

CUSTOMER ANNOUNCEMENT

CA 2026-04 | Aug. 14, 2026

► Arch MI Aligns with Freddie Mac's Accumulated Assets as Income Expansion

Arch Mortgage Insurance Company (Arch MI) values our customers' feedback and recognizes the importance of supporting lenders as they implement Agency guideline changes. After reviewing lender feedback and related program controls, Arch MI will align with Freddie Mac's expanded requirements for income derived from accumulated assets, as announced in Freddie Mac [Bulletin 2026-10](#), subject to the requirements below.

- Income derived from accumulated assets is **eligible only under the Arch MI EZ DecisioningSM program**.
- Loans must receive a Loan Product Advisor® (LPA®) Accept/Eligible recommendation and meet all Freddie Mac Selling Guide requirements.
 - An LPA Accept/Ineligible recommendation is only permitted when the ineligibility reason meets the requirements addressed in Chapter 2 of the [Arch MI Underwriting Manual](#).
- All other Arch MI EZ Decisioning requirements remain applicable.

Income derived from accumulated assets is ineligible under Arch MI Standard Underwriting requirements.

With this update, Arch MI retracts its earlier announcement issued Wednesday, Aug. 12, 2026, [CA 2026-03](#).

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