### Monthly Premium MI (BPMI) – Fixed

**Purchase, Full Doc, Primary Residence, Fixed or ARM ≥ 5 years**

<table>
<thead>
<tr>
<th>Fixed</th>
<th>Amortization Term &gt; 20 Years</th>
<th>Amortization Term ≤ 20 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LTV</strong></td>
<td><strong>Coverage</strong></td>
<td><strong>Exposure</strong></td>
</tr>
<tr>
<td>97% - 95.01%</td>
<td>35%</td>
<td>63%</td>
</tr>
<tr>
<td>95% - 90.01%</td>
<td>30%</td>
<td>67%</td>
</tr>
<tr>
<td>90% - 85.01%</td>
<td>25%</td>
<td>68%</td>
</tr>
<tr>
<td>85% &amp; Below</td>
<td>12%</td>
<td>75%</td>
</tr>
</tbody>
</table>

#### Adjustments

- **≥ 2 Borrower/97% LTV**: -.13%  
- **≥ 2 Borrower/95% LTV**: -.09%  
- **≥ 2 Borrower/90% LTV**: -.07%  
- **≥ 2 Borrower/85% LTV**: -.03%  
- **Investment /3–4 Unit Property**: +.34%  
- **Second Home**: +.12%  
- **Manufactured Housing**: +.18%  
- **Cash–Out Refinance**: +.18%  
- **Relocation Loan**: -.02%  
- **Declining Renewal (BPMI only)**: +.02%  
- **Level Annual Refundable**: -.02%  
- **Refundable Monthly**: +.01%  
- **LPMI Monthly**: +.04%  
- **DTI > 45%/97% LTV**: +.10%  
- **DTI > 45%/95% LTV**: +.09%  
- **DTI > 45%/90% LTV**: +.07%  
- **DTI > 45%/85% LTV**: +.03%  
- **Peak Portfolio/97% LTV**: -.05%  
- **Peak Portfolio/95% LTV**: -.03%  
- **Peak Portfolio/90% LTV**: -.02%  
- **Peak Portfolio/85% LTV**: -.01%  

* Only applicable to coverage underwritten by Genworth Mortgage Insurance Corporation of North Carolina and not currently eligible for sale to the GSEs.

**Note**: Refer to Underwriting Guidelines for loan eligibility. Rates may not be available or approved in all states. Refer to Rate Notes located at mi.genworth.com for definitions, terms, and conditions.