



State of New York Mortgage Agency

641 Lexington Avenue, New York, NY 10022

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Fannie Mae Conventional Plus Program

Single Premium Mortgage Insurance

MIF Coverage	Loan-to-Value Ratio	Fixed Payment
18 %	95.01 - 97 %	3.15 %
16 %	90.01 - 95 %	2.77 %
12 %	85.01 - 90 %	1.82 %
6 %	80.01 - 85 %	1.33 %

- Loans must **Fully Amortize** in 30 years.
- Premiums are non-refundable.