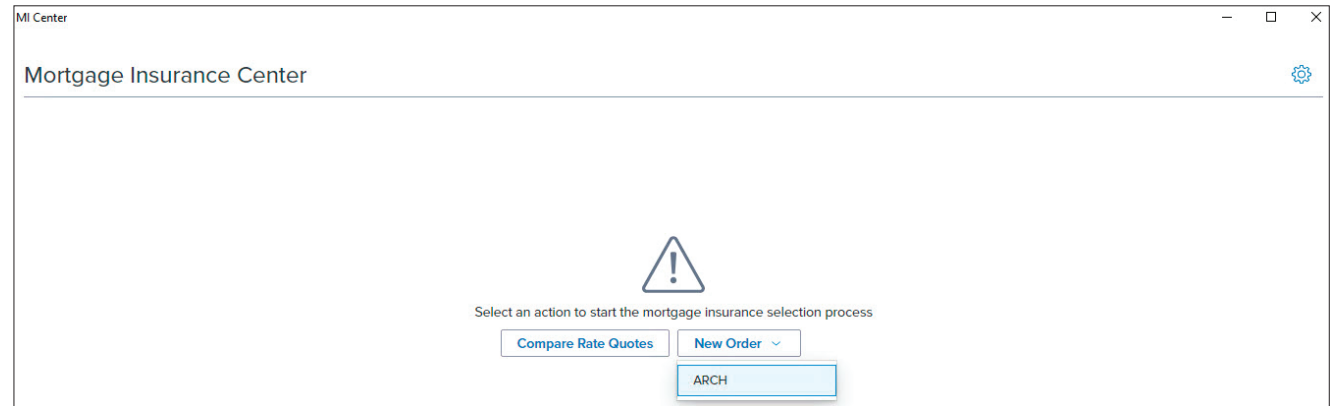
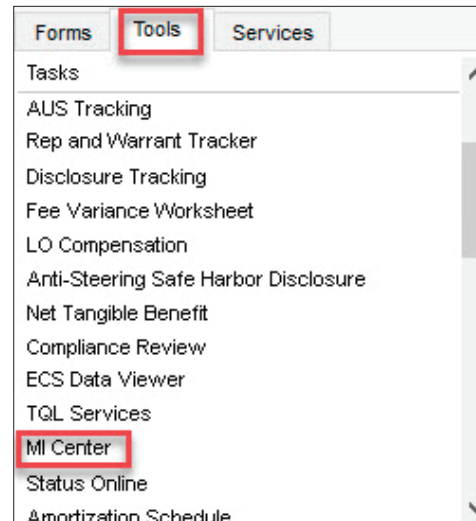




EPC users can request RateStar BuydownSM quotes from within the MICenter/EPC integration.

1. From the Tools option, select MI Center.

2. Select New Order and then choose Arch.



3. Add the amount you want to try as an upfront buydown to reduce your monthly payment to the **Requested MI Buydown Amount** field.

Note: The quote must be for Borrower Paid (BPMI) monthly coverage.

4. The help icon instructs the user to verify they have been approved to order RateStar Buydown quotes. Customers that already use RateStar® pricing are automatically approved.

MI Center

Master Policy Number *

ORDER TYPE

Request Type *

Rate Quote

ORDER PARAMETERS

Premium Payment Plan *

Deferred Monthly

Premium Paid By *

Borrower Paid

Refund Option *

Not Refundable

Renewal Option *

Constant

☐ Premium Financed

☐ Relocation Loan

☐ Non Traditional Credit

Special Loan Program

Select

Requested MI Buydown Amount

800

Housing Expense Ratio w/o MI

29.860

Debt to Income Ratio w/o MI

33.258

MI Center

MASTER POLICY INFORMATION

Master Policy Number *

ORDER TYPE

Request Type *

Rate Quote

ORDER PARAMETERS

Premium Payment Plan *

Deferred Monthly

Premium Paid By *

Borrower Paid

Refund Option *

Not Refundable

Renewal Option *

Constant

☐ Premium Financed

☐ Relocation

☐ Non Traditional Credit

Special Loan Program

Select

Requested MI Buydown Amount

800

Housing Expense Ratio w/o MI

29.860

Debt to Income Ratio w/o MI

33.258

RateStar Buydown requires lender pre-approval. Please verify your participation before placing an order

5. Click the **Order Button**.

MI COVERAGE %

25

↺

Affordable Housing Type

Select

⌵

[MI COVERAGE % DETAILS](#)

AUS FINDINGS

AUS Service

Select

⌵

☐ AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type

Lender / Retail

⌵

Cancel

Order

6. The order will process and return results with a Rate Quote ID and Rate details. As a default, the **Import MI Rates** button will automatically activate.



Success

Rate Quote ID: M266504037S64360

STATUS

DESCRIPTION

ⓘ

Your request has been processed.

RATES ⓘ

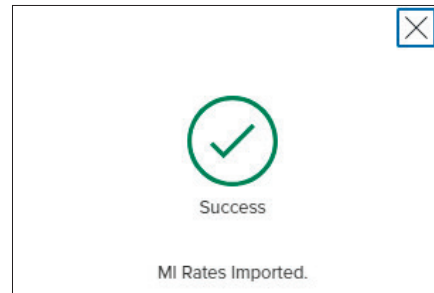
Rates not yet imported

Initial Premium at Closing			First Renewal			Second Renewal		
Percent %	Amount	Duration	Percent %	Amount	Duration	Percent %	Amount	Duration
0.000000%	\$0.00	0 Months	0.360000%	\$108.00	120 Months	0.200000%	\$60.00	240 Months

Close without Importing

Import MI Rates

7. If the **Import MI Rates** button is selected, the following message will appear:



8. The Active Order page will display the Upfront RateStar Buydown Amount along with Imported Rates Details.

MI Center

Mortgage Insurance Center: Active Order

Compare Rate Quotes

New Order

Rate Quote ID: M266504037S64360

OPEN QUOTE ORDER

OVERVIEW

DOCUMENTS RECEIVED (1)

DOCUMENT UPLOADS (0)

Status: Success

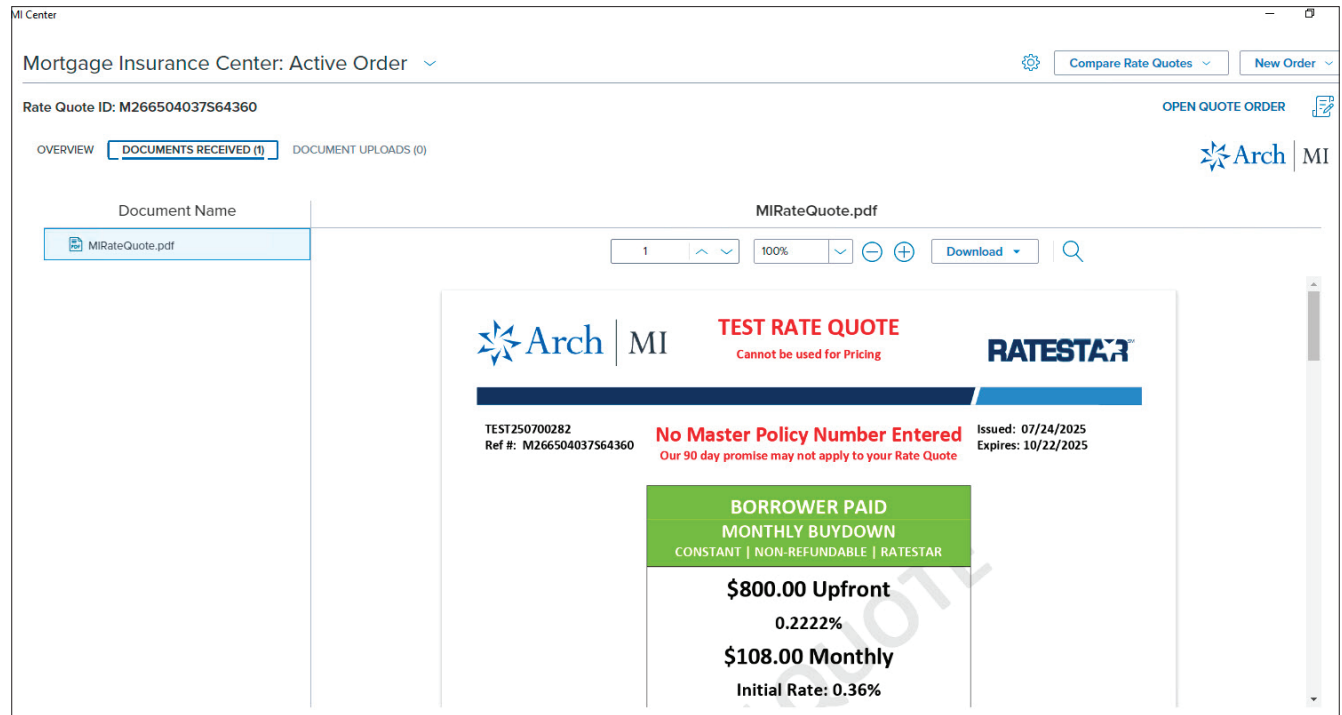
ACTIVE ORDER

Type Rate Quote	Provider Arch	Order Date 07/24/2025 10:07 AM	Order Request Method Manual
Premium Payment Plan Periodic Monthly	Premium at Closing Deferred	Paid By Borrower	Refund Option Not Refundable
Renewal Option Constant	Product Description BPMI EZ Monthly NonRefundable	Premium Financed No	Upfront RateStar Buydown Amount \$800.00

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.360000%	\$108.00	120 Months
Second Renewal	0.200000%	\$60.00	240 Months
Rates Imported On			

- A copy of the Rate quote PDF can be viewed by selecting the **Documents Received** option.

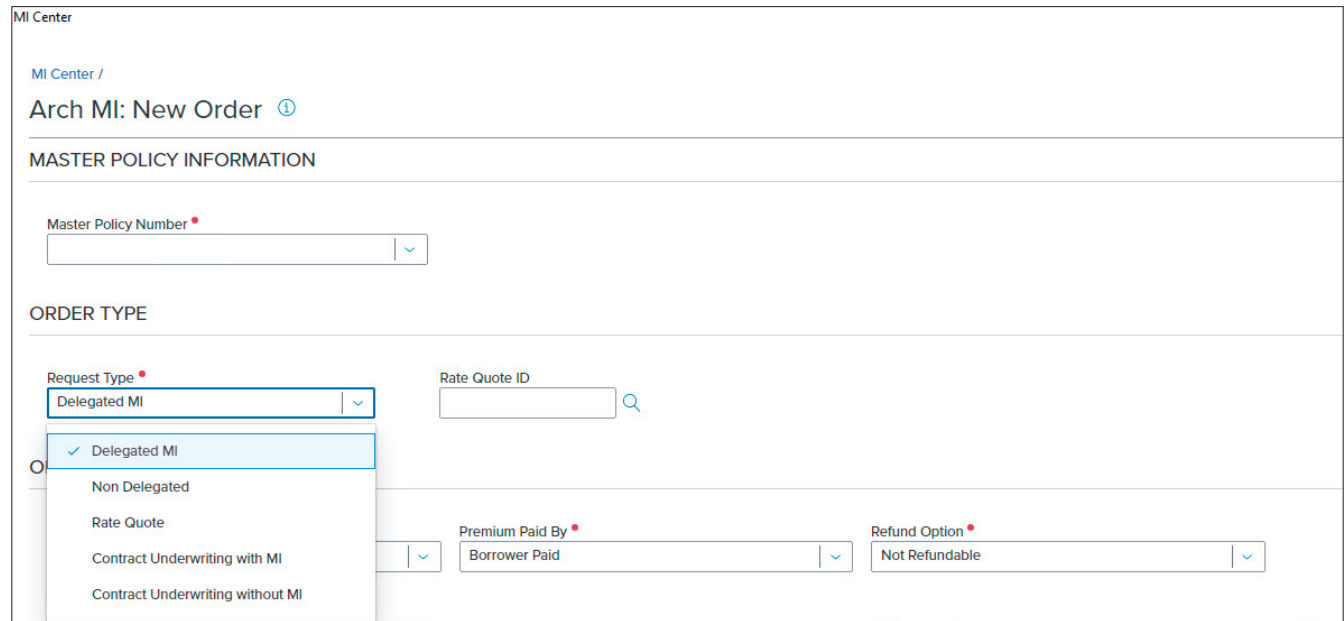


The screenshot shows the Arch MI RateStar Buydown Quote interface. At the top, it displays "Mortgage Insurance Center: Active Order" and "Rate Quote ID: M266504037564360". The interface includes tabs for "OVERVIEW", "DOCUMENTS RECEIVED (1)", and "DOCUMENT UPLOADS (0)". The "DOCUMENTS RECEIVED (1)" tab is active, showing a list of documents with "MIRateQuote.pdf" as the only entry. To the right of the document list, there are controls for page number (1), zoom (100%), and a "Download" button. The main content area displays the "TEST RATE QUOTE" section, which includes the Arch MI logo, the text "TEST RATE QUOTE Cannot be used for Pricing", and the RATESTAR logo. Below this, it shows the quote details: "TEST250700282", "Ref #: M266504037564360", "No Master Policy Number Entered", "Our 90 day promise may not apply to your Rate Quote", "Issued: 07/24/2025", and "Expires: 10/22/2025". A green box highlights the "BORROWER PAID MONTHLY BUYDOWN" section, which includes the text "CONSTANT | NON-REFUNDABLE | RATESTAR". Below this, the quote details are listed: "\$800.00 Upfront", "0.2222%", "\$108.00 Monthly", and "Initial Rate: 0.36%".

Ordering MI with the RateStar Buydown Amount

10. From the New Order screen, select **Delegated** or **Non-Delegated MI** from the Request Type drop-down menu.

11. Select the buydown quote order.



MI Center

MI Center /

Arch MI: New Order ⓘ

MASTER POLICY INFORMATION

Master Policy Number *

ORDER TYPE

Request Type *

Delegated MI

Rate Quote ID

Premium Paid By *

Borrower Paid

Refund Option *

Not Refundable

Search Rate Quote ID

	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING	PERCENT %	AMOUNT
	M266504037S64360	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	07/24/2025, 10:07:38 AM	10/22/2025	0.000000%	\$0.00	

Cancel Select

12. The MI buydown amount will appear in the Approved MI Buydown Amount field.

Note: The Approved MI Buydown Amount field is only available for editing when placing a Rate Quote order.

13. Click the **Order** button.

ORDER TYPE

Request Type *

Delegated MI

Rate Quote ID

M266504037564360

ORDER PARAMETERS

Premium Payment Plan *

Deferred Monthly

Premium Paid By *

Borrower Paid

Refund Option *

Not Refundable

Renewal Option *

Constant

☐ Premium Financed
 ☐ Relocation Loan
 ☐ Non Traditional Credit

Special Loan Program

Select

Approved MI Buydown Amount

\$800.00

MI Center

ORDER TYPE

Request Type *

Delegated MI

Rate Quote ID

M266504037564360

ORDER PARAMETERS

Premium Payment Plan *

Deferred Monthly

Premium Paid By *

Borrower Paid

Refund Option *

Not Refundable

Renewal Option *

Constant

☐ Premium Financed
 ☐ Relocation Loan
 ☐ Non Traditional Credit

Special Loan Program

Select

Approved MI Buydown Amount

\$800.00

Housing Expense Ratio w/o MI

29.860

Debt to Income Ratio w/o MI

33.258

MI COVERAGE

MI Coverage % *

25

Affordable Housing Type

Select

[MI COVERAGE % DETAILS](#)

AUS FINDINGS

AUS Service

Select

☐ AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type *

Lender / Retail

Cancel

Order

14. A response will return with the status of your certificate and rate details.



Approved

Certificate #: 26363430

Rate import in Progress

STATUS	DESCRIPTION
✓	We're pleased to inform you that your loan has been approved for Mortgage Insurance. Thank you for choosing Arch MI. See Arch MI's fraud warning here: https://mi.archcapgroup.com/Disclaimer

RATES ⓘ

Initial Premium at Closing			First Renewal			Second Renewal		
Percent %	Amount	Duration	Percent %	Amount	Duration	Percent %	Amount	Duration
0.000000%	\$0.00	0 Months	0.360000%	\$108.00	120 Months	0.200000%	\$60.00	240 Months

15. Select the **Documents Received** option to view the certificate with the buydown amount in the Premium Due Now section.

MI Center

Mortgage Insurance Center: Active Order

Order #: 26363430

RESUBMIT ORDER CHECK STATUS

OVERVIEW **DOCUMENTS RECEIVED (1)** DOCUMENT UPLOADS (0)

Document Name

Commitment Certificate.pdf

1 100% Download

Insured Customer: AMI DEFAULT RQ RBP BRANCH
Do No Delete or Inactivate

Borrower Name(s): Randy RS Buydown

Insured Loan #: TEST250700282

Customer Address: 1 Main Street
Walnut Creek, CA 94597

Property Address: 230 N Elm St, East, #1
Dallas, TX 75233

Certificate # 26363430

Commitment Term: 4 Months

Base Loan Amount: \$360,000

Financed Premium Amount: N/A

Total Loan Amount: \$360,000 (\$0 Buydown)

Sales Price: N/A

Appraised Value: \$400,000

Subordinate Financing Amount: N/A

Submission Type: Delegated

Fannie Mae DUS Response

Freddie Mac LPA# Response

Qualifying Debt Ratio: 34.56%

Calculated LTV/CLTV: 90.00%

Plan LTV: 85.01% - 90.00%

Coverage %: 25%

Payment Plan: E2 Monthly**

Initial Premium: \$108.00 **

Commitment Effective: 7/24/25

Commitment Expiration: 11/24/25

Loan Term: 360 Months

Occupancy: Owner Occupied

Property Type: SFD (Single Family Detached)

Loan Type: Fixed Rate, Fixed Payment

Loan Purpose: Refinance - Rate / Term

Loan Representative Score: 750

Renewal Type: Constant

Refundability: No Refund

Premium Paid By: Borrower

Initial Premium Rate: 0.360%

Renewal 1: 0.360% Through year 10

Renewal 2: 0.200% Through term

Premium Due Now: **\$800.00**

Endorsements/Special Text: Coverage issued under First Lien Master Policy ARCH 3800.00 (03/20).
Delegated Underwriting Endorsement ARCH 3800.01 (03/20), Independent Validation Endorsement ARCH 3800.03 (03/20).
**Loan Amount multiplied by Initial Premium % divided by 12 equals Monthly Premium
Important: Provide Loan Closing and First Payment Dates below to Effect Coverage
\$800.00 Ratestar Buydown upfront amount due.