

WE HAVE THEIR NUMBER — AND IT'S LESS THAN THEY THINK!



Qualify More Borrowers with Low-Down-Payment Options from **MIHome from Arch MI**

Saving up for the down payment is the biggest obstacle for most aspiring homebuyers.

But with MIHome from Arch MI's products and solutions, that down payment can be as low as **10%**, **7%** or even **3%** of the home purchase price! And with coverage from Arch Mortgage Guaranty Company (AMGC), homeownership is possible with **1% or even 0%** down payments.

Introducing **MIHome from Arch MI**

A comprehensive set of resources aimed at helping you structure and insure low-down-payment loans, MIHome from Arch MI has everything credit unions need to attract, originate and close this valuable purchase business:

- Manufactured homes, condos, co-ops, single-family and construction-to-perm all eligible.
- Flexible Arch MI guidelines that work with down payments as low as 3%; gifts and grants allowed.
- AMGC Community Program supports down payments as low as 1% or even 0% for eligible borrowers.
- Free homebuyer education for GSE loan programs via our website.*
- Free Roadmap to Homeownership toolkit equips you to set up your own homebuyer seminars.

* Limited to members with loans insured by Arch MI or AMGC.

In addition, MIHome from Arch MI has exclusive solutions to lower members' costs even more:

- Price MIHome using RateStar®, the industry's preferred risk-based pricing tool.
- Use RateStar BuydownSM to create a custom MI premium to meet your member's budget.
- Reduce or eliminate members' need for extra cash at closing with our effective MI strategy to close appraisal gaps.



Help homebuyers win the numbers game with **MIHome from Arch MI.**

Learn more at archmicu.com/MIHome or contact your Arch MI Account Manager.