

WE'VE GOT YOUR HOMEBUYER'S NUMBER
**AND IT'S LESS
THAN THEY THINK!**



LOGO

Your clients are likely worried about the time it takes to accumulate a big down payment, but they may be able to buy a home faster than they 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 or weren't sure.

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 homebuyer's credit union insures their loan with mortgage insurance (MI) from Arch MI or Arch Mortgage Guaranty Company (AMGC), your customer's 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, your customers can also:

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



Which Down Payment Works with the Homebuyer's 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.

Lower Your Buyer's Costs Even More with Arch MI's Buy with MI

We offer additional savings and support:

- We automatically provide our most competitive pricing to insure each loan.
- The credit union can create a custom monthly MI payment to fit your homebuyer's budget.
- Facing an appraisal gap? MI can help reduce or eliminate the need for extra cash at closing.
- Free homebuyer education to meet loan requirements is available via our website.**

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

Find out if **your customers** 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