

Lender-Paid Singles

Effective August 1, 2008

30-Year

Lender-Paid Singles			≥700
			Fixed-Payment
LTV	Coverage	Exposure	30-Year
97% – 95.01%	35%	63%	2.90%
	30	68	2.75
	25	73	2.28
	20	78	1.97
	18	80	1.86

95.01–97% LTV is only available for loans that meet AIG United Guaranty's Affordable Housing guidelines, including, but not limited to, credit scores ≥ 700. Loans must also meet AIG United Guaranty's policy for properties located in any declining markets designated areas. See guidelines at www.ugcorp.com.

Lender-Paid Singles			620–679	680–699	≥700
			Fixed-Payment		
LTV	Coverage	Exposure	30-Year		
95% – 90.01%	35%	62%	4.80%	3.11%	2.57%
	30	67	4.20	2.90	2.40
	27	70	3.84	2.78	2.30
	25	71	3.60	2.69	2.23
	22	75	3.37	2.48	2.05
	20	76	3.22	2.32	1.93
	16	80	2.92	2.00	1.70
90% – 85.01%	35	59	3.43	2.10	1.63
	30	63	3.04	1.95	1.52
	25	68	2.65	1.80	1.40
	22	70	2.41	1.72	1.33
	20	72	2.26	1.65	1.28
	17	75	2.02	1.55	1.22
85% & Below	12	79	1.63	1.40	1.10
	35	56	2.85	1.97	1.52
	25	64	2.25	1.60	1.23
	20	68	2.06	1.46	1.12
	17	71	1.82	1.29	1.00
	12	75	1.55	1.10	.85
	6	80	1.30	.85	.70

Shaded rows are for ease of use only and do not indicate investor coverages.

30-Year Loans: 26–40 years amortization.

25-Year and Under Loans: 0–25 years amortization.

AIG United Guaranty's minimum rate is .15%.

All lender-paid premiums are non-refundable.

For all MI options and mortgage products, AIG United Guaranty urges you to check with your investor regarding product availability or special requirements.

Please refer to AIG United Guaranty's Underwriting Guidelines & Eligibility Criteria on www.ugcorp.com for more information.

ARMs – Please contact your AIG United Guaranty underwriter or representative to determine the appropriate ARM category.

AIG United Guaranty is a marketing term for United Guaranty Corporation and its subsidiaries.

Borrower-Paid Monthly

Effective August 1, 2008

Monthly Premiums Includes PostPay [®] Option			Fixed-Payment (and 5/1, 7/1, 10/1 ARMs)	
LTV	Coverage	Exposure	30-Year	25-Year
			First-Year & Renewal/Level* & Declining	
97% – 95.01%	35%	63%	.98%	.87%
	30	68	.88	.77
	25	73	.77	.66
	20	78	.65	.54
	18	80	.61	.50

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Monthly Premiums Includes PostPay [®] Option Credit Score \geq 620			Fixed-Payment (and 5/1, 7/1, 10/1 ARMs)	
LTV	Coverage	Exposure	30-Year	25-Year & Under
			First-Year & Renewal/Level* & Declining	
95% – 90.01%	35%	62%	1.06%	.95%
	30	67	.94	.83
	27	70	.88	.77
	25	71	.84	.73
	22	74	.80	.69
	20	76	.74	.63
	16	80	.72	.61
90% – 85.01%	35	59	.77	.66
	30	63	.70	.59
	25	68	.62	.51
	22	70	.57	.46
	20	72	.52	.41
	17	75	.49	.38
85% and Below	12	79	.44	.33
	35	56	.65	.54
	25	64	.48	.37
	20	68	.45	.34
	17	71	.43	.32
	12	75	.38	.27
	6	80	.34	.23

AIG United Guaranty's minimum rate is .15%.

*For years 11–term, the Level renewal rate remains the same or reduces to 20%, whichever is less.

Shaded rows are for ease of use only and do not indicate investor coverages.

25-Year & Under Loans: 0–25 years amortization.

30-Year Loans: 26–40 years amortization.

Refunds, if any, are calculated pro rata.

PostPay Monthly Premiums allow the lender to postpone the initial MI payment until after the borrower's first P&I payment is received. Rates are the same as AIG United Guaranty's regular monthly premiums for all loan types. Indicate PostPay on the MI

application. Please note: The timing of your investor's MI premium remittance may affect the amount of MI premium you are required to collect at loan closing. To avoid escrow balance shortfalls, please check with your investor for details regarding this option.

For all MI options and mortgage products, AIG United Guaranty urges you to check with your investor regarding product availability or special requirements.

ARMs – Please contact your AIG United Guaranty underwriter or representative to determine the appropriate ARM category.

PostPay[®] is a mark of American International Group, Inc. (AIG).

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Borrower-Paid Singles

Effective August 1, 2008

Borrower-Paid Singles No Refund / Term to 78%			700-719	720-739	740-759	760+
			Fixed			
LTV	Coverage	Exposure	30-Year			
97% – 95.01%	35%	63%	2.95%	2.90%	2.80%	2.60%
	30	68	2.80	2.60	2.50	2.30
	25	73	2.40	2.30	2.15	2.00
	20	78	2.25	2.00	1.80	1.70
	18	80	2.15	1.85	1.75	1.65

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Borrower-Paid Singles No Refund Term to 78%			620-639	640-659	660-679	680-699	700-719	720-739	740-759	≥760
			Fixed							
LTV	Coverage	Exposure	30-Year							
95% – 90.01%	35%	62%	5.10%	4.40%	3.85%	2.90%	2.85%	2.75%	2.60%	2.40%
	30	67	4.35	3.70	3.25	2.80	2.45	2.25	2.10	1.95
	27	70	3.90	3.30	2.90	2.60	2.15	1.95	1.80	1.70
	25	71	3.60	3.00	2.65	2.35	1.90	1.75	1.60	1.50
	22	75	3.35	2.80	2.50	2.30	1.80	1.70	1.55	1.45
	16	80	2.85	2.40	2.15	1.95	1.60	1.50	1.40	1.30
90% – 85.01%	35	59	3.10	2.65	2.30	2.00	1.65	1.55	1.50	1.40
	30	63	2.85	2.40	2.10	1.90	1.55	1.45	1.40	1.30
	25	68	2.60	2.20	1.95	1.75	1.45	1.35	1.30	1.25
	22	70	2.45	2.10	1.90	1.70	1.40	1.30	1.25	1.20
	20	72	2.35	2.00	1.80	1.60	1.35	1.25	1.20	1.15
	17	75	2.20	1.85	1.70	1.55	1.30	1.20	1.15	1.10
85% & Below	12	79	1.85	1.65	1.50	1.40	1.20	1.10	1.05	1.00
	35	56	2.20	1.90	1.65	1.50	1.40	1.35	1.30	1.25
	25	64	1.85	1.60	1.45	1.35	1.30	1.25	1.20	1.15
	20	68	1.70	1.50	1.35	1.25	1.20	1.15	1.10	1.05
	17	71	1.60	1.40	1.30	1.20	1.15	1.10	1.05	1.00
	12	75	1.40	1.25	1.20	1.10	1.05	1.00	.95	.90
	6	80	1.20	1.10	1.05	1.00	.95	.90	.85	.80

Shaded rows are for ease of use only and do not indicate investor coverages.

25-Year & Under Loans: 0–25 years amortization.

30-Year Loans: 26–40 years amortization.

AIG United Guaranty's minimum rate is .15%.

The single premium may be paid at closing or financed as part of the loan amount.

Financing the mortgage insurance premium as part of the mortgage may result in an LTV that exceeds limits set by investors and/or state insurance regulators for program eligibility. Please check investor and state regulatory guidelines.

ARMs — Please contact your AIG United Guaranty underwriter or representative to determine

the appropriate ARM category.

Refund Options:

Refund — This option is available subject to payment of the additional rate adjustment shown in the chart below. The refund option allows for a premium refund for non-HPA cancellations, and is available for the first five years of the loan. The refund amount is determined by the applicable cancellation schedule.

No refund — No premium will be refunded unless MI coverage was cancelled under the provisions of the Homeowners Protection Act of 1998 or applicable state law. For HPA cancellations a refund of unearned premium will be provided.

Please refer to AIG United Guaranty's Underwriting Guidelines & Eligibility Criteria on www.ugcorp.com for more information.

Split-Premium

Split-Premium Annual		Fixed-Payment				
LTV	Coverage	75 bps	100 bps	125 bps	150 bps	200 bps
		First-Year				
Credit Score: ≥ 700						
Renewal*						
97% – 95.01%	35%	.82%	.73%	.64%	.54%	.36%
	30	.78	.69	.59	.50	.31
	28	.77	.67	.58	.49	.30
	25	.67	.57	.48	.39	.20
	20	.63	.53	.44	.35	.16
	18	.56	.46	.37	.27	N/A
LTV	Coverage	Credit Score: ≥ 680				
95% – 90.01%	35	.84	.74	.63	.53	.31
	30	.72	.61	.51	.40	.19
	27	.63	.52	.42	.31	N/A
	25	.55	.44	.34	.23	N/A
	22	.52	.41	.31	.20	N/A
	20	.50	.40	.29	.19	N/A
	16	.46	.35	.24	N/A	N/A
90% – 85.01%	35	.47	.36	.25	N/A	N/A
	30	.44	.33	.21	N/A	N/A
	25	.41	.30	.18	N/A	N/A
	22	.39	.28	.16	N/A	N/A
	20	.41	.30	.18	N/A	N/A
	17	.36	.25	N/A	N/A	N/A
	12	.33	.21	N/A	N/A	N/A
85% and Below	35	.41	.27	N/A	N/A	N/A
	25	.38	.24	N/A	N/A	N/A
	20	.34	.20	N/A	N/A	N/A
	17	.32	.18	N/A	N/A	N/A
	12	.28	N/A	N/A	N/A	N/A
	6	.24	N/A	N/A	N/A	N/A

95.01–97% LTV is only available for loans that meet AIG United Guaranty's Affordable Housing guidelines, including, but not limited to, credit scores ≥ 700 . Loans must also meet AIG United Guaranty's policy for properties located in any declining markets designated areas. See guidelines at www.ugcorp.com.

AIG United Guaranty's Renewal minimum rate is .15%.

*The split-premium renewal rate is an annual rate. For years 11–term, the Level renewal rate remains the same or reduces to .20%, whichever is less.

Please refer to AIG United Guaranty's Underwriting Guidelines & Eligibility Criteria on www.ugcorp.com for more information.

Split-Premium

Effective August 1, 2008

Split-Premium Annual		Fixed-Payment				
LTV	Coverage	First-Year				
		75 bps	100 bps	125 bps	150 bps	200 bps
		Credit Score: 620–679				
		Renewal*				
95% – 90.01%	35%	1.35%	1.25%	1.14%	1.03%	.81%
	30	1.13	1.02	.92	.81	.59
	27	1.01	.90	.79	.68	.46
	25	.91	.80	.69	.59	.37
	22	.85	.74	.63	.52	.31
	20	.82	.71	.60	.49	.27
	16	.72	.61	.50	.40	.18
90% – 85.01%	35	.82	.70	.58	.47	.24
	30	.73	.62	.50	.38	.15
	25	.67	.55	.43	.32	N/A
	22	.63	.52	.40	.28	N/A
	20	.60	.48	.37	.25	N/A
	17	.55	.43	.32	.20	N/A
	12	.48	.37	.25	N/A	N/A
85% and Below	35	.61	.47	.33	.19	N/A
	25	.49	.35	.21	N/A	N/A
	20	.46	.32	.18	N/A	N/A
	17	.42	.28	N/A	N/A	N/A
	12	.36	.22	N/A	N/A	N/A
	6	.30	.16	N/A	N/A	N/A

AIG United Guaranty's Renewal minimum rate is .15%.

*The split-premium renewal rate is an annual rate. For years 11–term, the Level renewal rate remains the same or reduces to .20%, whichever is less.

25-Year & Under Loans: 0–25 years amortization.

30-Year Loans: 26–40 years amortization.

The first-year premium may be paid at closing or financed as part of the loan amount.

Financing the mortgage insurance premium as part of the mortgage may result in an LTV that exceeds limits set by investors and/or state insurance regulators for program

eligibility. Please check investor and state regulatory guidelines as with all MI options and mortgage products.

If the Split-Premium policy is cancelled, the borrower can get a refund on the premium paid during the year that the refund is requested, as on any annual plan.

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