

# Originate More Portfolio Loans with AMGC

Reduce your exposure on portfolio loans and explore new origination opportunities when you insure with Arch Mortgage Guaranty Company (AMGC).

Top-rated by Moody's and Standard & Poor's, AMGC comes with Day One rescission relief and the flexible guidelines to insure a wide range of mortgages:

## Approve loans that may fall outside GSE eligibility

- Loan amounts up to \$2,500,000.
- Loans intended for private securitization.
- Some non-Qualified Mortgage loans such as Interest-Only.

## Qualify more members

- Loan-to-value (LTV) ratios up to 100%.
- Affordable lending solutions allowing up to 100% of the Area Median Income.
- Expanded flexibility, including use of boarder income, non-occupant members and members with non-traditional credit.
- Debt-to-income (DTI) ratios as high as 50%.
- Credit scores as low as 620.
- Expanded loan terms (including 40-year term).
- A variety of insurance coverage options are available.

## Choose from the following AMGC portfolio loan programs:

- AMGC Portfolio.
- AMGC Interest-Only.
- AMGC Standard Medical and Dental Professionals.
- AMGC Reduced Coverage Medical and Dental Professionals.
- AMGC Professional, Non-Medical Experts.
- AMGC Community Heroes.
- AMGC EqualAccess Homeownership.

Price your AMGC loans using RateStar® to receive our most competitive rates and customize an affordable MI premium payment for members with RateStar Buydown<sup>SM</sup>.

For more information on how to become an AMGC policyholder, visit [archmicu.com/amgc](https://archmicu.com/amgc) or contact your Arch MI Account Manager.

