



National MI Integrates with Mortgage Coach

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Integration allows loan officers to present borrowers with personalized National MI Rate GPS risk-based pricing options without leaving the Mortgage Coach platform

EMERYVILLE, Calif., Aug. 24, 2021 (GLOBE NEWSWIRE) -- [National Mortgage Insurance Corporation \(National MI\)](#), the primary operating subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), is now integrated with the Mortgage Coach platform, which enables mortgage lenders to create accurate, digital home loan comparison scenarios for borrowers.

Mortgage lenders use the Mortgage Coach platform to share multi-option loan comparisons with borrowers through an interactive Total Cost Analysis (TCA) presentation. Each personalized TCA presentation is delivered via a digital link, enabling the borrower to compare loan scenarios and pricing to make a more informed mortgage decision. Borrowers can now instantly view a side-by-side comparison of loan options, which include National MI mortgage insurance product options, to clearly understand the impact of private MI and the additional affordability it can provide over the life of the mortgage loan.

"The convenience of obtaining a National MI quote within the Mortgage Coach Total Cost Analysis allows us to present illustrative and creative financing options at the click of a button, ensuring accurate loan pricing scenarios are presented quickly and easily to borrowers," said Craig Strent, CEO of Apex Home Loans.

The integration enhances and simplifies the process for obtaining MI rate quotes for National MI and Mortgage Coach customers by allowing them to receive the personalized rate quote instantly within the TCA presentation. Mortgage lenders can now access National MI's real-time, risk-based mortgage insurance pricing through its Rate GPS[®] tool without ever leaving the Mortgage Coach platform.

"National MI is very pleased to integrate with Mortgage Coach, which helps millions of consumers make educated and informed decisions about home loans based on their individual financial goals," said Norm Fitzgerald, chief sales officer with National MI. "Mortgage professionals leveraging the Mortgage Coach platform will now be able to include our competitive rates in their loan quotes, resulting in much faster commitments and more borrowers benefiting from private mortgage insurance."

"Mortgage insurance provides homebuyers with a crucial path to affordable homeownership, offering an alternative to making a large down payment on a home," said Mortgage Coach President Joseph Puthur. "With National MI's continued commitment to improve borrower education and provide mortgage insurance savings, we are delighted to add National MI's Rate GPS pricing to our platform."

About National MI

National Mortgage Insurance Corporation (National MI), a subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), is a U.S.-based, private mortgage insurance company enabling low down payment borrowers to realize home ownership while protecting lenders and investors against losses related to a borrower's default. To learn more, please visit www.nationalmi.com.

About Mortgage Coach

Mortgage Coach is the industry's leading platform that allows mortgage lenders to create digital and accurate home loan comparisons for consumers. With the Total Cost Analysis presentation, lenders can create a multi-option comparison, offering the borrower a more personalized digital experience. This level of transparency has revolutionized the rate quoting and pricing process allowing borrowers to make faster, more informed mortgage decisions and ultimately, increase production and pipeline conversion for lenders of any size. For more information on how to start using borrower education as a competitive advantage, please visit www.mortgagecoach.com.

Cautionary Note Regarding Forward Looking Statements

This press release contains forward looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements about future, not past, events and involve certain important risks and uncertainties, any of which could cause our actual results to differ materially from those expressed in our forward-looking statements. Forward-looking statements in this press release include, without limitation, statements regarding the performance of National MI's technology integration. Any or all of our forward-looking statements in this press release may turn out to be inaccurate. You are cautioned not to place undue reliance on such statements. More information about the risks, uncertainties and assumptions affecting National MI can be found in the risk factors and forward-looking statements cautionary language contained in our Annual Report on Form 10-K, our Quarterly Report on Form 10-Q, and in other filings made with the Securities and Exchange Commission.

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