

Housing Finance Agency Borrower-Paid Mortgage Insurance Effective Date: June 4, 2018

BPMI

Primary Residence, Purchase and Rate/Term Refinance, Non-Refundable

| Monthly ^{1,3} | | Fixed Level payments for the first 5 years | | | | | | | | | | | | | | | |
|------------------------|----------|-----------------------------------------------|---------|---------|---------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|---------|---------|---------|
| | | Greater than 20 years | | | | | | | | Less than or equal to 20 years | | | | | | | |
| LTV | Coverage | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97% to 95.01% | 18% | 0.39% | 0.51% | 0.61% | 0.68% | 0.85% | 1.05% | 1.17% | 1.27% | 0.28% | 0.35% | 0.42% | 0.52% | 0.63% | 0.79% | 0.91% | 1.05% |
| 95% to 90.01% | 16% | 0.30% | 0.40% | 0.48% | 0.58% | 0.72% | 0.95% | 1.04% | 1.13% | 0.23% | 0.29% | 0.34% | 0.41% | 0.50% | 0.62% | 0.73% | 0.84% |
| 90% to 85.01% | 12% | 0.22% | 0.27% | 0.32% | 0.39% | 0.46% | 0.62% | 0.65% | 0.73% | 0.19% | 0.21% | 0.25% | 0.28% | 0.33% | 0.42% | 0.48% | 0.56% |
| 85% and under | 6% | 0.17% | 0.19% | 0.22% | 0.24% | 0.27% | 0.37% | 0.39% | 0.42% | 0.14% | 0.16% | 0.20% | 0.21% | 0.21% | 0.23% | 0.25% | 0.28% |

| Single ^{2,3} | | Greater than 20 years | | | | | | | | Less than or equal to 20 years | | | | | | | |
|-----------------------|----------|-----------------------|---------|---------|---------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97% to 95.01% | 18% | 1.15% | 1.69% | 1.77% | 2.25% | 2.55% | 2.93% | 3.11% | 3.75% | 0.81% | 1.11% | 1.26% | 1.46% | 2.03% | 2.56% | 2.72% | 3.29% |
| 95% to 90.01% | 16% | 0.96% | 1.26% | 1.65% | 1.81% | 1.98% | 2.27% | 2.41% | 2.91% | 0.68% | 0.97% | 1.07% | 1.18% | 1.35% | 1.80% | 2.07% | 2.50% |
| 90% to 85.01% | 12% | 0.59% | 0.74% | 0.89% | 1.05% | 1.20% | 1.50% | 1.59% | 1.92% | 0.45% | 0.53% | 0.61% | 0.70% | 0.87% | 1.17% | 1.25% | 1.51% |
| 85% and under | 6% | 0.43% | 0.50% | 0.59% | 0.65% | 0.78% | 0.91% | 0.96% | 1.16% | 0.34% | 0.39% | 0.45% | 0.49% | 0.55% | 0.65% | 0.69% | 0.87% |

| Adjustments ⁴ | | Monthly | | | | | | | |
|--------------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| Annual | | -.02% | -.03% | -.03% | -.04% | -.04% | -.05% | -.07% | -.07% |
| BPMI Monthly Refundable | | +.01% | +.01% | +.01% | +.02% | +.02% | +.03% | +.03% | +.03% |
| Declining Renewals | | +.02% | +.03% | +.03% | +.04% | +.04% | +.05% | +.07% | +.07% |
| LPMI Monthly | | +.04% | +.06% | +.08% | +.11% | +.13% | +.19% | +.21% | +.23% |
| Manufactured Housing | | +.18% | +.20% | +.20% | +.25% | +.30% | +.50% | +.55% | +.60% |
| Relocation | | -.02% | -.04% | -.04% | -.07% | -.07% | -.10% | -.12% | -.12% |
| 3- to 4-Unit Property | | +.34% | +.38% | +.38% | +.47% | N/A | N/A | N/A | N/A |
| > 45% DTI | 95.01%–97% LTV | +.10% | +.14% | +.17% | +.21% | +.26% | +.35% | +.37% | +.38% |
| | 90.01%–95% LTV | +.09% | +.11% | +.14% | +.18% | +.23% | +.27% | +.29% | +.31% |
| | 85.01%–90% LTV | +.07% | +.10% | +.12% | +.15% | +.19% | +.21% | +.23% | +.24% |
| | 85% LTV and under | +.03% | +.04% | +.05% | +.05% | +.07% | +.09% | +.09% | +.09% |
| ≥ 2 Borrowers | 95.01%–97% LTV | -.13% | -.13% | -.13% | -.13% | -.14% | -.15% | -.16% | -.18% |
| | 90.01%–95% LTV | -.09% | -.09% | -.09% | -.10% | -.11% | -.12% | -.14% | -.16% |
| | 85.01%–90% LTV | -.07% | -.07% | -.07% | -.07% | -.08% | -.09% | -.09% | -.10% |
| | 85% LTV and under | -.03% | -.03% | -.03% | -.03% | -.03% | -.03% | -.03% | -.04% |
| | | Single | | | | | | | |
| Manufactured Housing | | +.54% | +.60% | +.70% | +.85% | + 1.05% | + 1.50% | + 1.65% | + 1.80% |
| Relocation | | -.10% | -.10% | -.14% | -.25% | -.25% | -.35% | -.35% | -.35% |
| 3- to 4-Unit Property | | + 1.02% | + 1.19% | + 1.33% | + 1.50% | N/A | N/A | N/A | N/A |
| > 45% DTI | 95.01%–97% LTV | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | 90.01%–95% LTV | +.35% | +.44% | +.57% | +.72% | N/A | N/A | N/A | N/A |
| | 85.01%–90% LTV | +.28% | +.39% | +.50% | +.62% | N/A | N/A | N/A | N/A |
| | 85% LTV and under | +.11% | +.17% | +.22% | +.30% | N/A | N/A | N/A | N/A |
| ≥ 2 Borrowers | 95.01%–97% LTV | -.18% | -.20% | -.20% | -.20% | -.21% | -.22% | -.23% | -.27% |
| | 90.01%–95% LTV | -.14% | -.14% | -.14% | -.16% | -.16% | -.17% | -.19% | -.25% |
| | 85.01%–90% LTV | -.10% | -.10% | -.10% | -.10% | -.11% | -.11% | -.12% | -.15% |
| | 85% LTV and under | -.03% | -.03% | -.03% | -.03% | -.04% | -.04% | -.04% | -.04% |

¹Minimum Monthly and Annual rates = .14%

²Minimum Single rate = .30%

³Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

⁴Additional adjustments may apply depending on the loan characteristics.

Rates may also be located at [MI Rate Finder](#)



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