



# SUPER SINGLE<sup>SM</sup>

## Standard Non-Refundable<sup>†</sup>

COVERAGE	FICO® 760+		FICO® 740-759		FICO® 720-739		FICO® 700-719		FICO® 680-699		FICO® 660-679		
	FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	FIXED	NON-FIXED	
97% TO 95.01%	35%	2.60%	2.80%		3.00%								
	30	2.32	2.49		2.68								
	25	2.04	NA	2.18		2.35		NA	NA	NA	NA	NA	
	20	1.76	NA	1.87		2.03		NA	NA	NA	NA	NA	
	18	1.65		1.75		1.90							
	12	1.31	1.38		1.51								
95% TO 90.01%	35	2.18	2.85%	2.35	3.09%	2.52	3.31%	2.75%	3.59%	3.43%	4.31%	4.52%	5.68%
	30	1.95	2.55	2.10	2.75	2.25	2.95	2.45	3.20	3.05	3.85	3.95	4.98
	25	1.72	2.25	1.85	2.41	1.98	2.59	2.15	2.81	2.68	3.39	3.38	4.28
	18	1.39	1.82	1.50	1.94	1.61	2.09	1.72	2.26	2.15	2.74	2.58	3.29
	16	1.30	1.70	1.40	1.80	1.50	1.95	1.60	2.10	2.00	2.55	2.35	3.01
90% TO 85.01%	35	1.80	1.99	2.02	2.23	2.07	2.29	2.35	2.59	2.73	3.13	3.72	4.27
	30	1.62	1.83	1.81	2.03	1.86	2.09	2.10	2.36	2.44	2.80	3.26	3.74
	25	1.45	1.67	1.60	1.83	1.65	1.89	1.85	2.12	2.15	2.47	2.80	3.21
	18	1.21	1.44	1.30	1.55	1.35	1.61	1.50	1.79	1.75	2.01	2.15	2.47
	17	1.17	1.41	1.26	1.51	1.31	1.57	1.45	1.74	1.69	1.94	2.06	2.37
	16	1.14	1.38	1.22	1.47	1.27	1.53	1.40	1.69	1.63	1.87	1.97	2.26
	12	1.00	1.25	1.05	1.31	1.10	1.38	1.20	1.50	1.40	1.61	1.60	1.83
85% AND BELOW	25	1.12	1.32	1.17	1.42	1.22	1.47	1.27	1.57	1.63	1.93	2.16	2.35
	17	0.98	1.18	1.03	1.28	1.08	1.33	1.13	1.43	1.37	1.67	1.69	1.94
	12	0.90	1.10	0.95	1.20	1.00	1.25	1.05	1.35	1.20	1.50	1.40	1.68
	6	0.80	1.00	0.85	1.10	0.90	1.15	0.95	1.25	1.00	1.30	1.05	1.37

## Standard Rate Adjustments

	97% TO 95.01%	95% TO 90.01%	90% TO 85.01%	85% AND BELOW
Term ≤ 25 Years	-20 BPS	-15 BPS	-10 BPS	-5 BPS
Relocation	-40 BPS	-40 BPS	-40 BPS	-25 BPS
Rate/Term Refi	NA	+35 BPS	+25 BPS	+20 BPS
Second Homes	NA	NA	+55 BPS	+45 BPS
Refundable	+95 BPS	+90 BPS	+85 BPS	+80 BPS
Cash-Out Refi	NA	NA	NA	+45 BPS
Loan Amount > \$417,000	+100 BPS	+100 BPS	+100 BPS	+100 BPS
Lender Spectrum <sup>SM</sup> (LPMI)	-10 BPS	-10 BPS	-5 BPS	-5 BPS

† Please see reverse - HPA refund may apply.  
 ■ Highlighted coverage indicates Fannie Mae/Freddie Mac standard requirements.

**Note:**

Please refer to PMI's Distressed Markets Policy for LTV and geographic restrictions.

For additional details, please see reverse side.

# SUPER SINGLE<sup>SM</sup>

## Notes

For rates and coverages not shown here, please contact your PMI representative.

Contact your PMI representative or visit [www.pmi-us.com](http://www.pmi-us.com) and see "Rates" and "Rate Quote."

To locate your PMI representative, go to [www.pmi-us.com/locations](http://www.pmi-us.com/locations)

### SUPER SINGLE<sup>SM</sup>

PMI's Super Single plan can be financed.

#### NOTES:

- 1] Rates must be selected based upon property location. 30-Year Loans: 26-40 year amortization; ≤ 25-Year Loans: 0-25 years amortization. The minimum PMI rate is 30 bps (0.30%), including all discounts (*bps = basis points*).
- 2] Where pricing cannot be based on credit (FICO) scores, an analysis of the borrower's credit profile is required to determine the applicable premium rate. For a copy of PMI's comparable credit criteria, please contact your PMI representative.
- 3] If premium is financed, the maximum gross LTV (the LTV ratio calculated using the total loan amount which includes the financed mortgage insurance) is 103%.
- 4] Non-traditional credit is not eligible.
- 5] Please reference PMI's rate sheet for Lender Spectrum<sup>SM</sup> Lender-Paid Single Premium Rates for eligibility and guidelines regarding LPMI loans.
- 6] Super Single premium rates are not available for Expanded Approval (EA) loans.

#### REFUNDS

**Super Single Non-Refundable Plans:** If coverage is cancelled or terminated under the federal Homeowners Protection Act (HPA), refunds will be processed in accordance with the Act (refer to Refund Schedule). For all other cancellations or terminations, there is no refund.

**Super Single Refundable Plans:** If coverage is cancelled or terminated under the federal Homeowners Protection Act (HPA), refunds will be processed in accordance with the Act. For all other cancellations or terminations, refunds are only available if cancellation or termination occurs within the first five years of coverage and these refunds will be calculated based on the applicable 5-year cancellation schedule.

### MORTGAGE TYPES

**Fixed payment:** Fixed Rate Mortgages feature level interest rates for at least the first five years of the loan term. All acceptable plans must have (1) the initial payment rate equal to or greater than the initial accrual rate, and (2) no temporary buydowns, negative amortization, rate concessions, balloon payments due in less than five years or graduated payment features. Included in this category are 5/1, 7/1 and 10/1 ARMs.

**Non-Fixed payment:** Non-Fixed Rate Mortgages feature interest rates that can change within the first five years of the loan term, and can have graduated payment features. Mortgages featuring negative amortization are ineligible.

**NA** indicates that rates are not available.



Integral to Homeownership<sup>SM</sup>

800.966.4764 (4PMI)  
AnswerCenter@pmigroup.com  
pmi-us.com