

Borrower- Paid MI Premium Indications Only

SPLIT MI > 20 YEARS TERM (ALL STATES EXCEPT WA)										
UPFRONT PREMIUM	LTV	COVERAGE	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
0.50%	97%	35%	2.160	1.960	1.810	1.310	1.060	0.860	0.660	0.460
		25%	1.720	1.580	1.430	1.060	0.840	0.680	0.540	0.350
	95%	30%	1.500	1.390	1.310	0.970	0.760	0.620	0.480	0.300
		25%	1.260	1.170	1.100	0.830	0.640	0.530	0.410	0.260
		90%	25%	0.970	0.920	0.870	0.600	0.470	0.370	0.280
85%	12%	0.280	0.260	0.240	0.150	0.100	0.060	N/A	N/A	
0.75%	97%	35%	2.110	1.910	1.760	1.260	1.010	0.810	0.610	0.410
		25%	1.670	1.530	1.380	1.010	0.790	0.630	0.490	0.300
	95%	30%	1.440	1.330	1.250	0.910	0.700	0.560	0.420	0.240
		25%	1.200	1.110	1.040	0.770	0.580	0.470	0.350	0.200
		90%	25%	0.910	0.860	0.810	0.540	0.410	0.310	0.220
85%	12%	0.190	0.170	0.150	0.060	N/A	N/A	N/A	N/A	
1.00%	97%	35%	2.060	1.860	1.710	1.210	0.960	0.760	0.560	0.360
		25%	1.620	1.480	1.330	0.960	0.740	0.580	0.440	0.250
	95%	30%	1.390	1.280	1.200	0.860	0.650	0.510	0.370	0.190
		25%	1.150	1.060	0.990	0.720	0.530	0.420	0.300	0.150
		90%	25%	0.840	0.790	0.740	0.470	0.340	0.240	0.150
85%	12%	0.110	0.090	0.070	N/A	N/A	N/A	N/A	N/A	
1.25%	97%	35%	2.010	1.810	1.660	1.160	0.910	0.710	0.510	0.310
		25%	1.570	1.430	1.280	0.910	0.690	0.530	0.390	0.200
	95%	30%	1.330	1.220	1.140	0.800	0.890	0.450	0.310	0.130
		25%	1.090	1.000	0.930	0.660	0.470	0.360	0.240	0.090
		90%	25%	0.780	0.730	0.680	0.410	0.280	0.180	0.090
85%	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.50%	97%	35%	1.970	1.770	1.620	1.120	0.870	0.670	0.470	0.270
		25%	1.530	1.390	1.240	0.870	0.650	0.490	0.350	0.160
	95%	30%	1.280	1.170	1.090	0.750	0.540	0.400	0.260	0.080
		25%	1.040	0.950	0.880	0.610	0.420	0.310	0.190	N/A
		90%	25%	0.720	0.670	0.620	0.350	0.220	0.120	N/A
85%	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.75%	97%	35%	1.920	1.720	1.570	1.070	0.820	0.620	0.420	0.220
		25%	1.480	1.340	1.190	0.820	0.600	0.440	0.300	N/A
	95%	30%	1.220	1.110	1.030	0.690	0.480	0.340	0.200	N/A
		25%	0.980	0.890	0.820	0.550	0.360	0.250	N/A	N/A
		90%	25%	0.650	0.600	0.550	0.280	0.150	0.050	N/A
85%	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

SPLIT MI <= 20 YEARS TERM (ALL STATES EXCEPT WA)										
UPFRONT PREMIUM	LTV	COVERAGE	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
0.50%	97%	35%	1.560	1.360	1.210	0.880	0.680	0.560	0.410	0.280
		25%	1.180	1.030	0.890	0.660	0.520	0.410	0.310	0.210
	95%	25%	0.980	0.820	0.690	0.540	0.430	0.340	0.270	0.170
		12%	0.420	0.340	0.290	0.200	0.150	0.120	0.080	0.060
0.75%	97%	35%	1.510	1.310	1.160	0.830	0.630	0.510	0.360	0.230
		25%	1.130	0.980	0.840	0.610	0.470	0.360	0.260	0.160
	95%	25%	0.920	0.760	0.630	0.480	0.370	0.280	0.210	0.110
		12%	0.600	0.280	0.230	0.140	0.090	0.060	N/A	N/A
1.00%	97%	35%	1.460	1.260	1.110	0.780	0.580	0.460	0.310	0.180
		25%	1.080	0.930	0.790	0.560	0.420	0.310	0.210	0.110
	95%	25%	0.870	0.710	0.580	0.430	0.320	0.230	0.160	N/A
		12%	0.290	0.210	0.160	0.070	N/A	N/A	N/A	N/A
1.25%	97%	35%	1.410	1.210	1.060	0.730	0.530	0.410	0.260	0.130
		25%	1.030	0.880	0.740	0.510	0.370	0.260	0.160	N/A
	95%	25%	0.810	0.650	0.520	0.370	0.260	0.170	N/A	N/A
		12%	0.230	0.150	0.100	N/A	N/A	N/A	N/A	N/A
1.50%	97%	35%	1.370	1.170	1.020	0.690	0.490	0.370	0.220	N/A
		25%	0.990	0.840	0.700	0.470	0.330	0.220	N/A	N/A
	95%	25%	0.760	0.600	0.470	0.320	0.210	N/A	N/A	N/A
		12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.75%	97%	35%	1.320	1.120	0.970	0.640	0.440	0.320	0.170	N/A
		25%	0.940	0.790	0.650	0.420	0.280	0.170	N/A	N/A
	95%	25%	0.700	0.540	0.410	0.260	N/A	N/A	N/A	N/A
		12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85%	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Adjustments - Split MI All States Except WA										
			620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760
	FICO									
	Second Homes		0.450	0.400	0.350	0.200	0.170	0.140	0.130	0.120
	NOO		0.750	0.650	0.570	0.500	0.470	0.380	0.380	0.340
	3 - 4 Unit (HomePossible only)		0.750	0.650	0.570	0.500	0.470	0.380	0.380	0.340
> 45% DTI		95.01% - 97% LTV	N/A	N/A	N/A	N/A	0.210	0.170	0.140	0.100
		90.01% - 95% LTV	N/A	N/A	N/A	N/A	0.180	0.140	0.110	0.090
		85.01% - 90% LTV	N/A	N/A	N/A	N/A	0.150	0.120	0.100	0.070
		80.01% - 85% LTV	N/A	N/A	N/A	N/A	0.050	0.050	0.040	0.030
>=2 Borrowers		95.01% - 97% LTV	-0.180	-0.160	-0.150	-0.140	-0.130	-0.130	-0.130	-0.130
		90.01% - 95% LTV	-0.160	-0.140	-0.120	-0.110	-0.100	-0.090	-0.090	-0.090
		85.01% - 90% LTV	-0.100	-0.090	-0.090	-0.080	-0.070	-0.070	-0.070	-0.070
		80.01% - 85% LTV	-0.040	-0.030	-0.030	-0.030	-0.030	-0.030	-0.030	-0.030

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

LOANS MADE PURSUANT TO LICENSING EXEMPTION AS LISTED:
 Alabama #22468; Arizona Exempt; California Finance Law, CFL#603249; BRE#0182421; NMLS #53112; Colorado Mortgage N/A; Florida MLD1252; Georgia #43209; Hawaii License #HI-53112; Idaho MBL-9141; Maryland #21396; Nevada #4656; New Jersey #53112; North Carolina L-171787; Ohio SM.50201.000; Oregon ML-5322; Tennessee #121182; Texas #53112 Utah N/A; Virginia State Corporation Commission MC-5179; Washington Dept of Financial CL-53112; Washington D.C. MLB53112
 *JMAC DOES NOT ENGAGE IN "HIGH COST" LOAN LENDING, THEREFORE NOT ALL RATES/TERMS/PRODUCTS ARE AVAILABLE IN EACH STATE

Borrower- Paid MI Premium Indications Only

SPLIT MI WA STATE ONLY											
UPFRONT PREMIUM	LTV	COVERAGE	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760	
0.75%	97%	35%	1.330	1.330	1.330	0.900	0.900	0.680	0.680	0.680	
		25%	0.940	0.940	0.940	0.670	0.670	0.510	0.510	0.510	
	95%	30%	1.000	1.000	1.000	0.740	0.740	0.470	0.470	0.470	
		25%	0.880	0.880	0.880	0.640	0.640	0.420	0.420	0.420	
	90%	25%	0.560	.56.	0.560	0.420	0.420	0.290	0.290	0.290	
		12%	0.320	0.320	0.320	0.240	0.240	0.190	0.190	0.190	
	85%	12%	0.240	0.240	0.240	0.180	0.180	0.120	0.120	0.120	
		6%	0.180	0.180	0.180	0.140	0.140	0.100	0.100	0.100	
	1.00%	97%	35%	1.260	1.260	1.260	0.830	0.830	0.610	0.610	0.610
			25%	0.870	0.870	0.870	0.600	0.600	0.440	0.440	0.440
95%		30%	0.930	0.930	0.930	0.670	0.670	0.400	0.400	0.400	
		25%	0.810	0.810	0.810	0.570	0.570	0.350	0.350	0.350	
90%		25%	0.490	0.490	0.490	0.350	0.350	0.220	0.220	0.220	
		12%	0.250	0.250	0.250	0.170	0.170	0.120	0.120	0.120	
85%		12%	0.170	0.170	0.170	0.110	0.110	0.050	0.050	0.050	
		6%	0.110	0.110	0.110	0.070	0.070	0.030	0.030	0.030	
1.25%		97%	35%	1.200	1.200	1.200	0.770	0.770	0.550	0.550	0.550
			25%	0.810	0.810	0.810	0.540	0.540	0.380	0.380	0.380
	95%	30%	0.870	0.870	0.870	0.610	0.610	0.340	0.340	0.340	
		25%	0.750	0.750	0.750	0.510	0.510	0.290	0.290	0.290	
	90%	25%	0.430	0.430	0.430	0.290	0.290	0.160	0.160	0.160	
		12%	0.190	0.190	0.190	0.110	0.110	N/A	N/A	N/A	
	85%	12%	0.110	0.110	0.110	0.050	0.050	N/A	N/A	N/A	
		6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Adjustments - Split MI WA State										
Second Homes			0.350	0.350	0.350	0.200	0.200	0.140	0.140	0.140
NOO			0.750	0.750	0.750	0.500	0.500	0.380	0.380	0.380
3 - 4 Unit (HomePossible only)			0.750	0.750	0.750	0.500	0.500	0.380	0.380	0.380

BORROWER PAID SINGLE PREMIUM > 20 YEARS TERM (ALL STATES EXCEPT WA)										
LTV	COVERAGE	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760	
97%	35%	5.960	4.930	4.650	3.680	3.180	2.750	2.190	1.580	
	25%	4.950	4.100	3.860	3.060	2.650	2.310	1.880	1.360	
95%	30%	4.720	3.910	3.690	2.920	2.520	2.160	1.730	1.220	
	25%	4.510	3.740	3.520	2.790	2.410	2.110	1.590	1.200	
90%	25%	3.200	2.650	2.500	1.990	1.750	1.480	1.160	0.870	
85%	12%	1.270	1.060	1.000	0.850	0.710	0.640	0.540	0.470	

BORROWER PAID SINGLE PREMIUM <= 20 YEARS TERM (ALL STATES EXCEPT WA)										
LTV	COVERAGE	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760	
97%	35%	5.490	4.550	4.270	3.390	2.320	2.120	1.690	1.010	
	25%	4.450	3.690	3.460	2.760	1.930	1.700	1.450	0.950	
95%	30%	4.290	3.550	3.150	2.450	1.880	1.720	1.510	0.810	
	25%	4.050	3.350	2.870	2.250	1.810	1.600	1.390	0.800	
90%	12%	1.510	1.250	1.170	0.870	0.700	0.610	0.530	0.450	
85%	6%	0.870	0.690	0.650	0.550	0.490	0.450	0.390	0.340	

Adjustments - Borrower-Paid Single Premium All States Except WA										
FICO		620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760	
Second Homes			1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360
NOO			2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
3 - 4 Unit (HomePossible only)			2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
> 45% DTI	95.01% - 97% LTV		N/A	N/A	N/A	N/A	1.060	0.760	0.620	0.380
	90.01% - 95% LTV		N/A	N/A	N/A	N/A	0.720	0.570	0.440	0.350
	85.01% - 90% LTV		N/A	N/A	N/A	N/A	0.620	0.500	0.390	0.280
	80.01% - 85% LTV		N/A	N/A	N/A	N/A	0.300	0.220	0.170	0.110
>=2 Borrowers	95.01% - 97% LTV		-0.270	-0.230	-0.220	-0.210	-0.200	-0.200	-0.200	-0.180
	90.01% - 95% LTV		-0.250	-0.190	-0.170	-0.160	-0.160	-0.240	-0.140	-0.140
	85.01% - 90% LTV		-0.150	-0.120	-0.110	-0.110	-0.100	-0.030	-0.100	-0.100
	80.01% - 85% LTV		-0.040	-0.040	-0.040	-0.040	-0.030	-0.030	-0.030	-0.030

BORROWER PAID SINGLE PREMIUM WA STATE ONLY										
LTV	COVERAGE	620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760	
97%	35%	5.210	5.210	5.210	4.070	4.070	3.260	3.260	3.260	
	25%	4.120	4.120	4.120	3.220	3.220	2.630	2.630	2.630	
95%	30%	4.440	4.440	4.440	3.480	3.480	2.480	2.150	2.150	
	25%	4.000	4.000	4.000	3.110	3.110	2.290	1.650	1.650	
90%	25%	2.810	2.810	2.810	2.290	2.290	1.810	1.370	1.370	
	12%	1.920	1.920	1.920	1.630	1.630	1.440	1.100	1.100	
85%	12%	1.630	1.630	1.630	1.410	1.410	1.180	0.990	0.990	
	6%	1.410	1.410	1.410	1.260	1.260	1.110	0.880	0.880	

Adjustments - Borrower-Paid Single Premium WA State Only										
FICO		620-639	640-659	660-679	680-699	700-719	720 - 739	740-759	>=760	
Second Homes			1.300	1.300	1.300	0.740	0.740	0.520	0.390	0.390
NOO			2.600	2.600	2.600	1.480	1.480	1.060	1.060	1.060
<=25 year Amortization Term			-0.410	-0.410	-0.410	-0.300	-0.300	-0.190	-0.190	-0.190

RATES, FEES, AND PROGRAMS SUBJECT TO CHANGE WITHOUT NOTICE

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