



IT'S NICE TO SHARE.



RADIAN

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**The mortgage insurance
option that helps
homebuyers qualify
for more house.**

SplitEdgeSM

IT'S NICE TO SHARE.

Especially when it's the cost of your mortgage insurance premium—and that's exactly what Radian's new SplitEdgeSM does.

SplitEdge, a private mortgage insurance product, is Radian's new alternative to piggyback mortgages for borrowers with a downpayment less than 20%.

Would you like to get a low monthly mortgage payment or afford more home without significantly increasing your monthly payment, all while avoiding the payment increases associated with most piggyback mortgages?

SplitEdge offers you that.

With SplitEdge, part of the mortgage insurance premium is paid upfront (the funds can come from any approved source) and the other part is paid monthly at a reduced rate, saving you money or helping you qualify for more house!



The numbers speak for themselves:

Qualifying for more house*

	SplitEdge	Piggyback (80/20)
Sale Price/Loan Amount	\$250,000	\$237,811
Note Rate	6%	6% first 8.5% second
P&I Payment	\$1,499	\$1,609
Mortgage Insurance Payment	\$110	---
Total Monthly Mortgage Payment	\$1,609	\$1,609
More House Afforded	\$12,189	---

Lowering your monthly payment*

	SplitEdge	Piggyback (80/20)
Sale Price/Loan Amount	\$250,000	\$250,000
Note Rate	6%	6% first 8.5% second
P&I Payment	\$1,499	\$1,691
Mortgage Insurance Payment	\$110	---
Total Monthly Mortgage Payment	\$1,609	\$1,691
Total Monthly Mortgage Payment Savings	\$89	---

*These examples are for illustrative purposes only, and assume a 100% loan-to-value. SplitEdge: 1% upfront payment. Piggyback: 30-year fixed first and 15-year fixed second mortgage to avoid payment shock associated with other products.

The SplitEdge borrower profile

SplitEdge is ideal for the homebuyer who:

- is purchasing a new home
- has average or above-average credit
- wants to get a low monthly payment or qualify for more house

But that's not all SplitEdge has to offer.

Other product benefits include:

- No mortgage insurance closing costs
- Partial refundability of the mortgage insurance premium if you prepay the loan
- Eliminates payment shock associated with many adjustable, interest-only and balloon seconds
- Saves you money on the interest paid over the life of the loan versus piggybacks
- Helps you build equity in your home faster than with piggybacks
- Preserves your ability to build and borrow against your home's equity
- Monthly MI may be tax deductible
- More convenient than a piggyback with just one loan and one closing

SplitEdge is best suited for homebuyers with low downpayments, with average and above-average credit.

So ask your lender if SplitEdge makes sense for you.

To learn more about private mortgage insurance, visit www.radian.biz/homebuyers.