BRIGHTEN LENDING

MONTHLY MI FACTOR CHART								
25 AND 30 YEARS FIXED								
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97%	0.55	0.75	0.95	1.15	1.40	1.90	2.05	2.25
90.01-95%	0.41	0.59	0.73	0.87	1.08	1.42	1.50	1.61
85.01-90%	0.30	0.41	0.50	0.60	0.73	1.00	1.05	1.10
80.01-85%	0.19	0.20	0.23	0.27	0.32	0.41	0.43	0.45
10, 15 AND 20 YEARS FIXED								
LTV	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97%	0.37	0.50	0.65	0.77	0.97	1.30	1.45	1.65
90.01-95%	0.28	0.38	0.45	0.54	0.65	0.80	0.93	1.09
85.01-90%	0.19	0.21	0.25	0.28	0.33	0.42	0.47	0.55
80.01-85%	0.17	0.18	0.19	0.20	0.20	0.22	0.24	0.27
PREMIUM ADJUSTMENTS								
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
REFINANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CASH OUT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2ND HOME	0.12	0.13	0.14	0.17	0.20	0.35	0.40	0.45
INVESTMENT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A