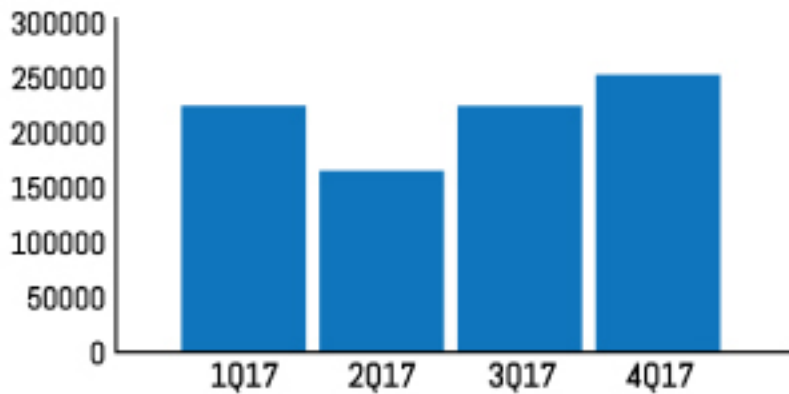


# USMI by the Numbers



## MORTGAGE INSURANCE (MI) WORKS FOR HOMEOWNERS

MI helped more than **1 MILLION 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

# \$240,000



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



**4.1 MILLION TAXPAYERS** benefited from deductions for MI in 2015



85% of those taxpayers had adjusted gross incomes **BETWEEN \$30,000 AND \$100,000**



The average deduction was **\$1,529**



The total amount of deduction claimed was **\$6.3 BILLION**

# More than 55%

are first-time homebuyers





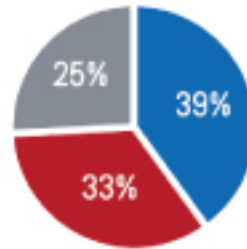
# MI PROTECTS TAXPAYERS

More than **\$875 BILLION** in GSE mortgages currently outstanding have protection from MI coverage

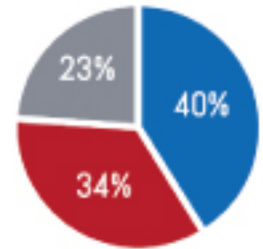


Source: GSE 2017 Form 10-K Filings

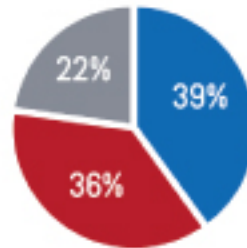
## Percentage of the Total Insured Market - MI, FHA & VA



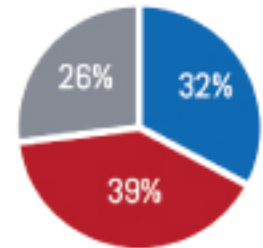
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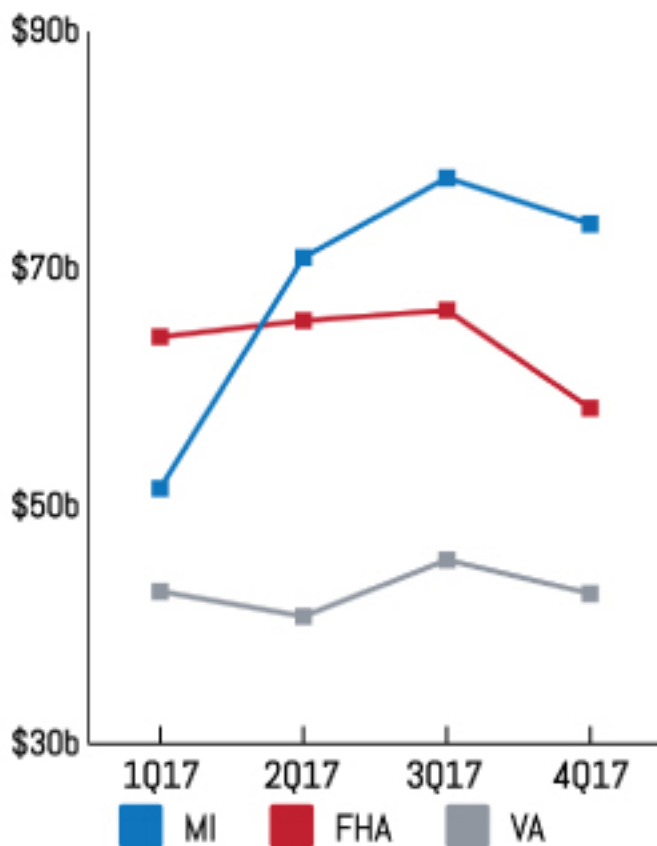


1Q17

MI FHA VA

Source: IMF, Primary Mortgage Insurance Activity

## Total Originations - MI, FHA & VA



Source: IMF, Mortgage Origination Indicators

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 is from the GSEs & USMI member companies