

FAME Exposure to Any One Borrower/Relationship

Exposure to any one borrower is limited on both a programmatic and overall FAME exposure basis.

Program Maximums

	LEVERAGED		PRO-RATA		DIRECT
FAME Programs	%	\$	%	\$	
Commercial Loan Insurance: Term*	25%	\$2,500,000	90%	\$5,250,000	
Commercial Loan Insurance: Line*	20%	\$1,000,000	90%	\$1,000,000	
OnLine Answer (OLA) Comm. Loan Insurance (OLA): Term* Comm. Loan Insurance (OLA): Term*	25%	\$250,000	75% 60%	\$500,000 \$500,001-\$750,000	
Comm. Loan Insurance (OLA): Line* Comm. Loan Insurance (OLA): Line*	20%	\$250,000	75% 60%	\$500,000 \$500,001-\$750,000	
FAME Direct Loan					\$1,000,000

^{*} Commercial Loan Insurance Program has a maximum amount of leveraged insurance per relationship of \$2,500,000 and a total leveraged and pro-rata combined limit of \$5,250,000. Pro-rata and leveraged insurance cannot be combined on one loan, but one company may have different loans with leveraged and pro-rata insurance.

^{**} Up to \$10,000,000 allowed per statute; \$5,250,000 maximum is in the current rule/credit policy.