

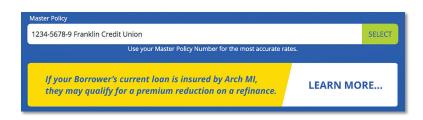
Get a Quote for Our RateStar Refinance Retention Program

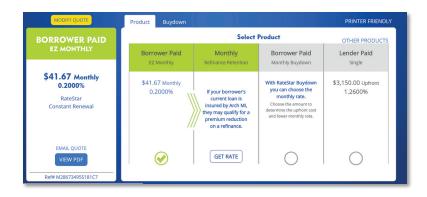
Arch MI offers added savings to eligible borrowers who want to refinance their mortgages. Borrowers whose current loans are insured with Arch MI and who still need mortgage insurance on their new loans may be eligible for a reduced monthly premium under our RateStar Refinance Retention program.

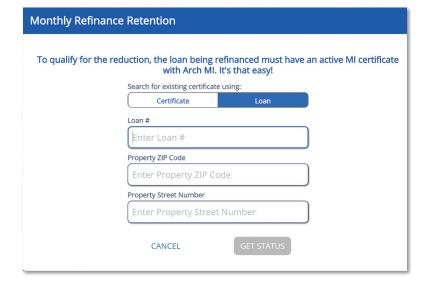
While existing loans may be insured with either lender-paid MI (LPMI) or borrower-paid MI (BPMI), the premium reduction is only available for monthly borrower-paid MI (BPMI) on the refinanced loan.*

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

- Use the RateStar® portal, enter your Master Policy ID, enter quote details and click GET RATES.
- 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.
- 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.







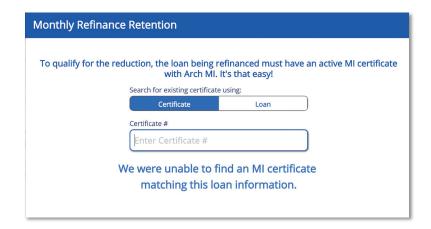
 If a match is found, select CALCULATE REDUCTION. (If a match is NOT found, go to Step 6.)



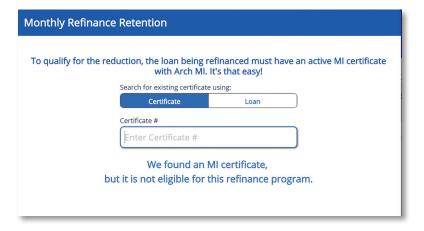
5. Print a copy of the PDF showing the Monthly Refinance Retention that RateStar calculated, based on eligibility criteria. Submit this quote with your loan application.



 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.



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.



* 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.