

EZ DECISIONING

Underwriting Requirements on Gift Funds



If your first-time homebuyers are strapped for cash, gift funds can help make them homeowners. Arch MI's EZ DecisioningSM program makes it easy.

Our flexible guidelines approve the use of 100% gift funds as the borrower's minimum contribution for eligible loans meeting the following requirements:

- Follows GSE loan programs.
- Available for all property types.
- 1-unit principal residence up to 97% LTV.
- Credit score down to 620.
- Non-traditional credit may be eligible.

Donor Requirements*

- Donors can be a relative or non-relative who shares a familial relationship.
- Gift letter from the donor.
- Documentation that donor funds are available or transferred to borrower.

For more information, contact your **Arch MI Account Manager** or visit [archmi.com](https://www.archmi.com).

* See the applicable GSE Seller Guide for further requirements.