

**UP Front MIP CASE NUMBERS ASSIGNED On/After October 1, 2008 &
Before April 4, 2010**

REFERENCE CHART FOR UP-FRONT AND ANNUAL MIP FOR PURCHASE MORTGAGES & FULL CREDIT QUALIFYING REFINANCES (NON-STREAMLINE) WITH TERMS >15 YEARS		
Up-front	LTV Ratio	Premium
1.75%	>95	.55%
1.75%	≤95	.50%

REFERENCE CHART FOR UP-FRONT AND ANNUAL MIP FOR PURCHASE MORTGAGES & FULL CREDIT QUALIFYING REFINANCES (NON-STREAMLINE) WITH TERMS ≤15 YEARS		
Up-front	LTV Ratio	Premium
1.75%	>90	.25%
1.75%	≤90	-None-

REFERENCE CHART FOR UP-FRONT AND ANNUAL MIP FOR STREAMLINE REFINANCES WITH TERMS >15 YEARS		
Up-front	LTV Ratio	Premium
1.50%	>95	.55%
1.50%	≤95	.50%

REFERENCE CHART FOR UP-FRONT AND ANNUAL MIP FOR STREAMLINE REFINANCES WITH TERMS ≤15 YEARS		
Up-front	LTV Ratio	Premium
1.50%	>90	.25%
1.50%	≤90	-None-

**UP Front MIP CASE NUMBERS ASSIGNED On/After
April 5, 2010**

REFERENCE CHART FOR UP-FRONT AND ANNUAL MIP FOR PURCHASE MORTGAGES & REFINANCES (INCLUDING STREAMLINE REFINANCES) WITH TERMS >15 YEARS		
Up-front	LTV Ratio	Premium
2.25%	>95	.55%
2.25%	≤95	.50%

REFERENCE CHART FOR UP-FRONT AND ANNUAL MIP FOR PURCHASE MORTGAGES & REFINANCES (INCLUDING STREAMLINE REFINANCES) WITH TERMS ≤15 YEARS		
Up-front	LTV Ratio	Premium
2.25%	>90	.25%
2.25%	≤90	-None-