





<b>- LOAN AMOUNT &lt;= \$625,500</b>				
<b>UP-FRONT MIP REQUIREMENTS:</b>				
	Case# Assigned on or after June 11, 2012	Case# Assigned April 9, 2012 – June 10, 2012	Case # assigned April 18, 2011 – April 8, 2012	Case # assigned October 4, 2010 – April 17, 2011
Purchase & Non-Streamline Refi:	1.75%	1.75%	1.00%	1.00%
Streamline Refinance endorsed <u>ON OR BEFORE May 31, 2009</u>	0.01%	1.75%	1.00%	1.00%
Streamline Refinance endorsed <u>AFTER May 31, 2009</u>	1.75%	1.75%	1.00%	1.00%

<b>ANNUAL MIP REQUIREMENTS:</b>				
	Case# Assigned on or after June 11, 2012	Case# Assigned April 9, 2012 – June 10, 2012	Case # assigned April 18, 2011 – April 8, 2012	Case # assigned October 4, 2010 – April 17, 2011
<b>LOAN TERMS &gt; 15 YEARS</b>				
LTV > 95%	1.25%	1.25%	1.15%	.90%
LTV <= 95%	1.20%	1.20%	1.10%	.85%
Streamline Refinance endorsed <u>ON OR BEFORE May 31, 2009</u>	.55%	see above	see above	see above
<b>LOAN TERMS &lt;= 15 YEARS</b>				
LTV > 90%	.60%	.60%	.50%	.25%
LTV 78.01% - 90%	.35%	.35%	.25%	none
LTV <= 78%	none	none	none	none
Streamline Refinance 78% LTV endorsed <u>ON OR BEFORE May 31, 2009</u>	.55%	see above	see above	see above

<b>- LOAN AMOUNT &gt; \$625,500</b>				
<b>UP-FRONT MIP REQUIREMENTS:</b>				
	Case# Assigned on or after June 11, 2012	Case# Assigned April 9, 2012 – June 10, 2012	Case # assigned April 18, 2011 – April 8, 2012	Case # assigned October 4, 2010 – April 17, 2011
Purchase & Non-Streamline Refi:	1.75%	1.75%	1.00%	1.00%
Streamline Refinance endorsed <u>ON OR BEFORE May 31, 2009</u>	0.01%	1.75%	1.00%	1.00%
Streamline Refinance endorsed <u>AFTER May 31, 2009</u>	1.75%	1.75%	1.00%	1.00%

<b>ANNUAL MIP REQUIREMENTS:</b>				
	Case# Assigned on or after June 11, 2012	Case# Assigned April 9, 2012 – June 10, 2012	Case # assigned April 18, 2011 – April 8, 2012	Case # assigned October 4, 2010 – April 17, 2011
<b>LOAN TERMS &gt; 15 YEARS</b>				
LTV > 95%	1.50%	1.25%	1.15%	.90%
LTV <= 95%	1.45%	1.20%	1.10%	.85%
Streamline Refinance endorsed <u>ON OR BEFORE May 31, 2009</u>	.55%	see above	see above	see above
<b>LOAN TERMS &lt;= 15 YEARS</b>				
LTV > 90%	.85%	.60%	.50%	.25%
LTV 78.01% - 90%	.60%	.35%	.25%	none
LTV <= 78%	none	none	none	none
Streamline Refinance > 78% LTV endorsed <u>ON OR BEFORE May 31, 2009</u>	.55%	see above	see above	see above