

APPROVE MORE SECOND LIENS WITH

## Arch MI Equity Secure

Increase your profitability and reduce risk by insuring home equity loans.



**Arch MI Equity Secure<sup>SM</sup>** opens up a new market for credit unions — with streamlined originations, minimal expense and low risk exposure. Through Arch Mortgage Assurance Company (AMAC), Arch MI provides MI coverage on second liens.

### Protect Your Portfolio and Market More Competitive Products

Our fully insured program helps you expand home equity loan offerings safely and profitably, make more loans and boost your interest income:

- Loss protection that pays the full balance of the eligible covered loan.
- Coverage for eligible HELOCs, Purchase Money Seconds, Closed-End Home Equity Loans.
- Eligible second-lien volume on portfolio insurable up to a 10% annual Stop Loss.
- Delegated loan underwriting authority with the option to submit non-delegated.

### Save on Expenses and Shorten Turnaround Times

While protecting against member default, Arch MI Equity Secure also:

- Allows the lender to increase APR slightly to cover the cost of risk transfer.
- May eliminate/reduce credit union's REO expenses because no foreclosure is required when filing a claim.
- Eliminates/reduces loan loss reserve and protects the balance sheet.
- Accepts AVMs, rather than formal appraisals, on certain transactions.
- Allows basic title search in lieu of formal title insurance on certain transactions.



Enroll in Arch MI Equity Secure by contacting your **Account Manager**.  
Questions? Visit [archmicu.com/equity-secure](https://archmicu.com/equity-secure).