

## 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<sup>SM</sup> underwriting requirements and receive a valid DU<sup>®</sup> Approve/Eligible or Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) 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).
  - Borrowers on loan are not first-time homebuyers.

**For complete EZ Decisioning underwriting requirements,  
please visit [archmi.com/guidelines](https://archmi.com/guidelines).**