



## RMIC's Rate Estimator

Price with Confidence

### Support Available

A new, updated Rate Estimator User Guide is available on the Rate Estimator page.

If you have questions, call the RMIC National Operations Support Center at 866.764.2398 or contact your RMIC Account Manager at 800.999.RMIC (7642).

RMIC rate cards and materials are available at [www.rmic.com](http://www.rmic.com).

Visit RMIC's Rate Estimator online! <http://rateestimator.rmic.com>

### MI Underwriting Eligibility and Click-Through MI Ordering

Dealing with constantly changing eligibility guidelines and pricing parameters can be overwhelming.

RMIC's Rate Estimator lets you provide premium rate estimates and validate eligibility with confidence.

The screenshot shows a web form with the following sections and fields:

- Mortgage Originated By:** Select One (dropdown menu)
- Mortgage Insurance Details:**
  - Special Premium Rate:** Select One (dropdown menu)
  - Payment Option:** Select One (dropdown menu)
  - Refund Option:** Select One (dropdown menu)
  - Renewal Option:** Select One (dropdown menu)
  - Coverage %:** [ ]
  - A-:**
- Subject Property:**
  - Zip Code:** [ ]
  - Number of Units:** [ ]
  - Type:** Select One (dropdown menu)
  - Sub-Type:** Select One (dropdown menu)
  - Manufactured Housing:**
- Loan Information:**
  - Base Loan Amount:** [ ]
  - Sales Price:** [ ]

### Underwriting Eligibility

RMIC's Rate Estimator makes it easier than ever to determine whether your loan qualifies for RMIC Mortgage Insurance. Simply complete the required data fields and submit your request for an MI Underwriting Eligibility indication. If RMIC's systems determine that your loan appears to qualify for RMIC Mortgage Insurance, you will also receive a Mortgage Insurance premium estimate.

The screenshot shows the results of a rate estimate and eligibility validation:

- Rate Estimate / Eligibility Validation as of:** 4/7/2009
- Estimated Rate:**
  - Initial Premium Amount:** \$ 54.00
  - Initial Rate for Months 1 to 120:** 0.720 %
  - Renewal Rate for Months 121 to 360:** 0.200 %
  - Program Description:** Steady, Rate Term Refi
- RMIC MI Underwriting Eligibility Validation:**
  - This loan scenario appears to meet RMIC's Standard MI Underwriting Guidelines.**
- Buttons: [Change Criteria](#), [Print](#), [Order Mortgage Insurance](#)

### Click-Through MI Ordering

It's easy to place your order for RMIC Mortgage Insurance. Simply click the "Order Mortgage Insurance" button to use RMIC's ELS to complete and submit your order. All of the loan data entered in RMIC's Rate Estimator is automatically transferred to ELS, saving you time and effort.