

WE HAVE YOUR  
**NUMBER**  
AND IT'S LESS THAN  
YOU THINK!

4%



**LOGO**

If you're worried about the time it takes to accumulate a big down payment, you may be able to buy a home faster than you ever expected.

**What Most People Get Wrong:** In a National Association of Realtors survey, 45% of respondents incorrectly said lenders require down payments of 16% or more.

**In Reality:** First-time buyers pay an **average of 8%** down and qualified borrowers pay **as little as 3%** down to lock in a fixed-rate mortgage to escape fast-rising rents.

When your credit union insures your loan with mortgage insurance (MI) from Arch MI or Arch Mortgage Guaranty Company (AMGC), your down payment could be **as low as 0%**.

## RUN THE NUMBERS TO SEE THE SAVINGS WITH MI

**Arch MI's Buy with MI** is a range of MI products and solutions that support affordable mortgages. With a mortgage loan insured by us, you can also:

- Buy a home sooner.
- Buy more home for the same amount of cash at closing.
- Cancel the MI once your equity reaches a certain percentage.



## Which Down Payment Works with Your Budget?

| Home Purchase Price | 20% Down Payment (no MI) | 10% Down Payment (with MI) | 5% Down Payment (with MI) | 3% Down Payment (with MI) | 1% Down Payment (with MI)* | 0% Down Payment (with MI)* |
|---------------------|--------------------------|----------------------------|---------------------------|---------------------------|----------------------------|----------------------------|
| \$200,000           | \$40,000                 | \$20,000                   | \$10,000                  | \$6,000                   | \$2,000                    | \$0                        |
| \$300,000           | \$60,000                 | \$30,000                   | \$15,000                  | \$9,000                   | \$3,000                    | \$0                        |
| \$400,000           | \$80,000                 | \$40,000                   | \$20,000                  | \$12,000                  | \$4,000                    | \$0                        |

\* With coverage through Arch Mortgage Guaranty Company for certain qualified members only.

### Arch MI's Buy with MI Lowers Your Costs Even More

We offer additional savings and support for credit union members:

- You'll automatically receive our most competitive pricing to insure your loan.
- Your credit union can create a custom monthly MI payment to fit your budget.
- Facing an appraisal gap? MI can help reduce or eliminate the need for extra cash at closing.
- Get free homebuyer education to meet loan requirements via our website.\*\*

\*\*Must have a mortgage loan insured with Arch MI or AMGC.

Find out if **you** qualify for a low down payment loan insured with MI.  
**Ask Us about Arch MI's Buy with MI.**

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|------------------------|------------------|--------------------|
| <b>PHOTO GOES HERE</b> | First, Last Name | Phone Number       |
|                        | Title            | Email Address      |
|                        | Company          | Web Address        |
|                        | Agent NMLS #     | Address Line 1     |
|                        | Company NMLS #   | City, ST, ZIP Code |