



SONYMA Rates

Single Premium Borrower Paid MI (BPMI) Rates

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed

| 30 Year | | | Single | | | | | | | |
|-----------------------|----------|----------|--------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | Exposure | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97% -96.01% | 26% | 72% | 2.56% | 2.57% | 2.57% | 3.18% | 3.18% | 4.10% | 4.23% | 4.23% |
| | 18 | 80 | 2.07 | 2.08 | 2.08 | 2.74 | 2.74 | 3.21 | 3.32 | 3.32 |
| 96% -95.01% | 25 | 72 | 2.50 | 2.51 | 2.51 | 3.09 | 3.09 | 3.98 | 4.11 | 4.11 |
| | 18 | 79 | 2.07 | 2.08 | 2.08 | 2.74 | 2.74 | 3.21 | 3.32 | 3.32 |
| 95% -90.01% | 25 | 71 | 1.55 | 1.55 | 2.18 | 2.97 | 2.97 | 3.86 | 3.99 | 3.99 |
| | 16 | 80 | 1.20 | 1.34 | 1.90 | 2.35 | 2.54 | 2.82 | 2.91 | 2.91 |
| 90% -85.01% | 20 | 72 | 1.16 | 1.20 | 1.57 | 1.89 | 1.89 | 2.36 | 2.46 | 2.46 |
| | 12 | 79 | .95 | 1.04 | 1.36 | 1.55 | 1.55 | 1.83 | 1.91 | 1.91 |
| 85% & Below | 17 | 71 | .77 | .98 | 1.16 | 1.38 | 1.49 | 2.03 | 2.14 | 2.14 |
| | 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% | +.93% | +1.48% | +1.48% | +2.22% | +2.22% | +2.22% |
| 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 | +1.75 | +2.63 | +2.63 | +2.63 |

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®, our exclusive rates and comparisons tool, for all your rate quote needs. The Rate Express mobile app is available on the App Store and Google Play.

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

For additional information, contact your Genworth representative or visit mi.genworth.com.

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



SONYMA Rates (BPMI)

Genworth Mortgage Insurance Corporation

Effective Date:
January 19, 2016

Rate Notes

Premium Plans

Single Premium MI provides coverage until the loan amortizes to 78% of the original value, unless previously cancelled.

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.

Renewal Premiums

For constant renewals:

- The renewal premium rate is applied to the original loan balance for years 1 through 10.
- For years 11 through term, the rate is reduced to 0.20% or remains the same if the rate is less than 0.20%.
- Premium adjustments do not apply to the 11th year rate through term.

For declining renewals:

- The renewal premium rate is applied annually to the outstanding loan balance for years 1 through term. The loan balance is adjusted annually on the anniversary of the loan close date.

Refund Options

Rates shown are nonrefundable. No premium will be refunded when coverage is cancelled, unless cancelled under the Homeowners Protection Act of 1998.

For Refund Schedules, go to our website: mi.genworth.com

Minimum Rate

Rate Floor for Monthly Premium MI is .15%, including premium adjustments.

Maximum Rate

- Maximum monthly rate currently offered is 3.00%, including premium adjustments.
- Maximum singles rate currently offered is 5.00%, including premium adjustments.

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 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.

Find Rates Fast

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



Rates are based on property location.