

LENDER OF CHOICE

Enterprise-Paid Mortgage Insurance (EPMI) Mortgages

All price and rate adjustments are cumulative. Rates, terms, and conditions subject to change without notice. Refer to product guide for eligibility and restrictions.

Base LLPA Grids - EPMI									
<=20 Year FRM					>20 Year FRM and ARM				
LTV					LTV				
FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
≥ 760	0.25	0.39	0.75	1.25	≥ 760	0.40	0.94	1.42	1.72
740 - 759	0.30	0.55	1.05	1.75	740 - 759	0.51	1.19	1.76	2.57
720 - 739	0.35	0.67	1.25	2.15	720 - 739	0.61	1.62	2.20	3.22
700 - 719	0.40	0.80	1.40	2.68	700 - 719	0.76	1.85	2.69	3.91
680 - 699	0.45	0.95	1.80	3.25	680 - 699	0.90	2.58	3.37	5.40
660 - 679	0.55	1.27	2.10	4.25	660 - 679	1.58	3.70	5.24	7.63
640 - 659	0.60	1.30	2.70	4.55	640 - 659	1.78	5.47	6.35	7.98
620 - 639	0.64	1.35	3.15	4.85	620 - 639	1.98	5.59	6.44	8.25

HomeReady LLPA Grids - EPMI									
<= 20 Year FRM HomeReady					<= 20 Year FRM HomeReady				
LTV					LTV				
FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%	FICO	80.01 - 85%	85.01 - 90%	90.01 - 95%	95.01 - 97%
≥ 760	0.25	0.39	0.75	0.85	≥ 760	0.40	0.94	1.17	1.36
740 - 759	0.30	0.55	1.05	1.20	740 - 759	0.51	1.19	1.63	2.07
720 - 739	0.35	0.67	1.25	1.45	720 - 739	0.61	1.62	2.11	2.51
700 - 719	0.40	0.80	1.40	1.70	700 - 719	0.76	1.85	2.61	2.96
680 - 699	0.45	0.95	1.80	2.00	680 - 699	0.90	2.58	3.32	4.06
660 - 679	0.55	1.27	2.10	2.75	660 - 679	1.58	3.70	4.64	5.61
640 - 659	0.60	1.30	2.70	3.15	640 - 659	1.78	5.47	5.55	5.88
620 - 639	0.64	1.35	3.15	3.40	620 - 639	1.98	5.59	5.68	6.38

Second Home	80.01 – 85%	85.01 – 90%	90.01 – 95%	95.01 – 97%
> 740	0.25	0.25	N/A	N/A
680 - 739	0.65	0.65	N/A	N/A
< 680	1.23	1.23	N/A	N/A
Limited C/O Refi	80.01 – 85%	85.01 – 90%	90.01 – 95%	95.01 – 97%
≥ 740	0.05	0.05	0.05	0.05
680 - 739	0.23	0.23	0.23	0.23
< 680	0.53	0.53	0.53	0.53
Investment Property	80.01 – 85%	85.01 – 90%	90.01 – 95%	95.01 – 97%
≥ 740	1.18	N/A	N/A	N/A
680 - 739	2.15	N/A	N/A	N/A
< 680	3.08	N/A	N/A	N/A

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