

# Arch MI Insures HomeReady Loans



Members with only small down payments may qualify under Fannie Mae's affordable HomeReady® program for low- and moderate-income homebuyers.

## DU®-approved HomeReady loans are eligible for coverage by Arch MI\*:

Non-occupant members included in qualifying (income, assets, liabilities, credit).

Rental income from an accessory unit.

Manufactured homes to 95% LTV.

HomeStyle® Renovation to 97% LTV.

Non-traditional credit (1-unit and non-delegated submissions only).

CLTV up to 105% with eligible Community Seconds®.

**Questions about HomeReady and Arch MI?**  
Contact Your Arch MI Account Manager.

\*For complete information about HomeReady loan eligibility for MI, please review our Underwriting Manual at [archmicu.com/uwmanual](http://archmicu.com/uwmanual).