

CUSTOMER ANNOUNCEMENT

CA 2023-05 | October 18, 2023

► EZ Decisioning Allows 2 to 4 Units at 95% LTV

In response to Fannie Mae's recent [Desktop Underwriter Release Notes](#) expanding LTV ratios for 2- to 4-unit properties and to further support affordable housing, Arch MI reminds our customers that our EZ DecisioningSM Program allows 2 to 4 units at a maximum 95% LTV ratio as follows:

EZ Decisioning for 2 to 4 Units

Loans must receive a Desktop Underwriter[®] Approve/Eligible or Loan Product Advisor[®] Accept/Eligible recommendation and meet our EZ Decisioning underwriting requirements, which include a minimum 660 representative credit score for 3- and 4-unit properties.

For our complete EZ Decisioning underwriting requirements, including maximum loan limits, combined loan-to-value limits, eligibility for loans receiving certain ineligible recommendations, Desktop Underwriter average median credit score eligibility, and for loans with non-traditional credit, refer to the [Arch MI Underwriting Manual](#).

As a reminder, for our customers originating loans above the current Federal Housing Finance Agency (FHFA) loan limits, Arch MI has increased our EZ Decisioning loan limits as announced in Customer Announcement [CA 2023-04](#).

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