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AIG United Guaranty Mortgage Insurance
Company Canada

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A Member Company of
American International Group, Inc.

AIG United Guaranty Product Enhancements

September 28, 2007

Rental Advantagesm - Premium Rate Reductions

To better serve the needs of lenders and mortgage professionals, AIG United Guaranty¹ is pleased to announce the following premium reductions affecting the Rental Advantagesm investment product. These enhancements will allow borrowers to take advantage of investment opportunities even sooner, yet another AIG United Guaranty advantage.

RENTAL ADVANTAGE sm Effective September 28, 2007		
LTV Ratio	New Premium Rate*	New Top-Up Premium Rate*
≤ 65%	1.25%	2.75%
65.01%-75%	1.75%	3.00%
75.01%-80%	2.50%	3.75%
80.01%-85%	3.50%	5.00%
85.01%-90%	4.75%	6.25%

*A premium surcharge of 20 bps will be applied to every 5-year amortization increase beyond the traditional 25-year mortgage amortization period.

To take advantage of these reduced premium rates, lenders are asked to resubmit all applications approved prior to, and funding after, September 28, 2007.

For your convenience, AIG United Guaranty has included the improved Rental Advantage product outline, detailing these changes and all applicable guidelines. For questions regarding these enhancements, or for more information about AIG United Guaranty's flexible underwriting policies, please contact your local Account Executive or speak directly with an underwriter at our National Underwriting Centre.

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¹AIG United Guaranty is a marketing term for AIG United Guaranty Mortgage Insurance Company Canada.

AIG United Guaranty
One Partner. Countless Advantages.®