

EZ Decisioning Fast and On Target

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

Conforming loans that meet our EZ DecisioningSM 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 Members – 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.
- DU Approve/Ineligible with minimum 620 credit score, or LPA Accept/Ineligible where the ineligibility is due to: LTV, loan amount, loan type, or none of the members are first-time homebuyers.
- Maximum 50% DTI ratio.
- Reserves as indicated by DU/LPA.
- Non-Traditional Credit may be eligible (non-delegated submissions only).

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