

## CUSTOMER ANNOUNCEMENT

CA 2021-01 | January 11, 2021

### ► **Standard Underwriting Requirements — Additional Loan Limit Increase for 1-Unit Properties, Effective Immediately**

In [CA 2020-12](#), Arch MI announced loan limit increases to support the FHFA's increase to the conforming loan limits for Fannie Mae and Freddie Mac. Effective immediately, we are announcing an additional increase to one of the loan limits previously announced for our **Standard Underwriting** requirements secured by 1-unit properties. This additional increase does not apply to our **EZ Decisioning<sup>SM</sup>** underwriting requirements.

### **1-Unit Properties (SFA, SFD, Condos, Co-ops and Manufactured Housing) — All Occupancy Types:**

#### **Standard Underwriting Requirements:**

In CA 2020-12, we announced that effective November 25, 2020, wherever our current maximum loan amount was \$765,600, it was increased to \$822,375. We are now announcing that, effective immediately, wherever the loan amount was increased to \$822,375, it has been increased to \$850,000.

#### **Additional Information**

##### **Updates to the Arch MI Underwriting Manual and Supporting Documents**

The [Arch MI Underwriting Manual](#) and all supporting documents have been updated with the changes outlined in this announcement and CA 2020-12.

##### **Arch MI Underwriting System Edits**

All underwriting requirement system edits impacting the MI rate quote and application have been updated. If you encounter an issue with receiving a rate quote or have any other questions about this announcement, please contact your [Arch MI Account Manager](#).