

**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.

PHOTO GOES HERE	First, Last Name	Phone Number
	Title	Email Address
	Company	Web Address
	Agent NMLS #	Address Line 1
	Company NMLS #	City, ST, ZIP Code