

FOR EVERY LOAN,

THERE'S A DEAL SAVER

# RateStar Buydown



Worried about deal breakers? **RateStar Buydown<sup>SM</sup>** gives you the flexibility you need to save the deal.

Check out the **top four ways** the leading MI buydown tool helps you compete to win:

1

Use borrower's own funds, gifts or grants, or excess lender/seller credits to reduce the monthly MI premium.



2

Decrease DTI for GSE approval.



3

Provide a customized MI premium payment.



4

Meet each borrower's specific PITI payment goals.



Get a RateStar Buydown at [archmiratestar.com](http://archmiratestar.com).

Scan to access our RateStar Buydown how-to video.



**RATESTAR BUYDOWN** Discover the Deal Saver

## Buydown Example

Product Run Scenarios **Buydown** Other Products

**WITH RATESTAR BUYDOWN YOU CAN CHOOSE THE MONTHLY RATE.**  
Choose an amount to determine the upfront cost and lower monthly rate.

**BORROWER PAID EZ MONTHLY**

Ref# M232507248543531

**\$64.17 Monthly**  
**0.2000%**  
RateStar

**WITHOUT BUYDOWN**

**BORROWER PAID EZ MONTHLY WITH BUYDOWN**

192.50  2926.00

**Upfront Amount** **Monthly Amount**

\$ **693.00** **\$ 48.12**

0.18 % 0.15 %

**APPLY BUYDOWN**



**Loan information:** Base loan amount \$385,000 in North Carolina (27401), two co-borrowers, both 780 credit scores, DTI 45%, 30-year fixed-rate purchase loan, single-family house, 95% LTV. Arch MI RateStar® pricing as of March 19, 2024.

When using RateStar® for an MI quote, click **Get a RateStar Buydown** to begin the MI buydown process.

**GET A RATESTAR BUYDOWN**

Use RateStar Buydown to close more loans and attract referral business.

Learn more at [archmi.com/RateStar-Buydown](https://archmi.com/RateStar-Buydown) or contact your **Arch MI Account Manager**.