



# PRICING UPDATES

## EPMI vs. Other Single Premium LPMI Pricing

Note: This pricing comparison is for illustrative purposes only and subject to change at any time.

Yellow shaded cells indicate comparative price benefit  
(Base Pricing 1 Unit Primary Residence\* - Terms > 20 Year).

Please see the Freedom Wholesale Mortgage Rate sheet for all pricing details.

Standard EPMI vs. Single Premium LPMI (Terms > 20 Years)								
	Single Premium	EPMI	Single Premium	EPMI	Single Premium	EPMI	Single Premium	EPMI
<b>FICO/LTV</b>	<b>95.01-97</b>	<b>95.01-97</b>	<b>90.01-95</b>	<b>90.01-95</b>	<b>85.01-90</b>	<b>85.01-90</b>	<b>≤ 85</b>	<b>≤ 85</b>
760+	2.000	1.720	1.625	1.420	1.250	0.940	0.625	0.400
740-759	3.000	2.570	2.125	1.760	1.375	1.190	1.000	0.510
720-739	3.125	3.220	2.250	2.200	1.625	1.620	1.125	0.610
700-719	3.875	3.910	3.250	2.690	2.125	1.850	1.375	0.760
680-699	3.875	5.400	3.250	3.370	2.125	2.580	1.375	0.900
660-679	5.250	7.630	4.125	5.240	2.625	3.700	1.500	1.580
640-659	7.250	7.980	4.125	6.350	2.625	5.470	1.500	1.780
620-639	7.250	8.250	4.125	6.440	2.625	5.590	1.500	1.980

EPMI vs. Single Premium LPMI Home Ready (Terms > 20 Years)								
	Single Premium	EPMI	Single Premium	EPMI	Single Premium	EPMI	Single Premium	EPMI
<b>FICO/LTV</b>	<b>95.01-97</b>	<b>95.01-97</b>	<b>90.01-95</b>	<b>90.01-95</b>	<b>85.01-90</b>	<b>85.01-90</b>	<b>≤85</b>	<b>≤85</b>
760+	2.000	1.360	1.500	1.170	1.250	0.940	0.625	0.400
740-759	2.500	2.070	2.125	1.630	1.750	1.190	0.750	0.510
720-739	2.875	2.510	2.625	2.110	2.125	1.620	1.000	0.610
700-719	3.375	2.960	3.000	2.610	2.500	1.850	1.000	0.760
680-699	4.125	4.060	3.750	3.320	3.125	2.580	1.250	0.900
660-679	5.500	5.610	5.000	4.640	4.250	3.700	1.625	1.580
640-659	6.125	5.880	5.500	5.550	4.500	5.470	1.750	1.780
620-639	6.875	6.380	6.000	5.680	5.000	5.590	1.875	1.980

\*Continental U.S. Properties.

Freedom Mortgage Corporation is a mortgage lender licensed in all 50 states.

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