

# Protect Your Portfolio, Improve Capital Efficiencies, and Qualify More Borrowers

## WITH NATIONAL MI MORTGAGE INSURANCE



Lower coverage levels can mean offering a differentiated loan solution from agency programs while providing enough mortgage insurance for capital relief and also satisfying your institution's appetite for loan-level risk.

### PRIVATE MORTGAGE INSURANCE REDUCES EXPOSURE TO:

MI COVERAGE	LOAN TO VALUE (LTV)			
	85%	90%	95%	97%
6%	79.9%	84.6%	89.3%	91.2%
12	74.8	79.2	83.6	85.4
16	71.4	75.6	79.8	81.5
17	70.6	74.7	78.9	80.5
18	69.7	73.8	77.9	79.5
25	63.8	67.5	71.3	72.8
30	59.5	63.0	66.5	67.9
35	55.3	58.5	61.8	63.1

The ability to originate loans for borrowers with less than a 20% down payment is critical to serving first-time homebuyers and expanding the opportunity of homeownership. Private mortgage insurance allows buyers to purchase homes sooner while providing safer loans for lenders.

Our team of dedicated risk professionals can guide you through various lending options and solutions.



For more information, contact your Sales Advisor at [nationalmi.com/sales-advisor](http://nationalmi.com/sales-advisor) or visit [nationalmi.com](http://nationalmi.com).