

# 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 Decisioning<sup>SM</sup> program makes it easy.

Our flexible guidelines approve the use of 100% gift funds as the member'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 family members, relatives, domestic partners, fiancé/fiancée.
- Gift letter from the donor.
- Documentation that donor funds are available or transferred to member.

For more information, contact your **Arch MI Account Manager** or visit **archmicu.com**.

\* See the applicable GSE Seller Guide for further documentation requirements.