

<b>PURCHASE AND REFINANCE (INCLUDING STREAMLINES ENDORSED AFTER MAY 31, 2009)</b>				
<b>Loan Terms &gt; 15 Years</b>				
UFMIP 1.75%—Regardless of LTV, Loan Amount or Loan Term				
Base Loan Amount	LTV	Annual MIP Case Numbers assigned on/after January 26, 2015		Annual Duration
>\$625,500	>95%	1.05%		Mortgage Term
>\$625,500	>90% to 95%	1.00%		Mortgage Term
>\$625,500	≤90%	1.00%		11 years
≤\$625,500	>95%	0.85%		Mortgage Term
≤\$625,500	90.01%-95%	0.80%		Mortgage Term
≤\$625,500	≤90%	0.80%		11 years
<b>Loan Terms ≤ 15 Years</b>				
>\$625,500	>90%	0.95%		Mortgage Term
>\$625,500	78.01-90%	0.70%		11 years
>\$625,500	≤78%	0.45%		11 years
≤\$625,500	>90%	0.70%		Mortgage Term
≤\$625,500	≤90%	0.45%		11 years
<b>STREAMLINE REFINANCE AND SIMPLE REFINANCE—REGARDLESS OF LOAN AMOUNT (ENDORSED ON OR BEFORE MAY 31, 2009)</b>				
Base Loan Amount	LTV	UFMIP	Annual MIP	Annual Duration
Any Loan Amount	>90%	0.01%	0.55%	11 years
Any Loan Amount	≤90%	0.01%	0.55%	Mortgage Term
Note: For mortgages where FHA does not require an appraisal, the value from the previous mortgage will be utilized to calculate the LTV (located on FHA UFMIP remitting authorization from FHAC)				