

FOR EVERY LOAN,

THERE'S A DEAL SAVER

RateStar Buydown



Worried about deal breakers? **RateStar BuydownSM** 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 member'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 member's specific PITI payment goals.



Get a RateStar Buydown at archmicuratestar.com.

Scan to access our RateStar Buydown how-to video.



RATESTAR BUYDOWN Discover the Deal Saver

Buydown Example

The screenshot shows a web interface with tabs for 'Product', 'Run Scenarios', 'Buydown', and 'Other Products'. The 'Buydown' tab is active. A header states: 'WITH RATESTAR BUYDOWN YOU CAN CHOOSE THE MONTHLY RATE. Choose an amount to determine the upfront cost and lower monthly rate.'

On the left, a box titled 'BORROWER PAID EZ MONTHLY' shows a reference number 'Ref# C232913080535401' and a loan without buydown: '\$64.17 Monthly 0.2000% RateStar'. Below this is a green checkmark icon and the text 'WITHOUT BUYDOWN'.

On the right, a slider bar is labeled 'BORROWER PAID EZ MONTHLY WITH BUYDOWN'. The slider has a house icon and is positioned between 192.50 and 2926.00. Below the slider, the 'Upfront Amount' is '\$ 693.00' (0.18%) and the 'Monthly Amount' is '\$ 48.12' (0.15%). A green 'APPLY BUYDOWN' button is at the bottom right.

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 archmicu.com/RateStar-Buydown or contact your **Arch MI Account Manager**.