

# Arch MI Loan Program Codes for Epic Mortgage

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 Epic Mortgage system's **Loan/Affordable 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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