

As per [Mortgage Letter 2010-28](#), the following premiums will be required for cases assigned on and after October 4, 2010:

Loan Type	Up- Front MI Premium	Annual Premiums	
		Terms Greater than 15 yrs	Terms less than or = 15 yrs
Purchase Money	1.00%	>95% LTV = .90 <95% LTV = .85	>90% LTV = .25 <90% LTV = n/a
Full Credit Qualifying Refinance		>95% LTV = .90 <95% LTV = .85	>90% LTV = .25 <90% LTV = n/a
Streamline Refinance		>95% LTV = .90 <95% LTV = .85	>90% LTV = .25 <90% LTV = n/a