



Creditworthy low-income families often face significant barriers to sustainable homeownership — and the opportunity to build wealth and long-term security.

With Arch MI’s innovative **AMGC EqualAccess Homeownership Program**, you can qualify more of these members while limiting your risk exposure.

“The Arch team is always great at thinking of alternatives for our clients.”*



Reach Out to More Homebuyers and Strengthen Communities

This unique portfolio lending program supports responsible homeownership and is backed by Arch Mortgage Guaranty Company (AMGC), which has the highest ratings in the industry.

Its flexible underwriting guidelines expand on the GSEs’ HomeReady®/Home Possible® programs to address the real needs of eligible low-income members.

Homeownership Becomes Accessible with AMGC EqualAccess

The program has two tiers, 99% LTV and 97% LTV:

- Qualifying income is allowed up to 100% of the Area Median Income (AMI) for the property location.
- 100% gift funds are allowed. No minimum member contribution and no reserves are required.
- Program is not restricted to first-time homebuyers, and refinances are allowed.
- Standard coverage options, plus a thin MI coverage option of 12% dropping off at 90% LTV.
- Expanded flexibilities for LTVs 95.01%–97%. Choose from **one** of the following:
 - Non-traditional credit.
 - Non-occupant members.
 - Boarder income.
 - Manufactured homes.
- Coverage priced with RateStar® receives our most competitive rates.

Questions? Contact your **Arch MI Account Manager** for details.

*Actual quote from Arch MI customer.