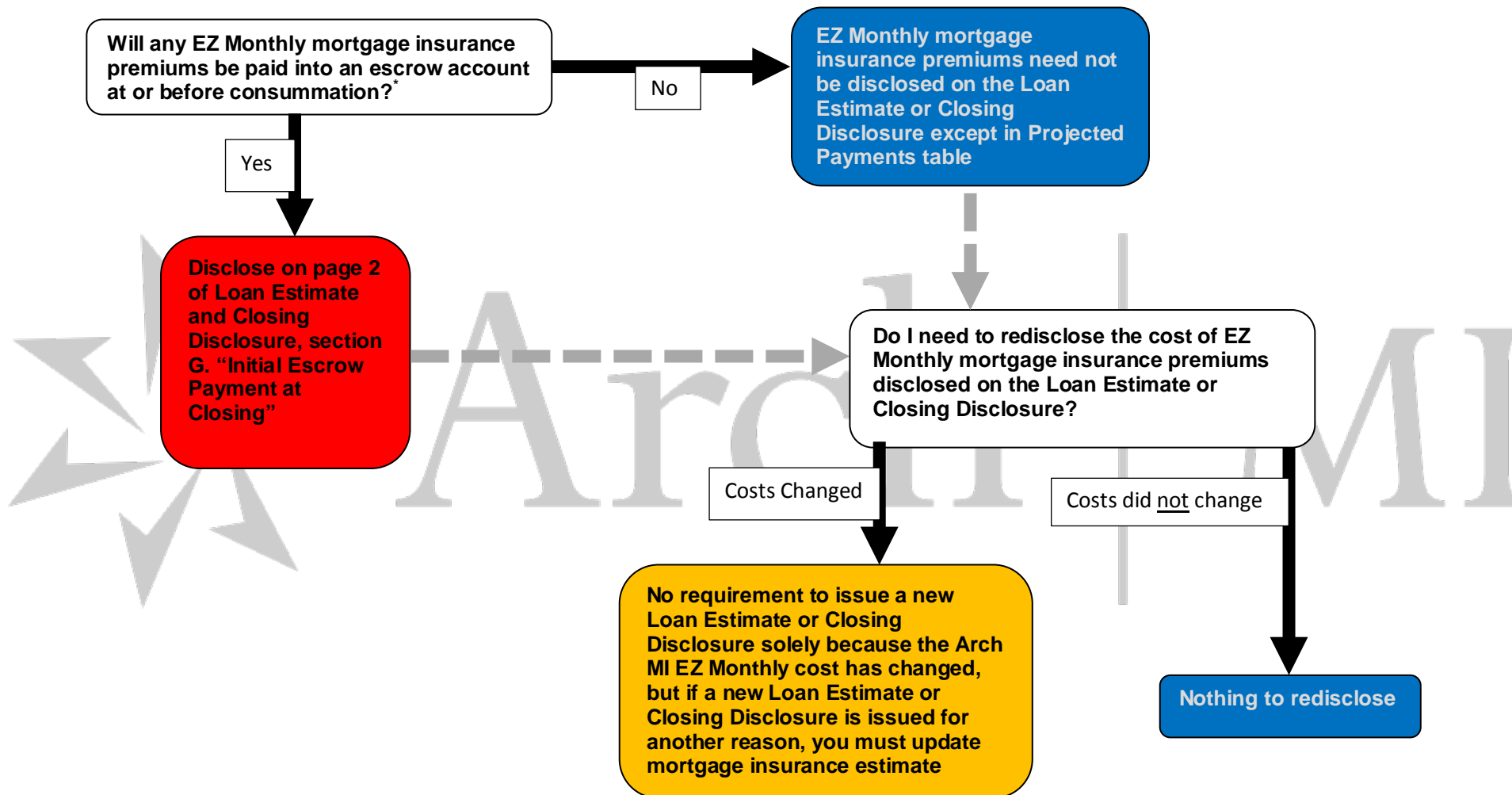


# Mortgage Insurance and Tolerances under the TILA-RESPA Integrated Disclosures (“TRID”) Rule

## How do I disclose Arch MI’s EZ Monthly mortgage insurance premiums on the Loan Estimate and Closing Disclosure?<sup>†</sup>



<sup>†</sup> This chart illustrates the application of the requirements under the TILA-RESPA Integrated Disclosure Rule in 12 C.F.R. §§ 1026.19(e), 1026.37, and 1026.38. For a more detailed analysis, see following pages.

\* Consummation as used in the TRID rules means the time that a consumer becomes contractually obligated on a credit transaction. 12 C.F.R. § 1026.2(a)(13). When the consumer becomes contractually obligated is a matter of state law. Comment 2(a)(13)-1.