

CUSTOMER ANNOUNCEMENT

CA 2025-02 | September 24, 2025

► Arch MI Expands EZ Decisioning Loan Limits to Support Higher Conforming Loans

Arch MI Announces Increased Loan Limits for EZ Decisioning

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

Effective immediately, the updated maximum loan amounts are as follows:

EZ Decisioning Expanded Baseline Conforming Loan Limits

1-Unit Properties

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

- Where our current maximum loan amount is \$806,500, it will increase to \$819,000 (\$1,228,550 in Alaska and Hawaii).

2-Unit Primary Residences

- Maximum loan amount remains at \$1,548,975 (current high-balance limit).

3- to 4-Unit Primary Residences

- 3-Unit: From \$1,248,150 to \$1,268,000.
- 4-Unit: From \$1,551,250 to \$1,575,300.

Underwriting Requirements

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 criteria remain unchanged.

Looking Ahead

Arch MI will update loan limits again when the FHFA announces the official 2026 limits later this year.

If you have any questions about this announcement, contact your [Arch MI Account Manager](#).