
	68%	25%	0.39	0.29	0.48	0.38	0.52	0.42
	71%	22%	0.36	0.26	0.43	0.33	0.47	0.36
	72%	20%	0.32	0.24	0.37	0.27	0.41	0.31
	74%	18%	0.29	0.22	n/a	n/a	n/a	n/a
<b>85% &amp; Under</b>	56%	35%	0.49	0.41	0.57	0.48	0.60	0.52
	57%	33%	0.46	0.36	0.53	0.45	0.57	0.48
	60%	30%	0.41	0.32	0.48	0.40	0.52	0.43
	64%	25%	0.33	0.25	0.38	0.30	0.41	0.33
	67%	22%	0.31	0.23	0.36	0.28	0.40	0.31
	68%	20%	0.29	0.19	0.34	0.25	0.37	0.28
	71%	17%	0.25	0.15	0.27	0.18	0.32	0.22
	75%	12%	0.21	0.13	0.22	0.14	0.25	0.15
	80%	6%	0.16	0.10	0.17	0.10	0.18	0.11

### Adjustments to Refundable Monthly Rates\*

**Level Annual Rates** subtract 0.03

**Rate & Term Refis** subtract 0.05

**Second Homes** add 0.14

**Investment Properties** add 0.38

\*Neither Monthly or Level Annual rates can be adjusted to below 0.10.

### Notes for Monthly Rates

**Monthly premiums** have a coverage term of one month and premiums are remitted monthly. The premium rate shown is the annualized rate. Amount to be remitted monthly is determined by dividing the annual premium by 12. Premiums are rounded to the nearest penny.

**Mini-monthly option:** A mortgage insurance premium payment is not required at the loan closing.

**Constant Rates for Monthlies and Level Annuals:** Constant renewal premiums are calculated on the original loan balance. The rate remains the same for years 1 through 10. For years 11 through term, the rate for both monthlies and level annuals is reduced to 0.17 or remains the same as years 1 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 Rates for Monthlies and Level Annuals:** Amortized renewal premiums are applied to the outstanding loan balance at each renewal. For monthly premiums, the loan balance will be adjusted at least each annual anniversary of the certificate. The rate remains the same years 1 through term.