

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

Monthly <sup>1,2</sup>		Greater than 20 years															
		Fixed Level payments for the first 5 years								Non-Fixed Actual or potential payment changes during the first 5 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%	35%	0.55%	0.75%	0.95%	1.15%	1.40%	1.90%	2.05%	2.25%	0.69%	0.94%	1.19%	1.44%	1.75%	2.38%	2.56%	2.81%
	25%	0.44%	0.63%	0.77%	0.93%	1.15%	1.52%	1.67%	1.81%	0.55%	0.79%	0.96%	1.16%	1.44%	1.90%	2.09%	2.26%
	18%	0.37%	0.54%	0.65%	0.78%	0.98%	1.18%	1.33%	1.43%	0.46%	0.68%	0.81%	0.98%	1.23%	1.56%	1.75%	1.88%
95% to 90.01%	30%	0.41%	0.59%	0.73%	0.87%	1.08%	1.42%	1.50%	1.61%	0.51%	0.74%	0.91%	1.09%	1.35%	1.79%	1.95%	2.16%
	25%	0.37%	0.52%	0.64%	0.75%	0.94%	1.21%	1.28%	1.37%	0.46%	0.65%	0.80%	0.94%	1.18%	1.55%	1.69%	1.85%
	16%	0.32%	0.44%	0.54%	0.64%	0.78%	1.02%	1.10%	1.20%	0.40%	0.55%	0.68%	0.80%	0.98%	1.28%	1.38%	1.50%
90% to 85.01%	25%	0.30%	0.41%	0.50%	0.60%	0.73%	1.00%	1.05%	1.10%	0.38%	0.51%	0.63%	0.75%	0.91%	1.25%	1.35%	1.49%
	12%	0.23%	0.30%	0.36%	0.41%	0.50%	0.65%	0.69%	0.77%	0.30%	0.38%	0.45%	0.51%	0.63%	0.81%	0.86%	0.96%
	6%	0.18%	0.19%	0.22%	0.26%	0.31%	0.40%	0.42%	0.43%	0.23%	0.24%	0.28%	0.33%	0.39%	0.50%	0.53%	0.56%
85% and under	12%	0.19%	0.20%	0.23%	0.27%	0.32%	0.41%	0.43%	0.45%	0.24%	0.25%	0.29%	0.34%	0.40%	0.51%	0.56%	0.61%
	6%	0.18%	0.19%	0.22%	0.26%	0.31%	0.40%	0.42%	0.43%	0.23%	0.24%	0.28%	0.33%	0.39%	0.50%	0.53%	0.56%
		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%	35%	0.37%	0.50%	0.65%	0.77%	0.97%	1.30%	1.45%	1.65%	0.46%	0.63%	0.81%	0.96%	1.21%	1.63%	1.88%	2.19%
	25%	0.30%	0.40%	0.50%	0.61%	0.75%	0.98%	1.12%	1.27%	0.38%	0.50%	0.63%	0.76%	0.94%	1.23%	1.43%	1.68%
	18%	0.25%	0.33%	0.40%	0.50%	0.60%	0.76%	0.88%	1.01%	0.31%	0.41%	0.50%	0.63%	0.75%	0.95%	1.10%	1.31%
95% to 90.01%	30%	0.30%	0.41%	0.50%	0.60%	0.75%	0.92%	1.04%	1.22%	0.38%	0.51%	0.63%	0.75%	0.94%	1.23%	1.40%	1.65%
	25%	0.28%	0.38%	0.45%	0.54%	0.65%	0.80%	0.93%	1.09%	0.35%	0.48%	0.56%	0.68%	0.84%	1.08%	1.25%	1.44%
	16%	0.22%	0.28%	0.33%	0.39%	0.48%	0.60%	0.70%	0.80%	0.28%	0.35%	0.41%	0.49%	0.60%	0.75%	0.88%	1.00%
90% to 85.01%	25%	0.24%	0.30%	0.36%	0.43%	0.50%	0.65%	0.73%	0.87%	0.30%	0.38%	0.46%	0.54%	0.66%	0.86%	0.99%	1.17%
	12%	0.19%	0.21%	0.25%	0.28%	0.33%	0.42%	0.47%	0.55%	0.24%	0.26%	0.31%	0.35%	0.41%	0.53%	0.59%	0.69%
	6%	0.17%	0.18%	0.19%	0.20%	0.20%	0.22%	0.24%	0.27%	0.23%	0.24%	0.28%	0.28%	0.31%	0.41%	0.45%	0.53%
85% and under	12%	0.18%	0.19%	0.22%	0.22%	0.25%	0.31%	0.33%	0.39%	0.23%	0.24%	0.28%	0.28%	0.31%	0.41%	0.45%	0.53%
	6%	0.17%	0.18%	0.19%	0.20%	0.20%	0.22%	0.24%	0.27%	0.21%	0.23%	0.24%	0.25%	0.25%	0.28%	0.30%	0.34%

Adjustments	Monthly								
	≥ 760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Annual Refundable	-.02%	-.03%	-.03%	-.04%	-.04%	-.05%	-.07%	-.07%	
Cash-out Refinance	+.18%	+.20%	+.20%	+.25%	+.25%	+.50%	+.55%	+.60%	
Declining Renewals	+.02%	+.03%	+.03%	+.04%	+.04%	+.05%	+.07%	+.07%	
Investment Property	+.34%	+.38%	+.38%	N/A	N/A	N/A	N/A	N/A	
Loan Amounts > \$650,000	+.20%	+.22%	+.25%	+.30%	+.40%	+.50%	+.60%	+.70%	
Manufactured Housing	+.18%	+.20%	+.20%	+.25%	+.30%	+.50%	+.55%	+.60%	
Rate & Term Refinance	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	
Refundable Monthly	+.01%	+.01%	+.01%	+.02%	+.02%	+.03%	+.03%	+.03%	
Relocation	-.02%	-.04%	-.04%	-.07%	-.07%	-.10%	-.12%	-.12%	
Second Homes	+.12%	+.13%	+.14%	+.17%	+.20%	+.35%	+.40%	+.45%	

<sup>1</sup> Minimum Monthly and Annual rates = .15%

<sup>2</sup> Cancellation under the Homeowners Protection Act of 1998 is detailed in the Rate Card Notes.

Rates are subject to additional information located at [www.radian.biz/ratenotes](http://www.radian.biz/ratenotes)

Rates may also be located at [www.radian.biz/calculators](http://www.radian.biz/calculators)

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Effective date:  
**April 7, 2016**

REVISED 3/28/16

Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

Single <sup>1,2</sup>		Fixed Level payments for the first 5 years				Non-Fixed Actual or potential payment changes during the first 5 years			
		≥740	720-739	680-719	620-679	≥740	720-739	680-719	620-679
LTV	Coverage								
97% <sup>3</sup> to 95.01%	35%	3.26%	3.26%	4.07%	7.14%	4.74%	4.74%	5.92%	9.83%
	30%	2.96%	2.96%	3.70%	6.09%	4.22%	4.22%	5.25%	8.53%
	25%	2.63%	2.63%	3.22%	5.04%	3.70%	3.70%	4.55%	7.06%
	18%	2.18%	2.18%	2.85%	3.68%	2.74%	2.74%	3.59%	5.15%
95% to 90.01%	35%	2.64%	2.81%	3.92%	5.07%	3.30%	3.74%	5.22%	6.29%
	30%	2.15%	2.48%	3.48%	4.44%	2.68%	3.22%	4.51%	5.51%
	25%	1.65%	2.29%	3.11%	4.00%	2.06%	2.96%	4.00%	4.96%
	16%	1.43%	2.00%	2.66%	2.92%	1.79%	2.37%	3.15%	3.63%
90% to 85.01%	30%	1.43%	2.18%	2.55%	3.26%	1.79%	3.00%	3.52%	4.03%
	25%	1.37%	1.81%	2.29%	2.81%	1.71%	2.41%	3.03%	3.48%
	17%	1.21%	1.59%	1.81%	2.26%	1.51%	2.18%	2.48%	2.81%
	12%	1.10%	1.44%	1.63%	1.92%	1.38%	1.89%	2.11%	2.37%
85% and under	25%	1.27%	1.63%	1.78%	2.55%	1.58%	2.52%	2.74%	3.18%
	17%	1.10%	1.37%	1.59%	2.15%	1.38%	1.78%	2.07%	2.66%
	12%	0.99%	1.18%	1.41%	1.63%	1.24%	1.41%	1.67%	2.04%
	6%	0.88%	1.11%	1.26%	1.41%	1.10%	1.37%	1.55%	1.74%

Adjustments	Single			
	≥ 740	720-739	680-719	620-679
25 Years and Under	-.19%	-.19%	-.30%	-.41%
Cash-out Refinance	+.50%	+.70%	+1.00%	+1.30%
Investment Property <sup>4</sup>	+1.19%	+1.33%	NA	NA
Loan Amounts <sup>5</sup> > \$417,000	+.40%	+.93%	+1.48%	+2.22%
Manufactured Housing	+.50%	+.70%	+1.00%	+1.30%
Rate & Term Refinance	.00%	.00%	+.56%	+1.11%
Relocation	-.10%	-.15%	-.26%	-.37%
Second Home	+.25%	+.52%	+.74%	+1.30%

<sup>1</sup> Minimum Single rate = .69%

<sup>2</sup> Cancellation under the Homeowners Protection Act of 1998 is detailed in the Rate Card Notes.

<sup>3</sup> Single rates <680 for LTV 95.01% to 97% are not available for properties located in the State of Washington.

<sup>4</sup> Single rates are not available for investment properties located in the State of Washington.

<sup>5</sup> The Loan Amount adjustments do not apply in Alaska and Hawaii with amounts \$417,001 - \$625,500.

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