State of New York Mortgage Agency
641 Lexington Avenue, New York, NY 10022
(212)688-4000 • Fax: (212) 872-0789

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.