

4330.1 REV-5

APPENDIX 10

FHA Homeowners Fact Sheet

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APPENDIX 10(A)

REVISIED MIP REFUND FACTORS

YEAR 1		YEAR 4		YEAR 7	
Month 1	0.9917	Month 37	0.5840	Month 73	0.0770
Month 2	0.9833	Month 38	0.5660	Month 74	0.0700
Month 3	0.9750	Month 39	0.5480	Month 75	0.0630
Month 4	0.9667	Month 40	0.5300	Month 76	0.0560
Month 5	0.9583	Month 41	0.5120	Month 77	0.0490
Month 6	0.9500	Month 42	0.4940	Month 78	0.0420
Month 7	0.9417	Month 43	0.4760	Month 79	0.0350
Month 8	0.9333	Month 44	0.4580	Month 80	0.0280
Month 9	0.9250	Month 45	0.4400	Month 81	0.0210
Month 10	0.9167	Month 46	0.4220	Month 82	0.0140
Month 11	0.9063	Month 47	0.4040	Month 83	0.0070
Month 12	0.9000	Month 48	0.3860	Month 84	0.0000
YEAR 2		YEAR 5		YEAR 8	
Month 13	0.8917	Month 49	0.3720	Month 85	
Month 14	0.8833	Month 50	0.3580	and beyond	0.0000
Month 15	0.8750	Month 51	0.3440		
Month 16	0.8667	Month 52	0.3300		
Month 17	0.8583	Month 53	0.3160		
Month 18	0.8500	Month 54	0.3020		
Month 19	0.8417	Month 55	0.2880		
Month 20	0.8333	Month 56	0.2740		
Month 21	0.8250	Month 57	0.2600		
Month 22	0.8167	Month 58	0.2460		
Month 23	0.8083	Month 59	0.2320		
Month 24	0.8000	Month 60	0.2180		

YEAR 3

YEAR 6

Month 25	0.7835	Month 61	0.2068
Month 26	0.7670	Month 62	0.1957
Month 27	0.7505	Month 63	0.1845
Month 28	0.7340	Month 64	0.1733
Month 29	0.7175	Month 65	0.1622
Month 30	0.7010	Month 66	0.1510
Month 31	0.6845	Month 67	0.1398
Month 32	0.6680	Month 68	0.1287
Month 33	0.6515	Month 69	0.1175
Month 34	0.6350	Month 70	0.1063
Month 35	0.6185	Month 71	0.0952
Month 36	0.6020	Month 72	0.0840

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