

RateStar Refinance Retention

Close More Loans with the Industry's Only MI Refinance Solution



When Rates Drop, Refinances Rise.



Compete successfully for that business with our **RateStar Refinance Retention** program. Available only from Arch MI, it allows you to offer qualifying refi customers lower MI premiums on their new loans.¹

The RateStar Refinance Retention program requires that:

- The borrower's current loan must be insured with an active Arch MI certificate (either borrower-paid or lender-paid MI).
- The new loan must be a rate-and-term refinance insured only with Arch MI's monthly borrower-paid MI (BPMI) premium.

RateStar will verify whether the MI certificate is active, determine the new MI rate and calculate the new monthly MI premium.

If you typically submit quotes via a Pricing and Product Engine (PPE), please note that PPEs are not compatible with our program. You should submit directly from your LOS or use RateStar at archmiratestar.com to determine whether your borrowers' loans are eligible.

Check Today for Eligibility

It's easy to determine whether your borrower's loan qualifies for our reduced MI premium program.* Simply request your quote through your LOS as normal or use Arch MI RateStar®.

To use RateStar®:

- Access the RateStar portal on any of your devices, 24/7, archmiratestar.com.
- Enter your master policy and quote details and then click **Get Rates**.
- Click **Get Rate** under the Refinance Retention program card display.
- Enter the borrower's current loan number and property information.
- Click **Calculate Reduction**.
- Select **Monthly Refinance Retention** and print PDF.

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

¹ Subject to any applicable regulatory requirements, Arch MI reserves the right to terminate the program at any time without notice.

* 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.