



RMIC HFA Rates

Monthlies/ZIP® Monthlies • Annualized Rates				
LTV %	Coverage %	FICO 700+	FICO 680-699	¹ DU EA Level I
95.01-97	18	.78	.90	.90
90.01-95	16	.72	.79	.79
LTV %	Coverage %	FICO 680+		¹ DU EA Level I
85.01-90	12	.44		.52
85 & Under	6	.34		.38

Fixed Payment
Borrower-Paid Premiums
No Refund
Owner-Occupied
Full or Alternative Documentation
Purchase Only
30-Year
Loan Amount ≤ \$417,000

Singlemax Plus • Term to 78% Coverage							
LTV %	Coverage %	Loan Representative FICO Score					¹ DU EA Level I
		760+	740-759	720-739	700-719	680-699	
95.01-97	18	1.70	1.80	1.90	2.10	2.55	4.30
90.01-95	16	1.30	1.40	1.50	1.60	1.95	3.00
85.01-90	12	1.00	1.05	1.10	1.20	1.40	1.92
85 & Under	6	.80	.85	.90	.95	1.00	1.36

Notes

¹ DU Expanded Approval Level I loans will receive these rates regardless of FICO.

The rates and information contained on this rate card may not be applicable to all loans, programs, and/or products a lender may offer.

Order RMIC Mortgage Insurance Online with ELS

- Login to ELS (els.rmic.com) with your Username and Password.
- Click on **Mortgage Insurance** on the Member's Area screen and select a Delegated or Full Package option.
- Select **Housing Finance Agency** from the Special Premium Rate dropdown.
- Enter all the appropriate information to complete the application.
- Click **Submit**.

If you need help along the way, simply call the toll-free ELS Hotline at 866-764-2398.

The screenshot shows a web form titled "Mortgage Insurance" with the following fields:

- Master Policy Number: [Text Input]
- Special Premium Rate: [Dropdown Menu] - Selected: Housing Finance Agency
- Payment Option: [Dropdown Menu] - Selected: Select One
- Refund Option: [Dropdown Menu] - Selected: Select One

An information icon (i) is located next to the Special Premium Rate dropdown. A callout box with an arrow points to this icon, containing the text: "Select Housing Finance Agency here".