

Primary Residence, Purchase, A Credit, Non-Refundable

SplitEdge®		Fixed Level payments for the first 5 years							
LTV	Coverage	≥720				680-719			
		Upfront .50%	Upfront .75%	Upfront 1.00%	Upfront 1.25%	Upfront .50%	Upfront .75%	Upfront 1.00%	Upfront 1.25%
97% to 95.01%	35%	0.88%	0.82%	0.76%	0.70%	0.99%	0.93%	0.82%	0.76%
	30%	0.74%	0.68%	0.62%	0.56%	0.85%	0.79%	0.68%	0.62%
	25%	0.68%	0.62%	0.56%	0.50%	0.79%	0.73%	0.62%	0.56%
	18%	0.60%	0.54%	0.48%	0.40%	0.71%	0.65%	0.54%	0.46%
95% to 90.01%	35%	0.62%	0.55%	0.47%	0.39%	0.92%	0.85%	0.74%	0.67%
	30%	0.53%	0.47%	0.40%	0.33%	0.83%	0.77%	0.67%	0.61%
	25%	0.46%	0.39%	0.33%	0.28%	0.76%	0.69%	0.60%	0.56%
90% to 85.01%	18%	0.37%	0.28%	0.24%	0.20%	0.67%	0.58%	0.51%	0.48%
	30%	0.35%	0.29%	0.22%	0.14%	0.55%	0.50%	0.40%	0.33%
	25%	0.31%	0.24%	0.18%	0.12%	0.51%	0.45%	0.36%	0.31%
85% and under	17%	0.25%	0.16%	0.12%	0.08%	0.45%	0.37%	0.30%	0.27%
	12%	0.22%	0.15%	0.09%	0.02%	0.42%	0.36%	0.27%	0.21%
	25%	0.30%	0.23%	0.17%	0.11%	0.39%	0.30%	0.26%	0.15%
	17%	0.24%	0.15%	0.11%	0.07%	0.33%	0.22%	0.20%	0.11%
	12%	0.18%	0.14%	0.05%	0.04%	0.27%	0.21%	0.14%	0.08%
	6%	0.16%	0.07%	0.03%	0.01%	0.25%	0.14%	0.12%	0.05%

SplitEdge®		Non-Fixed Actual or potential payment changes during the first 5 years							
LTV	Coverage	≥720				680-719			
		Upfront .50%	Upfront .75%	Upfront 1.00%	Upfront 1.25%	Upfront .50%	Upfront .75%	Upfront 1.00%	Upfront 1.25%
95% to 90.01%	35%	0.71%	0.69%	0.58%	0.48%	1.19%	1.15%	1.08%	1.01%
	30%	0.63%	0.59%	0.50%	0.41%	1.11%	1.05%	1.00%	0.94%
	25%	0.55%	0.49%	0.42%	0.34%	1.03%	0.95%	0.92%	0.87%
90% to 85.01%	18%	0.43%	0.35%	0.30%	0.25%	0.91%	0.81%	0.80%	0.78%
	30%	0.40%	0.36%	0.27%	0.18%	0.75%	0.71%	0.64%	0.57%
	25%	0.36%	0.30%	0.23%	0.15%	0.71%	0.65%	0.60%	0.54%
85% and under	17%	0.28%	0.20%	0.15%	0.10%	0.63%	0.55%	0.52%	0.49%
	12%	0.24%	0.19%	0.11%	0.03%	0.59%	0.54%	0.48%	0.42%
	25%	0.34%	0.29%	0.21%	0.14%	0.49%	0.39%	0.38%	0.26%
	12%	0.19%	0.18%	0.06%	0.05%	0.34%	0.28%	0.23%	0.17%
	6%	0.16%	0.09%	0.03%	0.02%	0.31%	0.19%	0.20%	0.14%

Adjustments		≥720	680-719
Cash-out Refinance		+ .20%	+ .50%
Loan Amounts <sup>1</sup>	> \$417,000	+ .10%	+ .50%
Manufactured Housing		+ .25%	+ .50%
Rate & Term Refinance		.00%	+ .25%
Second Home		+ .14%	+ .50%

<sup>1</sup> The Loan Amount adjustments do not apply in Alaska and Hawaii with amounts \$417,001 - \$625,500.

Rates are subject to additional information located at [www.radian.biz/ratenotes](http://www.radian.biz/ratenotes)  
1.877.723.4261 (1.877.Radian1)

Effective date:  
November 1, 2011