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Portfolio Power℠

Arch Mortgage Guaranty Company Guidelines Summary

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Portfolio Program Eligibility

OCCUPANCY	LOAN PURPOSE	PROPERTY TYPE	MAX. LTV/CLTV	MAX. LOAN AMOUNT	MIN. CREDIT SCORE	MAX. DTI
OWNER-OCCUPIED	Purchase, Rate/Term Refinance & Construction-to-Permanent, Rehabilitation/Renovation (1-Unit Single-Family or 2-Units only)	1-Unit SFD/SFA, Co-ops, Condominiums	97/97	$453,100	700	50
				$453,100	680	45
			95/95	$453,100	660	45
				$679,650	680	45
				$679,650	720	50
			90/90	$679,650	660	45
		Manufactured Homes	95/95	$679,650	720	50
			90/90	$453,100	680	45
		2-Units	95/95	$580,150	680	45
				$580,150	700	50
		3-Units	85/85	$701,250	720	50
		4-Units	85/85	$871,450	740	50
	Cash-Out Max $250,000 Cash-Out	1-Unit SFD/SFA, Co-ops, Condominiums	90/90	$453,100	740	50
			85/85	$453,100	700	45
		2-Units	90/90	$580,150	740	50
SECOND HOME	Purchase, Rate/Term Refinance & Construction-to-Permanent, Rehabilitation/Renovation (1-Unit Single-Family only)	1-Unit SFD/SFA, Co-ops, Condominiums	90/90	$679,650	700	50
	Cash-Out Max $50,000 Cash-Out		85/85	$453,100	740	50
INVESTMENT	Purchase or Rate/Term Refinance	1-Unit SFD/SFA, Co-ops, Condominiums	90/90	$453,100	740	50
				$679,650	700	45

Fully Amortizing Short-term ARMs ≥ 1-year initial fixed period
Maximum 40-year amortization term
Cash-Out: ARM minimum 5-year initial fixed rate; Manufactured Homes ineligible
Condominiums must meet GSE or AMGC condominium requirements
AK and HI: The maximum loan amount is the applicable FHFA conforming loan amount
Co-ops: Eligibility limited to the states of CT, DC, IL, MA, MD, NH, NJ, NY, and VA

Super Jumbo Eligibility

OCCUPANCY	LOAN PURPOSE	PROPERTY TYPE	MAX. LTV/CLTV	MAX. LOAN AMOUNT	MIN. CREDIT SCORE	MAX. DTI
OWNER-OCCUPIED	Purchase or Rate/Term Refinance	1-Unit SFD/SFA, Co-ops, Condominiums	95/95	$850,000	700	45
			90/90	$1,500,000	720	41
			85/85	$2,000,000	740	38
	Construction-to-Permanent, Rehabilitation/Renovation	1-Unit SFD/SFA	90/90	$650,000	700	45
			90/90	$850,000	720	45
	Cash-Out Max $250,000 Cash-Out	1-Unit SFD/SFA, Co-ops, Condominiums	85/85	$1,000,000	740	38
SECOND HOME	Purchase or Rate/Term Refinance	1-Unit SFD/SFA, Co-ops, Condominiums	90/90	$650,000	700	45
			90/90	$850,000	720	41
	Construction-to-Permanent, Rehabilitation/Renovation	1-Unit SFD/SFA	90/90	$650,000	700	45
	Cash-Out Max $200,000 Cash-Out	1-Unit SFD/SFA, Co-ops, Condominiums	85/85	$650,000	740	41
INVESTMENT	Purchase or Rate/Term Refinance	1-Unit SFD/SFA, Co-ops, Condominiums	85/85	$650,000	740	38

Short-term ARMs < 5-year fixed period - Maximum $1,000,000 loan amount; Second Homes and Investment ineligible
Cash-Out: ARM minimum 5-year initial fixed-rate
Condominiums must meet GSE or AMGC condominium requirements
Co-ops: Eligibility limited to the states of CT, DC, IL, MA, MD, NH, NJ, NY, and VA

Interest-only Product Eligibility

OCCUPANCY	LOAN PURPOSE	PROPERTY TYPE	MAX. LTV/CLTV	MAX. LOAN AMOUNT	MIN. CREDIT SCORE	MAX. DTI
OWNER-OCCUPIED	Purchase or Rate/Term Refinance	1-Unit SFD/SFA, Co-ops, Condominiums	90/90	$750,000	720	43
			85/85	$1,000,000	720	43

Ineligible: Short-term ARMs < 5-year fixed period, properties in New York State
Condominiums must meet GSE or AMGC condominium requirements
Co-ops: Eligibility limited to the states of CT, DC, IL, MA, MD, NH, NJ, and VA

Arch Mortgage Guaranty Company Program Guidelines

AMGC PROGRAM SUMMARY

Under AMGC's Program, lenders can obtain mortgage insurance on loans that may be ineligible under GSE requirements or may fall outside of Qualified Mortgage standards.

All loans must be submitted non-delegated through the Underwriting Network.

ELIGIBLE PROPERTY CRITERIA AND TYPES

- 1-Unit single family attached and detached.
- 2-4 Units.
- Condominiums.
  - Condominium units located in projects verified as GSE-warrantable or meeting AMGC's non-warrantable requirements.
- Cooperative Housing Units (Co-ops):
  - Eligible in select states. See program eligibility matrices.
  - Follow Fannie Mae/Freddie Mac eligibility criteria.
- Manufactured and Modular homes:
  - Manufactured homes must be a minimum of 18 feet wide or 600 sq. ft.
  - Modular homes are qualified as 1-Unit single family properties.
- All 50 states and the District of Columbia.
- Properties greater than 10 acres require review by the Arch MI Appraisal Department.

LOAN PURPOSE

- Purchase:
  - For LTV calculation on properties in New York State use the appraised value; for co-ops use the purchase price.
  - Relocation Corporate relocation agreement or detail of company's relocation package. Includes financing directly related to the home purchase.
- Rate/Term Refinance:
  - Pay off an existing first lien, including reasonable and customary closing costs.
  - Pay off a subordinate lien, provided:
    - Used in the original purchase of the property OR
    - Seasoned > 12 months.
    - Subordination of a junior lien must meet AMGC LTV/CLTV eligibility.
  - Pay off an interim construction loan that may include the payoff of the lot loan:
    - LTV based on the current appraised value.
  - Maximum cash back is the lesser of 2% of the loan amount or $2,000.
- Cash-Out Refinance:
  - The proceeds exceed the outstanding principal balance of the existing liens plus reasonable and customary closing costs.
  - Pay off a subordinate lien, which is seasoned less than 12 months.
  - All debt consolidation is considered a cash-out transaction.
  - Ineligible for cash-out transactions:
    - Interest-Only loans.
    - Short-Term ARMs (1-3 years fixed).
    - Property purchased ≤ last 6 months.
    - Property listed for sale ≤ last 6 months.
    - Existing first lien refinanced ≤ last 12 months as cash-out.
- Rehabilitation/Renovation Loan – A transaction that provides the borrower with funds to cover the costs to renovate, remodel or repair a property:
  - The loan purpose may either be a purchase or a rate/term refinance.
  - Loan must meet Fannie Mae or Freddie Mac documentation requirements.
  - The borrower may not be the contractor or provide repairs as a "do it yourself" option.
  - A certificate of completion and recertification of value from the appraiser completed in accordance with Fannie Mae and Freddie Mac guidelines must be included in the file.

ELIGIBLE LOAN TYPE

- Fixed-rate, fixed-payment, fully amortized over term:
  - Maximum 40-year amortization term.
- Adjustable Rate Mortgage (ARM):
  - Positively Amortizing Hybrid ARMs (i.e. 7/1, 10/1):
    - Qualify using the greater of the fully indexed rate or the note rate.
  - Positively Amortizing Short-term ARMs (1 to 5 years fixed period):
    - Purchase and Rate/Term Refinance only.
    - Super Jumbo Owner-Occupied only.
    - Qualify using the greater of the fully indexed rate or the note rate + 2.0%.
- ARM Caps:
  - Fixed term ≥ 5 years, maximum rate caps 5% initial/annual and 6% lifetime.
  - Fixed term < 5 years, maximum rate caps 2% initial/annual and 6% lifetime.
- Temporary buydowns:
  - Owner-Occupied primary residence.
  - Fixed-rate and ARM loans.
  - Max. 3% reduction; max. 1% rate increase annually.
  - Qualify at note rate.
- Interest-Only (I/O):
  - Loan resets to fully amortizing after the interest-only period.
  - Maximum 10-year I/O term.
  - Use fully amortizing fixed or ARM payment as noted above.
- Balloon Payment Mortgages:
  - Minimum 5-year term to balloon payment.

ELIGIBLE BORROWERS

- U.S. Citizens.
- Permanent and Non-Permanent Resident Aliens:
  - Loan file must contain acceptable documentation to verify the legal U.S. residence status.
- Inter Vivos Revocable Trusts.
- Non-occupant co-borrowers:
  - Borrower must be owner-occupant.

EMPLOYMENT AND INCOME

Employment and income documentation and verification must cover a minimum 1 full years. Required documentation includes:

Wage Earner
- 1 month's paystubs, which contains at least 30 days of year-to-date earnings AND
- 2 years' W-2s AND
- A verbal Verification of Employment (completed ≤ 10 days prior to closing); or
- Completed Verification of Employment.

Self-Employed (owns > 25% of the business)
- Two years' personal and business tax returns and a year-to-date Profit & Loss statements for the business.

Non-Employment Income
- Refer to the AMGC Underwriting Manual for the specific income source.

Documentation Efficiencies (Portfolio Program only)
- Must receive DU® Approve or Loan Product Advisor (LPA)® Accept.

- Confirm information per DU® or LPA® is accurate.
- A Documentation Efficiency of only a Verbal Verification of Employment is not acceptable.

VALID CREDIT SCORE

For a credit score to be valid, each borrower's credit history must indicate:

- A minimum of 3 tradelines, each evaluated for a minimum of 12 months or
- A minimum of 2 tradelines, each evaluated for a minimum of 24 months.
- Non-traditional credit is not permitted.

CREDIT HISTORY

- The credit report must be ≤ 120 days old on the date the Mortgage Note is signed.
- If at least one borrower has a valid credit score(s), the loan representative score will be determined by identifying the middle of 3 scores or the lower of 2 scores for each borrower. The score used for qualifying will be the lower of the resulting scores among the borrower(s), excluding borrowers without scores.
- Judgments or liens that may impact clear title to the property and federal and state tax liens must be paid in full at loan closing.
- Collection accounts do not have to be paid off prior to closing if the balance of an individual account is less than $250 or the total balance of all accounts is $1,000 or less.
- Minimum 4 years' re-established traditional credit after discharge of a bankruptcy; 2 years with documented extenuating circumstances.
- Minimum of 5 years' re-established traditional credit for borrowers with more than 1 bankruptcy in the past 7 years.

MINIMUM DOWN PAYMENT

- Portfolio and Super Jumbo Program:
  - For the Super Jumbo Program, gifts are permitted to a maximum loan amount of $1,000,000. Borrower's own funds required on loan amounts > $1,000,000.
  - Owner-Occupied – Initial 3% from borrower's own funds.
  - Second Home – Minimum 5% from borrower's own funds.
  - Owner-Occupied and Second Homes:
    - After the initial down payment requirement, additional funds for down payment, closing costs, reserves, and prepaid escrow may be from any of the following sources:
      - Gift, from a family member defined as related by blood, marriage, adoption or legal guardianship, domestic partner or fiancé/fiancée not related to the transaction, or borrower's employer. Funds to be documented with a gift letter and evidence of transfer of funds.
      - Gifts of Equity are acceptable from an immediate family member (parent, grandparent, and sibling). The terms must be documented.
  - Investment:
    - Minimum 10% borrower funds.
    - No gift or grant funds can be applied towards borrower funds.
- Interest-Only Program:
  - ≤ $453,100:
    - Initial 5% from borrower's own funds.
    - Gifts for addtional funds needed must be from an immediate family member, or future spouse/domestic partner who will reside in the property.
  - > $453,100:
    - Borrower's own funds only.
- **Ineligible:**
  - The gift/grant provider may not be an interested party to the transaction.
  - "Sweat Equity" as defined by the GSEs.

CASH RESERVES

Includes principal, interest, taxes, association dues' (PITIA):

- Purchase or Cash-Out Refinance :
  - No proceeds from the subject mortgage.
- Rate/Term Refinance:
  - None required.
- Super Jumbo Program:
  - >$453,100 (not including AK & HI) - $650,000: 4 months' PITIA.
  - >$650,000 ($679,650 in AK & HI) - $850,000: 6 months' PITIA.
  - >$850,000 - $1.5MM: 12 months' PITIA.
  - > $1.5MM - $2.0MM: 24 months' PITIA.
- Interest Only Program:
  - ≤ $453,100 - 2 months' PITIA.
  - > $453,100 - $750,000 - 6 months' PITIA.
  - > $750,000 - $1mm - 12 months' PITIA.
- Portfolio Program:
  - Owner-Occupied or Second Home - 2 months' PITIA.
  - Investment - 6 months' PITIA.

CONVERSION OF PRIMARY RESIDENCE

If the current primary residence is not sold with title transferred prior to closing of the subject transaction or will be converted to a second home or investment property:

- PITIA for the conversion property must be included in the debt ratio unless the conversion property is a pending sale that is documented by a signed purchase agreement without financing contingencies.
- Rental income for the conversion property can be considered if supported with a fully executed lease agreement and a 25% vacancy factor applied.

MULTIPLE LOANS TO SINGLE BORROWER

- AMGC and its affiliates may collectively insure a maximum of 3 loans to any borrower. Within AMGC, there is also a maximum risk exposure to any borrower of $500,000 (maximum risk exposure defined as aggregate of original loan amounts x percentage of MI coverage).
- Within the multiple loans to a borrower limit, only the maximum amount on the following will be accepted (limit includes loans currently insured):
  - Primary home – 1 loan maximum.
  - Second home – 1 second home and 1 investment property; or 2 second homes (with no investment properties). When 2 second homes are insured, they must not be in the same general location.
  - Investment property – 2 loans maximum (no Second Home).

APPRAISAL

- A full interior/exterior appraisal with photos.
- Appraisal requirements:
  - Loans ≤ $1,000,000:
    - 1 independent interior/exterior appraisal with photos.
  - Loans > $1,000,000:
    - 1 independent interior/exterior appraisal with photos and a second full appraisal or a complete field review supporting value.
  - Appraisals must be ≤ 120 days old on the date the mortgage note is signed.
  - Appraisals > 120 days to 12 months old must be recertified.
  - Appraisals >12 months old are not acceptable.
  - Appraisals originally ordered for an FHA loan are acceptable.

INELIGIBLE FOR MORTGAGE INSURANCE

- Short-term ARMs less than 1-year fixed period.
- Limited documentation loans.
- Negative amortization mortgages, including option payment mortgages.
- Single-wide manufactured homes.
- Properties located in Guam, Puerto Rico, and the Virgin Islands.
- Non-Resident Aliens, Partnerships, Corporations, Syndications, Non-Revocable Trusts and Foreign Nationals.
- Interest-Only loans in New York State.

Condominium Project Eligibility

GENERAL ELIGIBILITY

AMGC will review individual condominium units for mortgage insurance subject to the eligibility requirements outlined below.

PROJECT ELIGIBILITY

Condominiums are eligible for insurance from AMGC if the condominium project meets:

- All Fannie Mae or Freddie Mac eligibility requirements (e.g. "warrantable condo"); or
- AMGC's eligibility requirements (e.g. "nonwarrantable condo").

MAXIMUM ARCH MI PROJECT EXPOSURE

- No more than 33% of the project can be insured by AMGC.
- For 2- to 4-Unit project's, AMGC will insure a maximum of 1-Unit.

DETACHED UNIT SITE CONDOS

- Follow single-family residence guidelines; the lender is not required to determine condominium project eligibility.

CONDOMINIUM PROJECT DOCUMENTATION

Warrantable Condominium Requirements

- The loan file must indicate the type of GSE review completed to determine condominium project eligibility and include documentation supporting the determination.

Sample Documentation to Support Condominium Project Eligibility

- Fannie Mae Condo Project Manager (CPM) or Project Eligibility Review Service (PERS) determination.
- Appraisal – used to determine project characteristics, ownership, pre-sale levels, marketability, and completion levels (required).
- Homeowners Association Questionnaire – used to determine investor concentration, commercial usage, single entity ownership
- and project delinquency levels.
- Budget/Balance Sheet – utilized to verify the financial resources of the HOA. This determines the ability to provide maintenance and upkeep for the project grounds, fund necessary project improvements, and maintain adequate insurance.
- Other documentation used to validate eligibility of the condominium project under the applicable review type completed.

Non-Warrantable Condominium

- Documentation in the file should indicate that the lender has not completed a GSE review type and is requesting AMGC approval. The file should include one or more of the following documents:
- Appraisal – used to determine project characteristics, ownership, pre-sale levels, marketability, and completion levels (required).
- HOA Questionnaire – can be used to determine investor concentration, commercial usage, and single-entity ownership and project delinquency levels.
- Budget/Balance Sheet – utilized to verify the financial resources of the HOA. This determines the ability to provide maintenance and upkeep for the project grounds, fund necessary project improvements, and maintain adequate insurance.
- Other documents deemed necessary to validate the marketability and solvency of the condominium project.

NON-WARRANTABLE CONDOMINIUM ELIGIBILITY

Project Types

- Established Project:
  - An established project is defined as:
    - The project is fully complete, including all units and common elements and not subject to any additional phasing or annexation.
    - At least 90% of the total units have been conveyed to unit purchasers.
    - Control of the HOA has been turned over to the HOA or unit purchasers.
- New Project:
  - A new project is defined as:
    - The project is not fully completed, such as proposed construction, new construction, or the proposed or incomplete conversion of an existing building to a condominium.
    - The project is newly converted; or
    - The project is subject to additional phasing or annexation.
    - Fewer than 90% of the project's total units have been conveyed to the unit purchasers.
- 2-4 Unit Project:
  - A 2-4 unit project is defined as:
    - A project comprising 2, but no more than 4, 1-Unit dwellings that are separately owned with separate legal descriptions.

Established Project Requirements

- No single entity (the same individual, investor group, partnership, or corporation) may own more than 10% of the units within the project. For 5-20 unit projects, an investor may own up to 2 units. Units are not included in this calculation if:
  - They are owned by the project sponsor or developer; and
  - Vacant; and
  - Being actively marketed for sale.
- If the subject property is investor owned, a minimum 50% of units in the project must be owner-occupied or second homes.
- No more than 15% of total units in the project can be ≥ 60 days past due on the payment of condo/association fee payments.
- No more than 25% of the project area can be for commercial usage.

New Project Requirements

- The project must be substantially complete (i.e., all the units in the subject property's phase are complete and available for occupancy).
- At least 50% of the units in the complex/legal phase must be conveyed or under contract as owner-occupied or second homes.
- No single entity (the same individual, investor group, partnership, or corporation) may own more than 10% of the units within the project. For 5-20 unit projects, an investor may own up to 2 units. Units are not included in this calculation if:
  - They are owned by the project sponsor or developer; and
  - Vacant; and
  - Being actively marketed for sale.
- No more than 15% of total units in the project can be ≥ 60 days past due on the payment of condo/association fee payments.
- No more than 25% of the project area can be for commercial usage.

2- to 4-Unit Project Requirements

- The project must be 100% complete.
- All but one unit in the project must have been conveyed or under contract for sale to a primary residence or second home purchaser.
- Investor ownership of any units is not permitted.
- No one person or entity may own multiple units.
- No portion of the project can include commercial usage.

INELIGIBLE CONDOMINIUM TYPES

AMGC will not insure any of the following types of condominium projects:

- Projects with pending lawsuits that impact the safety, structural soundness, habitability or functional use of the project.
- Projects with outstanding environmental issues.
- Any project or building that is owned by several owners as tenants-in-common.
- Condotels.
- Timeshare, fractional or incremental ownership.
- Manufactured housing site condominiums.
- Multi-dwelling unit condominiums.
- New projects where the seller is offering excessive sale/financing concessions.
- Kiddie condos (condominium purchased for student occupancy).
- Houseboat projects.
- Condo projects that represent legal but non-conforming use of the land.

Construction-to-Permanent Guidelines

DEFINITION

- Financing obtained for construction and permanent financing of a home. This can occur as a "one-time" transaction in which the construction loan financing becomes the permanent financing. Or, it can be a "twotime" transaction in which new permanent financing is written and recorded once the property is completed.

  AMGC's program offers the option to activate mortgage insurance coverage either at the initial construction financing or upon completion of the property.

CONSTRUCTION PHASE

- The Commitment will be issued for a period of 12 months and extension/reinstatement is not permitted. A new MI application with current borrower information is required and subject to current published program guidelines and rates.
- The Commitment is subject to credit documentation update (see Underwriting Requirements section for details).
- Mortgage insurance coverage may be activated either at inception of the construction financing or upon conversion to permanent financing when the property is completed.

LOAN PURPOSE AND LTV

- Construction-Purchase – A transaction where the borrower is not currently the owner of record of the land and/or is acquiring the lot at the time the construction loan is obtained:
  - If the borrower does not own the land, the initial draw disbursement may assist in purchasing the land. However, the borrower's down payment must be used towards the purchase of the land before any mortgage proceeds are used.
  - The LTV will be based on the lot purchase price plus the documented costs of improvements or the current appraised value upon completion, whichever is less:
    - If the land is acquired by gift or inheritance, use the appraised value of the land, and document the acquisition and transfer of the land.
    - Cost of improvements is defined as the documented costs to build the home, the costs to obtain the construction and/or the permanent financing and the cost of the land, or value of the lot depending on when the lot was acquired.
    - Construction costs may include, but are not limited to, building permits and architectural drawings, survey, and loan fees, in addition to the cost of labor and materials required to complete the improvements.
- Construction-Refinance – a transaction where the borrower holds title to the lot and is named as the borrower for the construction loan:
  - The LTV may be based on the current as completed appraised value.
  - Maximum cash out not to exceed 2% of the loan amount or $2,000, whichever is LESS.
  - Borrower paid expenses which are reimbursed and not documented or exceed the construction loan are considered cash-out and not permitted.
- **Ineligible:**
  - Owner/Builder Transactions.
  - Condominiums, Co-Ops, and Manufactured Homes.

UNDERWRITING REQUIREMENTS

- The Premium Rate and Debt-to-Income will be determined using the interest rate and value established for the permanent financing.
- If the current residence is under a contingent sales contract and will be sold upon completion, the Principal, Interest, Taxes, Insurance, Association dues (PITIA) for both the current residence and the newly completed residence must be considered in the DTI calculation. The underwriter may exclude the current residence PITIA if they can ascertain there is a ready market for the current residence. The following market conditions should be present:
  - A ready market is apparent with marketing times no greater than 6 months.
  - Property values are stable or increasing.
  - The equity in the current residence is sufficient to cover all liens and sales and closing costs.
  - Activation of coverage greater than 120 days from the original commitment date requires:
  - Recertification of the property value.
  - Verbal verification of employment.
- The following additional documents should be included in the final loan file:
  - Contract between the builder and borrower showing materials and construction cost, time to complete and draw schedule.
  - A proposed dwelling survey (Plot Plan).

CONVERSION TO PERMANENT

- When the lender receives the final inspections, final title update, and Certificate of Occupancy (if applicable), conversion to a fully amortized loan will occur. The loan will become fully amortized over the remaining term.
- The lender must notify appraiser of any material changes made to the plans and specifications, and certify no impact on final value.

MORTGAGE INSURANCE ACTIVATION

- Mortgage insurance coverage may be placed in-force as determined by the lender either at initial construction financing or upon property completion. The lender can choose the effective date based on local practices:
  1. Date of the certificate of occupancy.
  2. Date the property is accepted as complete by the borrower.
  - Loan cannot be in default as of the date lender activates the mortgage insurance.
  - Contact Arch MI Policy Servicing at (800) 909-4264 to activate coverage.
  - Premium payment to be remitted within 45 days of the effective date selected to secure coverage after construction is completed:
    - If the initial premium payment is received past 45 days, the date the premium payment is received will be the effective date for coverage.

  NOTE: In order for a claim to be paid for a construction-to-permanent loan, the insurance must be in-force with the premiums paid and the construction must be completed according to the construction plans and specifications on which the appraisal was based.

  Default caused by the borrower's inability to secure permanent financing or the lender's unwillingness to convert the loan to a permanent loan is NOT a covered event of default for mortgage insurance purposes.

FOR SUPPORT

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Rates, quotes, guidelines and service information can be found at **archmi.com**

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