



# SONYMA Rates

## SONYMA Funded Single Premium MI

Purchase, Full Doc, Primary Residence, Non-Refundable

30 Year			Fixed							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
<b>97%</b> -96.01%	26%	72%	1.80%	2.58%	3.25%	3.82%	4.75%	6.34%	6.98%	7.68%
	18	80	1.40	1.95	2.40	2.85	3.50	4.60	5.05	5.60
<b>96%</b> -95.01%	25	72	1.75	2.50	3.15	3.70	4.60	6.15	6.75	7.45
	18	79	1.40	1.95	2.40	2.85	3.50	4.60	5.05	5.60
<b>95%</b> -90.01%	25	71	1.60	2.25	2.80	3.30	4.10	5.40	5.90	6.50
	16	80	1.20	1.65	2.00	2.35	2.85	3.70	4.00	4.50
<b>90%</b> -85.01%	20	72	1.21	1.69	2.08	2.48	3.01	4.08	4.34	4.75
	12	79	.95	1.20	1.45	1.70	2.00	2.65	2.85	3.10
<b>85%</b> & Below	17	71	.77	.98	1.16	1.38	1.66	2.31	2.48	2.73
	6	80	.60	.65	.70	.75	.85	1.10	1.15	1.25

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Loan Amount > \$417,000*	+ .40%	+ .40%	+ .88%	+ 1.40%	+ 1.40%	+ 2.10%	+ 2.10%	+ 2.10%
Manufactured Housing	+ .50	+ .50	+ .70	+ 1.00	+ 1.00	+ 1.30	+ 1.30	+ 1.30
3-4 Unit Property	+ 1.19	+ 1.19	+ 1.33	+ 1.75	-	-	-	-

**Note:** Rates may not be available for all combinations of LTVs and credit scores. Refer to our **Underwriting Guidelines** for loan eligibility. Use Genworth's Rate Express® for all your rate quote needs. The Rate Express mobile app is available on the App Store and Google Play.

\*SONYMA Loans: Loan amounts >\$417,000 are not eligible for MI on single family 1-unit properties.

This SONYMA Funded Single Premium MI rate card is only used when SONYMA's DPAL funds are used to pay the **full** MI Single premium. If the MI Single premium is greater than the DPAL amount, please refer to the SONYMA Borrower Paid MI rate card.

For additional information, contact your Genworth representative or visit [mi.genworth.com](http://mi.genworth.com).

Coverage for SONYMA's "Low Interest Rate" and "Achieving the Dream" Programs



# SONYMA Funded Rates

Genworth Mortgage Insurance Corporation

Effective Date:  
January 19, 2016

## Rate Notes

### Premium Plans

#### Single Premium SONYMA Funded

**Options:** One-time premium coverage for the life of the loan.

### Loan Types

**Fixed Payment Loans:** Feature level payments for the first five years and offer no buydowns, rate concessions nor have the potential for negative amortization.

Loans featuring negative amortization are not permitted.

### Loan Terms

**30 Year:** Fully amortize over a period greater than twenty-five years and no greater than forty years.

## Additional Notes

### Underwriting Guidelines:

Refer to our **Underwriting Guidelines** to determine loan eligibility.

### SONYMA Coverage Requirement:

Check directly with SONYMA for specific coverage requirements.

### Nontraditional Credit:

Apply the rates from the lowest credit score range found on the rate card.

### For additional rates, coverages, or a refund schedule:

Visit our website at [mi.genworth.com](http://mi.genworth.com) and access Rate Express, our rates and comparisons tool, or select *Rates & Guidelines*. Or call the ActionCenter® at 800 444.5664 or your local underwriting office.

**Rates are based on the lender's home office location.**

## Find Rates Fast

Use our Rate Express®, rates and comparisons tool, to compare products, loan types, terms and payments. Visit [mi.genworth.com/rateexpress](http://mi.genworth.com/rateexpress) or download the app and check the HFA box in the "Special Features" section.

