



Get a Quote for Our RateStar Refinance Retention Program

Arch MI offers added savings to eligible borrowers who want to refinance their mortgages. Borrowers whose current loans are insured with Arch MI and who still need mortgage insurance on their new loans may be eligible for a reduced monthly premium under our **RateStar Refinance Retention** program.

While existing loans may be insured with either lender-paid MI (LPMI) or borrower-paid MI (BPMI), the premium reduction is only available for monthly borrower-paid MI (BPMI) on the refinanced loan.*

How to Get a Rate Quote and Check Your Borrower's Eligibility:

1. Use the RateStar® portal, enter your Master Policy ID, enter quote details and click **GET RATES**.
2. If the loan is eligible for the new program, you will see the Monthly Refinance Retention option to the right of the current MI rate and monthly premium. Select **GET RATE**.
3. Enter the existing or current Certificate # or Loan #, Property ZIP Code and Property Street Number, and search for the existing policy by clicking **GET STATUS**.

Master Policy

1234-5678-9 Franklin Credit Union SELECT

Use your Master Policy Number for the most accurate rates.

If your Borrower's current loan is insured by Arch MI, they may qualify for a premium reduction on a refinance. LEARN MORE...

MODIFY QUOTE

Product Buydown PRINTER FRIENDLY

Select Product			
Borrower Paid EZ Monthly	Monthly Refinance Retention	Borrower Paid Monthly Buydown	Lender Paid Single
\$41.67 Monthly 0.2000% RateStar Constant Renewal	<p>If your borrower's current loan is insured by Arch MI, they may qualify for a premium reduction on a refinance.</p> GET RATE	<p>With RateStar Buydown you can choose the monthly rate.</p> <p>Choose the amount to determine the upfront cost and lower monthly rate.</p>	\$3,150.00 Upfront 1.2600%

EMAIL QUOTE VIEW PDF

Ref# M286734955181C7

Monthly Refinance Retention

To qualify for the reduction, the loan being refinanced must have an active MI certificate with Arch MI. It's that easy!

Search for existing certificate using:

Certificate Loan

Loan #

Property ZIP Code

Property Street Number

CANCEL GET STATUS

4. If a match is found, select **CALCULATE REDUCTION**. (If a match is NOT found, go to Step 6.)

Monthly Refinance Retention

To qualify for the reduction, the loan being refinanced must have an active MI certificate with Arch MI. It's that easy!

We found an active MI certificate.

CALCULATE REDUCTION

5. Print a copy of the PDF showing the Monthly Refinance Retention that RateStar calculated, based on eligibility criteria. Submit this quote with your loan application.

MODIFY QUOTE

Product Buydown PRINTER FRIENDLY

MONTHLY REFINANCE RETENTION

\$37.50 Monthly
0.1800%
RateStar
Constant Renewal

EMAIL QUOTE
VIEW PDF

Ref# M28670664528082

Select Product

Borrower Paid EZ Monthly	Monthly Refinance Retention	Borrower Paid Monthly Buydown	Lender Paid Single
\$41.67 Monthly 0.2000%	\$37.50 Monthly 0.1800%	With RateStar Buydown you can choose the monthly rate. Choose the amount to determine the upfront cost and lower monthly rate.	\$3,075.00 Upfront 1.2300%
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. After Step 3, if the system can't locate a matching certificate, the pop-up screen will alert you that a certificate could not be found.

Monthly Refinance Retention

To qualify for the reduction, the loan being refinanced must have an active MI certificate with Arch MI. It's that easy!

Search for existing certificate using:

Certificate

Loan

Certificate #

Enter Certificate #

We were unable to find an MI certificate matching this loan information.

7. After Step 3, if the system locates a match based on the certificate number, but finds that the policy is not active, the pop-up screen will alert you to that status. An inactive certificate is not eligible for the program.

Monthly Refinance Retention

To qualify for the reduction, the loan being refinanced must have an active MI certificate with Arch MI. It's that easy!

Search for existing certificate using:

Certificate

Loan

Certificate #

Enter Certificate #

We found an MI certificate, but it is not eligible for this refinance program.

* As of Jan. 18, 2023, lenders domiciled in the following states — AK, HI, LA, MO, NM, NY, OH and WA — are not eligible for this program.

Questions? Contact your Arch MI Account Manager for more information.