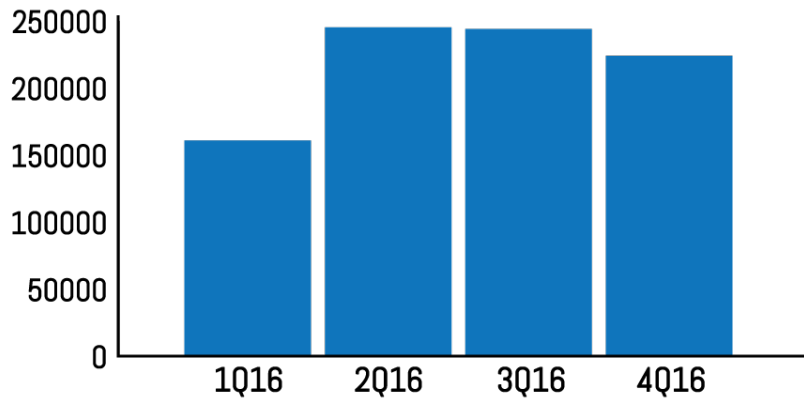


# USMI by the Numbers



## MORTGAGE INSURANCE (MI) WORKS FOR HOMEOWNERS

MI helped nearly **875,000 HOMEOWNERS** purchase or refinance a mortgage in the past year



MI has helped more than

# 25 million

families nationally become homeowners over the last 60 years



The average loan amount (purchase and refinance) with MI is approximately

# \$230,000



More than 40% are borrowers with **INCOMES BELOW \$75,000**



**4.2 MILLION TAXPAYERS** benefited from deductions for MI in 2014



84% of those taxpayers had adjusted gross incomes **BETWEEN \$30,000 AND \$100,000**



The average deduction was **\$1,403**



The total amount of deduction claimed was nearly **\$6 BILLION**

# More than 50%

are first-time homebuyers





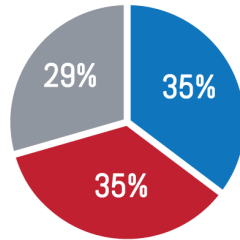
# MI PROTECTS TAXPAYERS

About **\$790 BILLION** in GSE mortgages currently outstanding have protection from MI coverage

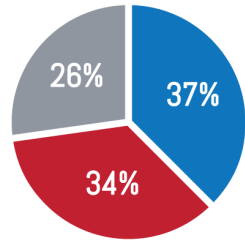


Source: GSE 2016 Annual Reports

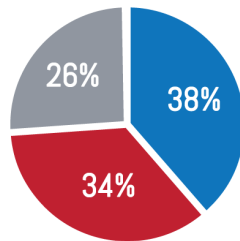
## Percentage of the Total Insured Market – MI, FHA & VA



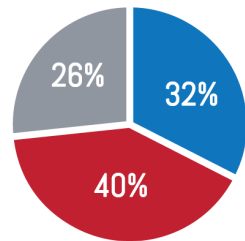
4Q16



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2Q16

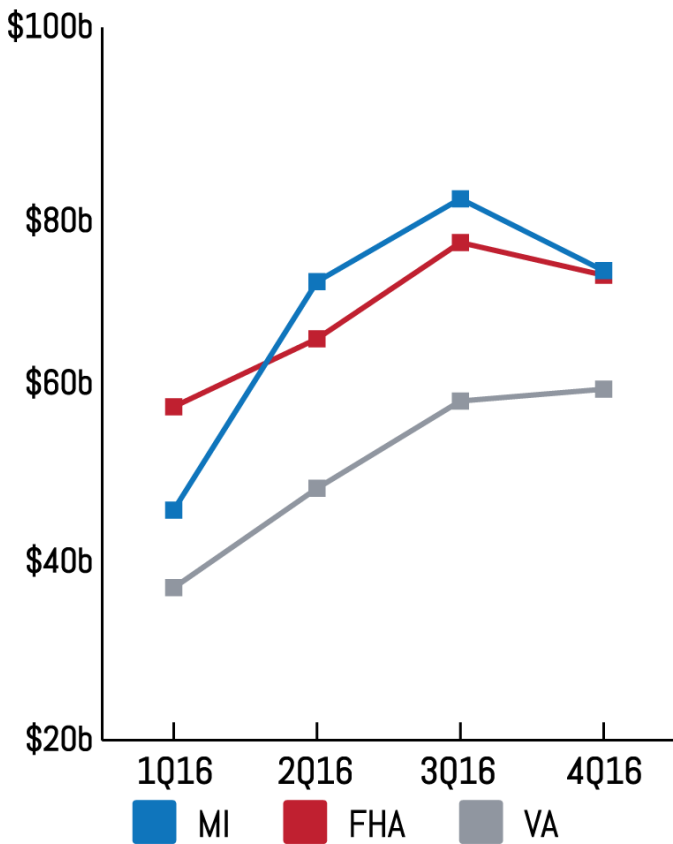


1Q16

■ MI ■ FHA ■ VA

Source: Inside Mortgage Finance

## Total Originations – MI, FHA & VA



Source: Inside Mortgage Finance

The MI industry has covered more than **\$50 BILLION** in claims for losses since the GSEs entered conservatorship



Source: GSE statutory filings

Unless noted, all data from USMI member companies