

## CUSTOMER ANNOUNCEMENT

CUA 2021-09 | October 12, 2021

### ► EZ Decisioning Expanded Loan Limits for 1–4 Units — Effective October 12, 2021

To support our customers that may be originating loans above the current FHFA loan limits, Arch MI has increased our EZ Decisioning<sup>SM</sup> allowable conforming loan limits for 1- to 4-unit properties effective October 12, 2021, as follows:

- Expanded loan amounts:
  - 1-unit \$625,000 – (AK and HI \$937,500).
    - For those areas where the current 1-unit high-cost limit is below 625,000, Arch MI will allow the expanded conforming limit of \$625,000.
  - 2-unit \$800,250.
    - For those areas where the current 2-unit high-cost limit is below 800,250, Arch MI will allow the expanded conforming limit of \$800,250.
  - 3-unit \$967,250.
  - 4-unit \$1,202,000.
  
- Loans must receive a Desktop Underwriter<sup>®</sup> Approve/Ineligible, or a Loan Product Advisor<sup>®</sup> Accept/Ineligible recommendation where the ineligibility meets the following requirements:
  - The loan amount exceeds the current FHFA conforming loan limit only, not to exceed the loan amounts listed above.
  - The loan amount exceeds the current high-cost limit for 1-and 2-units only, not to exceed \$625,000 (1-unit) and \$800,250 (2-units).
  
- All other EZ Decisioning Underwriting Requirements apply.

**Note:** There are no additional changes to current EZ Decisioning loan limits in high-cost areas.

Arch MI will make further adjustments to all EZ Decisioning loan limits when the FHFA announces the official 2022 loan limits later this year.

For more information, contact your [Arch MI Account Manager](#).