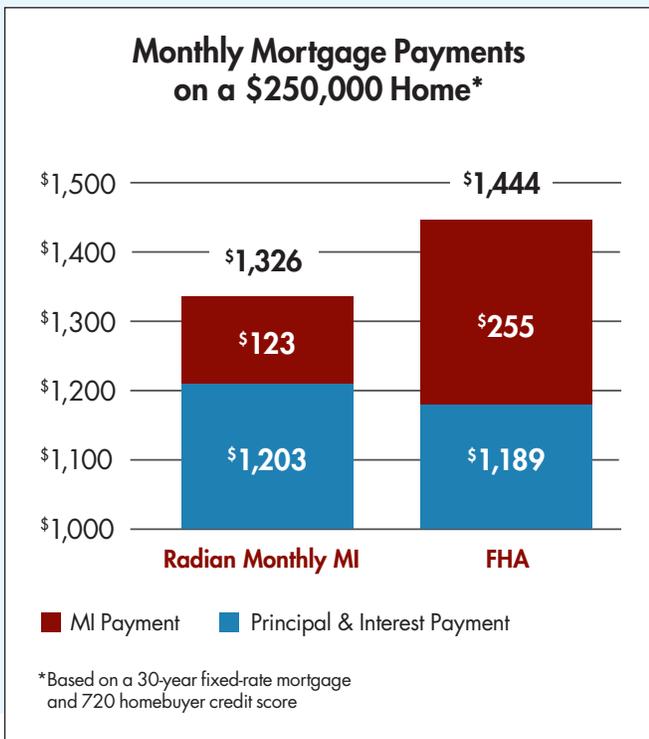


COMPARING THE COST OF PRIVATE MI AND FHA

Either private mortgage insurance (MI) or an FHA-insured loan can help your clients buy a home with less than 20% down.

But for many homebuyers, a conventional loan with private MI from Radian is the better option – providing significant monthly savings, as well as saving them thousands of dollars over the life of a loan.

You'll save your homebuyers money. And good news travels fast.



How That Monthly Payment Breaks Down

	Radian Monthly MI	FHA
Home Purchase Price	\$250,000	\$250,000
Mortgage Amount (with 5% downpayment)	\$237,500	\$237,500
Total Mortgage Amount with MI due at closing	\$237,500	\$241,656*
Mortgage Interest Rate	4.50%	4.25%
Total Monthly Mortgage Payment with MI	\$1,326	\$1,444
Total Monthly Savings	\$118	
MI Cancellation Eligibility Month (based on 1% yearly house appreciation)	79	360
Total MI Paid During 30 Years	\$9,694	\$60,166
Total MI Savings Over 30 Years	\$41,069	

* FHA MI premium due at closing is typically financed into the loan amount.

See the next page to learn how to increase your clients' buying power!



For clients looking for more information about private mortgage insurance, send them to www.achievethe dream.com.

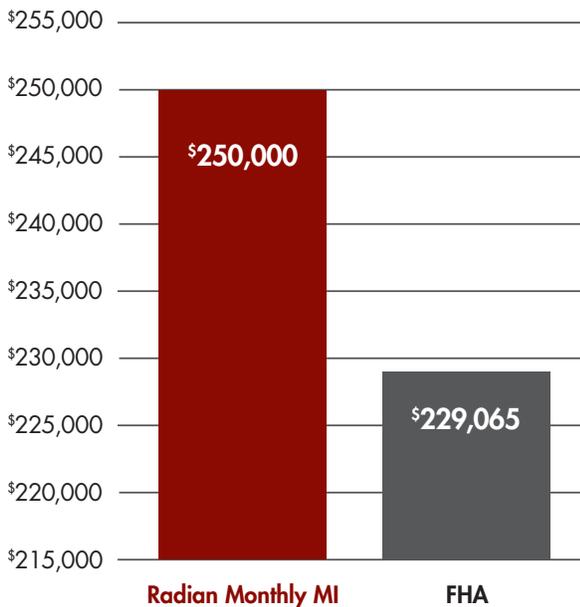


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HELPING YOUR CLIENTS

GET THE MOST HOUSE FOR THEIR MONEY

Affording "More Home" for the Same Monthly Payment



*Based on a 30-year fixed rate mortgage and 720 homebuyer credit score

How That Increased Purchasing Power Breaks Down

	Radian Monthly MI	FHA
Home Purchase Price	\$250,000	\$229,375
More Home Afforded	\$20,625	
Mortgage Amount (with 5% downpayment)	\$237,500	\$217,906
Total Mortgage Amount with MI due at closing	\$237,500	\$221,420*
Mortgage Interest Rate	4.50%	4.25%
Principal & Interest Payment	\$1,203	\$1,089
Monthly MI Payment	\$122	\$236
Total Monthly Mortgage Payment with MI	\$1,325	\$1,325
MI Cancellation Eligibility Month (based on 1% yearly house appreciation)	79	360
Total MI Paid During 30 Years	\$9,694	\$60,166
Total MI Savings Over 30 Years	\$45,508	

* FHA MI premium due at closing is typically financed into the loan amount.

More purchasing power means bigger commissions. Everybody wins!

Tell your clients to ask their mortgage lender if private MI from Radian could help them achieve the dream of homeownership now – when rates and home prices are still at historic lows!

For clients looking for more information about private mortgage insurance, send them to www.achievethe dream.com.

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