

Purchase and Rate/Term Refinance, Primary Residence, Fixed Rate, Amortization Term >20 Years, Non-Refundable

UPFRONT PREMIUM	MONTHLY PREMIUM									
	LTV	COVERAGE	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
0.50%	97%	35%	0.46%	0.66%	0.86%	1.06%	1.31%	1.81%	1.96%	2.16%
		25%	0.35%	0.54%	0.68%	0.84%	1.06%	1.43%	1.58%	1.72%
	95%	30%	0.30%	0.48%	0.62%	0.76%	0.97%	1.31%	1.39%	1.50%
		25%	0.26%	0.41%	0.53%	0.64%	0.83%	1.10%	1.17%	1.26%
	90%	25%	0.17%	0.28%	0.37%	0.47%	0.60%	0.87%	0.92%	0.97%
85%	12%	0.02%	0.03%	0.06%	0.10%	0.15%	0.24%	0.26%	0.28%	
0.75%	97%	35%	0.41%	0.61%	0.81%	1.01%	1.26%	1.76%	1.91%	2.11%
		25%	0.30%	0.49%	0.63%	0.79%	1.01%	1.38%	1.53%	1.67%
	95%	30%	0.24%	0.42%	0.56%	0.70%	0.91%	1.25%	1.33%	1.44%
		25%	0.20%	0.35%	0.47%	0.58%	0.77%	1.04%	1.11%	1.20%
	90%	25%	0.11%	0.22%	0.31%	0.41%	0.54%	0.81%	0.86%	0.91%
85%	12%	-	-	-	0.01%	0.06%	0.15%	0.17%	0.19%	
1.00%	97%	35%	0.36%	0.56%	0.76%	0.96%	1.21%	1.71%	1.86%	2.06%
		25%	0.25%	0.44%	0.58%	0.74%	0.96%	1.33%	1.48%	1.62%
	95%	30%	0.19%	0.37%	0.51%	0.65%	0.86%	1.20%	1.28%	1.39%
		25%	0.15%	0.30%	0.42%	0.53%	0.72%	0.99%	1.06%	1.15%
	90%	25%	0.04%	0.15%	0.24%	0.34%	0.47%	0.74%	0.79%	0.84%
85%	12%	-	-	-	-	-	0.07%	0.09%	0.11%	
1.25%	97%	35%	0.31%	0.51%	0.71%	0.91%	1.16%	1.66%	1.81%	2.01%
		25%	0.20%	0.39%	0.53%	0.69%	0.91%	1.28%	1.43%	1.57%
	95%	30%	0.13%	0.31%	0.45%	0.59%	0.80%	1.14%	1.22%	1.33%
		25%	0.09%	0.24%	0.36%	0.47%	0.66%	0.93%	1.00%	1.09%
	90%	25%	-	0.09%	0.18%	0.28%	0.41%	0.68%	0.73%	0.78%
85%	12%	-	-	-	-	-	-	-	0.02%	
1.50%	97%	35%	0.27%	0.47%	0.67%	0.87%	1.12%	1.62%	1.77%	1.97%
		25%	0.16%	0.35%	0.49%	0.65%	0.87%	1.24%	1.39%	1.53%
	95%	30%	0.08%	0.26%	0.40%	0.54%	0.75%	1.09%	1.17%	1.28%
		25%	0.04%	0.19%	0.31%	0.42%	0.61%	0.88%	0.95%	1.04%
90%	25%	-	0.03%	0.12%	0.22%	0.35%	0.62%	0.67%	0.72%	
1.75%	97%	35%	0.22%	0.42%	0.62%	0.82%	1.07%	1.57%	1.72%	1.92%
		25%	0.11%	0.30%	0.44%	0.60%	0.82%	1.19%	1.34%	1.48%
	95%	30%	0.02%	0.20%	0.34%	0.48%	0.69%	1.03%	1.11%	1.22%
		25%	-	0.13%	0.25%	0.36%	0.55%	0.82%	0.89%	0.98%
90%	25%	-	-	0.05%	0.15%	0.28%	0.55%	0.60%	0.65%	
Adjustments to Monthly Premium			≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home			+0.12%	+0.13%	+0.14%	+0.17%	+0.20%	+0.35%	+0.40%	+0.45%
Investment Property			+0.34%	+0.38%	+0.38%	N/A	N/A	N/A	N/A	N/A
Loan Size >\$650,000			+0.20%	+0.22%	+0.25%	+0.30%	+0.40%	+0.50%	+0.60%	+0.70%

Mortgage Insurance provided by Essent Guaranty, Inc.

Notes

Rates may not be available for all FICOs and LTVs due to application of underwriting guidelines. Additional rates and coverage levels may also be available and can be found using Essent's Rate Finder. For state availability, please reference the Rate Availability Chart in Rates & Guidelines at essent.us.

Split Premiums

Split Premiums feature low monthly payments combined with an upfront payment due at closing. The upfront premium is calculated as a percentage of the loan amount. The monthly rate is determined based on the net Loan-to-Value ratio, which is measured prior to the inclusion of any financed premium. The monthly premium is determined by dividing the corresponding rate by 12 months.

Renewals

Renewal premiums are calculated on the original loan balance. The rate remains the same for years 1 through 10. For years 11 through term, the rate is reduced to 0.20% or remains the same.

Fixed-Rate Mortgage

Reflects a fully amortizing mortgage with level interest rates and payments for the first 5 years. All plans must meet the following conditions: (1) the loan period cannot exceed 40 years and (2) offer no temporary buydowns, rate concessions, graduated payment features or potential for negative amortization.

Cancellation

Coverage remains in effect until cancelled. Lender-paid policies are non-refundable. For borrower-paid policies, cancellation under the Homeowners Protection Act of 1998 (HPA) will result in refund of unearned premium. Non-HPA cancellation for borrower-paid refundable policies will result in a refund of the upfront premium based upon Essent's Refund Schedule for Non-HPA Terminations obtainable from clientservices@essent.us.

Underwriting Guidelines

For underwriting guidelines and eligibility requirements please visit Rates and Guidelines at essent.us.

Rate Availability

Unless otherwise specified, borrower-paid rates are based on property location, and lender-paid rates are based on lender location. Essent offers alternative Portfolio BPMI/LPMI programs to its Master Policyholders based on lender location. Contact your [Essent account manager](#) to discuss your needs, the qualifying criteria, and the availability by state. Rates and adjustments are subject to state regulatory approval. Rates may vary by application of filed rating rules. For state availability, please reference the Rate Availability Chart in Rates & Guidelines at essent.us. For questions regarding Essent's rates, coverages, and explanatory notes, please contact Essent at clientservices@essent.us or your [Essent account manager](#).

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