

## FHA Monthly MI Chart

## All Full Doc Loans (UFMIP is always 1.75%).

Mortgage Term of More Than 15 Years				
Base Loan Amount	LTV	MIP (bps)	Duration	
Less than or equal to \$726,200	≤ 90.00%	50	11 years	
	$> 90.00\%$ but $\le 95.00\%$	50	Mortgage term	
	> 95.00%	55	Mortgage term	
Greater than \$726,200	≤ 90.00%	<mark>70</mark>	11 years	
	$> 90.00\%$ but $\le 95.00\%$	70	Mortgage term	
	> 95.00%	75	Mortgage term	
Mor	rtgage Term of Less than	or Equal to 1	5 Years	
Base Loan Amount	LTV	MIP (bps)	Duration	
Less than or equal to \$726,200	≤ 90.00%	15	11 years	
	> 90.00%	<mark>40</mark>	Mortgage term	
Greater than \$726,200	≤ 78.00%	<u>15</u>	11 years	
	$> 78.00\%$ but $\le 90.00\%$	40	11 years	
	> 90.00%	<mark>65</mark>	Mortgage term	

## Streamline Refinance Loans (UFMIP is always 1.00%).

All Mortgage Terms				
Base Loan	LTV	Annual	Duration	
Amount		MIP (bps)		
All	≤ 90.00%	55	11 years	
	> 90.00%	55	Mortgage term	

For Mortgages where FHA does not require an appraisal, the value from the previous Mortgage is used to calculate the LTV.

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