
Subject: Borrower-Paid Mortgage Insurance Guideline Change Effective 12/1/07

Attachments: A-Minus Rate Sheet.pdf



Dear Valued Customer:

PMI continues to support your ability to facilitate sustainable homeownership for qualified borrowers. We monitor the performance of our products and make changes, as needed, to reflect recent and anticipated trends in the mortgage market.

Effective December 1, 2007, we will no longer insure loans for borrowers with FICO® scores below 575, regardless of the LTV or AUS (automated underwriting system) decision. Please see the attached rate sheet that reflects the new guideline.

PMI is committed to affordable and responsible homeownership in the communities we serve, and we appreciate the opportunity to work with you to achieve this goal. If you have any questions, please contact me.

Sincerely,

Henry Cooper
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