

ATTACHMENT A

UP-FRONT AND ANNUAL MIP RATES FOR MORTGAGES CLOSED ON OR AFTER SEPTEMBER 22, 1997

UP-FRONT AND ANNUAL MIP PREMIUM CHART MORTGAGE TERM MORE THAN 15 YEARS*,★

-----Annual-----

Up-Front	LTV Ratio	Premium	Years
2.25 %	89.99 & Under	.50 %	7
2.25 %	90.00-95.00	.50 %	12
2.25 %	95.01 & Over	.50 %	30

- * Streamline refinances of mortgages closed before July 1, 1991, where the new mortgage will carry a term greater than 15 years, are subject to an Up-front MIP of 3.8 percent, but are not subject to the annual premium.
- ★ Purchase money mortgages with a term more than 15 years where the first-time homebuyer received housing counseling are subject to an **Up-front premium of 1.75 percent.**

UP-FRONT AND ANNUAL MIP PREMIUM CHART MORTGAGE TERM 15 YEARS OR LESS*,★

-----Annual-----

Up-Front	LTV Ratio	Premium	Years
2.00 %	89.99 & Under	None	n/a
2.00 %	90.00 - 95.00	.25 %	4
2.00 %	95.01 & Over	.25 %	8

- * Streamline refinances of mortgages closed before July 1, 1991, where the new mortgage will carry a term of 15 years or less, are subject to an Up-front MIP of 2.4 percent, but are not subject to the annual premium.
- ★ Purchase money mortgages with a term less than 15 years where the first-time homebuyer received housing counseling are subject to an **Up-front premium of 1.75 percent.**