

# Arch MI Loan Program Codes for Encompass

A Quick and Easy Reference Guide



**Ensure your access to Arch MI's underwriting requirements and competitive pricing.**

Always enter the exact Arch MI code for each loan program into the Encompass® system's **Special Loan Program** field.

| LOAN PROGRAM  | LTV/CLTV | MINIMUM CREDIT SCORE | ARCH MI CODE                  |
|---|----------|----------------------|-------------------------------|
| Fannie Mae HomeReady®                                   | 97/105   | 620                  | HomeReady                     |
| Fannie Mae HomeStyle® Renovation Mortgage               | N/A      | 620                  | HomeStyle                     |
| Fannie Mae RefiNow™                                     | 97/105   | 620                  | RefiNow                       |
| Freddie Mac Home Possible®                              | 95/95    | 620                  | FHLMC Home Possible           |
| Freddie Mac Home Possible Advantage <sup>SM</sup>       | 97/105   | 620                  | FHLMC Home Possible Advantage |
| Freddie Mac Refi Possible®                              | 97/105   | 620                  | Refi Possible                 |
| HFA loan with an AUS approval                           | 97/105   | 620                  | EZD-HFA                       |
| HFA loan with No AUS approval                           | 97/105   | 620                  | STD-HFA                       |
| FHLB loan with Down Payment Assist and AUS approval     | 97/105   | 620                  | EZD-FHLB Down Pmt Assist      |
| FHLB loan with Down Payment Assist with No AUS approval | 97/105   | 620                  | STD-FHLB Down Pmt Assist      |

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**ARCH MORTGAGE INSURANCE COMPANY®**

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