

# 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.<sup>1</sup>

The RateStar Refinance Retention program requires that:

- The member'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.

## Check Today for Eligibility

It's easy to determine whether your member'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, [archmicuratestar.com](https://archmicuratestar.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 member's current loan number and property information.
- Click **Calculate Reduction**.
- Select **Monthly Refinance Retention** and print PDF.

**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 [archmicuratestar.com](https://archmicuratestar.com) to determine whether your members' loans are eligible.

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

<sup>1</sup> 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, credit unions domiciled in the following states — AK, HI, LA, MO, NM, NY, OH, and WA — are not eligible for this program.