

CUSTOMER ANNOUNCEMENT

CA 2018-02-AMGC | May 10, 2018

▶ Introducing Arch Mortgage Guaranty Company's New Community Program

Effective May 10, 2018, Arch Mortgage Guaranty Company (AMGC) will offer our new Community Program. The Community Program is a high-LTV program for borrowers with essential community occupations. The program will be offered to two tiers of borrowers:

- **Community Experts:** Certified Public Accountants (CPAs), Chartered Financial Analysts (CFAs), Ph.D.s, Architects, Certified Mortgage Bankers and Designated Actuaries will be eligible for a 100% LTV program.
- **Community Heroes:** Teachers, Firefighters, Police Officers, Emergency Medical Technicians (EMTs) and Paramedics will be offered a 99% LTV program.

The Community Program will be available to all AMGC Master Policy holders. The use of RateStarSM pricing is required. Single premium plans are not available for this program. Two new categories, Community Experts and Community Heroes, will be added to the Program Name drop-down in RateStar. The appropriate category must be selected when requesting a rate quote for this program.

Loans insured under the Community Program will be capped at a maximum 25% of the new insurance written (NIW) annually per lender, to be reviewed quarterly.

All MI applications must be submitted non-delegated. [Click here](#) to review the Community Program underwriting requirements.

The Community Program will be added to the AMGC underwriting manuals during the next update. Until that time, you may use the requirements as presented in this announcement or on the Community Program Underwriting Requirements Document, which will be available at archmi.com/community.

For more information, please contact your Arch MI **Account Manager**.