

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.

Fannie Mae MH Advantage® and Freddie Mac CHOICEHome® to 97% LTV.

HomeStyle® Renovation to 97% LTV.

Non-traditional credit (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.