

## CUSTOMER ANNOUNCEMENT

CUA 2024-03 | September 25, 2024

### ► EZ Decisioning Expanded Conforming Loan Limits, Effective Immediately

#### 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 Decisioning<sup>SM</sup> 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 \$766,550, it will increase to \$810,000 (\$1,215,000 in Alaska and Hawaii).

2-Unit Primary Residences:

- Our maximum loan amount remains at \$1,472,250, which is the current high-balance limit.

3- to 4-Unit Primary Residences:

- Wherever our maximum loan amount for a 3-unit property is \$1,186,350, it will increase to \$1,242,250.
- Wherever our maximum loan amount for a 4-unit property is \$1,474,400, it will increase to \$1,543,900.

Loans must receive a Desktop Underwriter<sup>®</sup> Approve/Ineligible or a Loan Product Advisor<sup>®</sup> 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 2025 loan limits later this year, including reducing the loan limits if the FHFA announced 2025 limits are lower than the temporary limits listed in this announcement.

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