

CUSTOMER ANNOUNCEMENT

CA 2023-04 | OCTOBER 06, 2023

► Expanded EZ Decisioning Loan Limits

Arch MI Announces Increased Loan Limits for EZ Decisioning

To support our customers originating loans above the current Federal Housing Finance Agency (FHFA) loan limits, Arch MI has increased our EZ DecisioningSM allowable baseline conforming loan limits for 1- to 4-unit properties. There are no changes to our current high-balance loan limits.

Effective immediately, we have increased our maximum loan amounts as follows:

EZ Decisioning Expanded Baseline Conforming Loan Limits

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

- Wherever our maximum loan amount is \$726,200, it will increase to \$750,000 (AK and HI \$1,125,000).

2-Unit Primary Residences:

- Our maximum loan amount remains at \$1,394,775, which is the current high-balance limit.

3- to 4-Unit Primary Residences:

- Wherever our maximum loan amount for a 3-unit property is \$1,123,900, it will increase to \$1,160,750.
- Wherever our maximum loan amount for a 4-unit property is \$1,396,800, it will increase to \$1,442,600.

Loans must receive a Desktop Underwriter[®] Approve/Ineligible or a Loan Product Advisor[®] Accept/Ineligible recommendation where the ineligibility is for the loan amount only.

All other EZ Decisioning underwriting requirements apply.

Arch MI will make further adjustments to our loan limits when the FHFA announces the official 2024 loan limits later this year.

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