

CUSTOMER ANNOUNCEMENT

CA 2026-02 | Apr. 3, 2026

▶ Arch MI Expands Manufactured Home Eligibility

To support affordable homeownership, Arch MI has expanded our EZ DecisioningSM program to include certain single-width manufactured homes and multi-unit manufactured homes that meet **Fannie Mae MH Advantage[®]** or **Freddie Mac CHOICEHome[®]** eligibility requirements. Key details are outlined below.

Expanded Manufactured Home Eligibility

EZ Decisioning — Manufactured Homes

EZ Decisioning expanded guidelines now permit **single-width manufactured homes** and **2–4-unit manufactured homes** that meet **MH Advantage** or **CHOICEHome** eligibility requirements.

Eligible transactions include:

- Primary residence.
- Purchase and rate/term refinance.

Additional requirements:

- Loans must receive a valid Desktop Underwriter[®] (DU[®]) Approve/Eligible or Loan Product Advisor[®] (LPA[®]) Accept/Eligible recommendation.
- [Click here to view the EZ Decisioning LTV/Loan Amount/Credit Score/DTI Requirements](#) with **updates in bold font**.
- All other EZ Decisioning Program requirements apply.

There are no changes to our Standard Underwriting Requirements.

Arch MI Systems

All manufactured homes must be submitted to Arch MI as manufactured homes. Arch MI system enhancements are in place to identify all eligible manufactured housing property types.

Effective Date and Underwriting Manual

These changes are effective April 3, 2026. The Arch MI Underwriting Manual and related quick reference materials will be updated in a future release.

CA 2026-02 — Supplement 1

EZ Decisioning Program — LTV/Loan Amount/Credit Score/DTI Requirements

ELIGIBLE LOAN TYPES		FIXED-RATE/FIXED-PAYMENT, ARMS AND BUYDOWNS					
OCCUPANCY	TRANSACTION TYPE ¹	PROPERTY TYPE	MAXIMUM		MAXIMUM LOAN AMOUNT	MINIMUM CREDIT SCORE ²	MAXIMUM DTI
			LTV	CLTV			
Primary Residence	Purchase and Rate/Term Refinance	1-Unit, SFD/SFA, Condo, Co-op, Single-Width and Multi-Width MH Advantage/ CHOICEHome³	97%	105% ⁴	\$832,750 ⁵	600	50%
			95%	105% ⁴	\$832,751–\$1,249,125		
		1-Unit, Multi-Width Manufactured Home³	95%	105% ⁴	\$832,750 ⁵	620	
			95%	95%	\$1,249,125		
		2-Unit⁶	95%	100% ⁴	\$1,599,375	620	
		3-Unit⁶	95%	95%	\$1,288,800	660	
4-Unit⁶	95%	95%	\$1,601,750				
Second Home		1-Unit, SFD/SFA, Condo, Co-op	90%	90%	\$1,249,125	620	
		1-Unit, Multi-Width Manufactured Home³	90%	90%	\$1,249,125	620	
Investment Property		1-Unit, SFD/SFA, Condo, Co-op	85%	85%	\$1,249,125	680	

¹ Includes construction-to-permanent and renovation loans (renovation loans not allowed for manufactured homes).

² Non-traditional credit (a loan for which no borrower has a credit score) is allowed with a DU Approve/Eligible or LPA Accept/Eligible recommendation when the loan meets all Fannie Mae DU or Freddie Mac LPA requirements. The loan must be submitted non-delegated. State restrictions may apply.

³ **1-Unit Manufactured Home Eligibility:**

- LTVs greater than 95% must meet MH Advantage or CHOICEHome eligibility requirements.
- Multi-width manufactured homes that do not meet MH Advantage or CHOICEHome eligibility requirements are eligible for LTVs up to a maximum 95%.
- The following are ineligible for manufactured homes:
 - Approve/Ineligible or Accept/Ineligible recommendations.
 - Single-width manufactured homes that do not meet MH Advantage or CHOICEHome eligibility requirements.
 - Single-width manufactured housing second homes.
 - Renovation loans.
 - Investment Properties.

⁴ When the CLTV is greater than the maximum LTV, the subordinate financing must meet Fannie Mae's Community Seconds® or Freddie Mac's Affordable Seconds® requirements. The loan must be identified as an Affordable Housing loan within the MI submission.

⁵ \$1,249,125 for properties located in Alaska or Hawaii.

⁶ Includes 2–4-unit manufactured homes that meet MH Advantage or CHOICEHome eligibility requirements. A valid DU Approve/Eligible or LPA Accept/Eligible is required.