Arch | MI

EZ Decisioning
Fast and On Target

Arch MI's Streamlined Underwriting Requirements Cut Submission Times and Speed Approvals

Conforming loans that meet our EZ Decisioning℠ underwriting requirements and receive a valid DU® Approve/Eligible or Loan Product Advisor® (LPA) Accept/Eligible are eligible for submission with the AUS-indicated documentation.

Qualify More Borrowers – in Less Time!

EZ Decisioning allows:

- Credit scores down to 620 for LTVs up to 97%.
- Credit scores below 620 for loans with more than one borrower and a DU Approve/Eligible.
- Maximum 50% DTI ratio.
- Reserves as indicated by DU/LPA.
- Non-Traditional Credit may be eligible (non-delegated submissions only).
- DU Approve/Ineligible with minimum 620 credit score, or LPA Accept/Ineligible where the ineligibility is due to the following reasons only:
  - 1-unit primary residence with LTV 95.01–97%.
  - ARM loan types (fully amortizing).
  - None of the borrowers are first-time homebuyers.

For complete EZ Decisioning underwriting requirements, please visit archmi.com/guidelines.

ARCH MORTGAGE INSURANCE COMPANY® | 230 NORTH ELM STREET GREENSBORO NC 27401 | **ARCHMI.COM**

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