



FHA MIP Information

Upfront Premium Requirements - Forward Mortgages

| Case Number Assignment Date | Between October 4, 2010 & April 17, 2011 | On/After April 18, 2011 | On/After April 9, 2012 | On/After June 11, 2012 | On/After April 1, 2013 | On/After June 3, 2013 | On/After January 26, 2015 |
|---|--|----------------------------|---------------------------|---------------------------|---------------------------|--------------------------|---------------------------------|
| Purchase and Full Credit Qualifying Refinances | 1.00% | 1.00% | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% |
| Streamline Refinances | 1.00% | 1.00% | 1.75% | 1.75% | 1.75% | 1.75% | 1.75% |
| Streamline Refinances of Cases ENDORSED ON/AFTER 6/1/09 | N/A | N/A | N/A | 1.75% | 1.75% | 1.75% | 1.75% |
| Streamline Refinances of Cases ENDORSED PRIOR TO 6/1/09 | N/A | N/A | N/A | 0.01% | 0.01% | 0.01% | 0.01% |

Annual Premium Requirements - Forward Mortgages Except Streamline Refinances of Cases ENDORSED PRIOR TO 6/1/09

| Loan Amounts <= \$625,500 | > 15 Year Loan Term | | | | | | |
|---------------------------|----------------------|-------|-------|-------|-------|-------|-------|
| <= 95% LTV | 0.85% | 1.10% | 1.20% | 1.20% | 1.30% | 1.30% | 0.80% |
| >95% LTV | 0.90% | 1.15% | 1.25% | 1.25% | 1.35% | 1.35% | 0.85% |
| Loan Amounts > \$625,500 | > 15 Year Loan Term | | | | | | |
| <= 95% LTV | N/A | N/A | 1.20% | 1.45% | 1.50% | 1.50% | 1.00% |
| >95% LTV | N/A | N/A | 1.25% | 1.50% | 1.55% | 1.55% | 1.05% |
| Loan Amounts <= \$625,500 | <= 15 Year Loan Term | | | | | | |
| <= 78% LTV | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.45% | 0.45% |
| <=90% LTV and >=78% LTV | 0.00% | 0.50% | 0.35% | 0.35% | 0.45% | 0.45% | 0.45% |
| >90% LTV | 0.25% | 0.50% | 0.60% | 0.60% | 0.70% | 0.70% | 0.70% |
| Loan Amounts > \$625,500 | <= 15 Year Loan Term | | | | | | |
| <= 78% LTV | N/A | N/A | 0.00% | 0.00% | 0.00% | 0.45% | 0.45% |
| <=90% LTV and >=78% LTV | N/A | N/A | 0.35% | 0.60% | 0.70% | 0.70% | 0.70% |
| >90% LTV | N/A | N/A | 0.60% | 0.85% | 0.95% | 0.95% | 0.95% |

Annual Premium Requirements - Streamline Refinances of Cases ENDORSED PRIOR TO 6/1/09

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|-----------|-----|-----|-----|-------|-------|-------|-------|
| All Loans | N/A | N/A | N/A | 0.55% | 0.55% | 0.55% | 0.55% |
|-----------|-----|-----|-----|-------|-------|-------|-------|