

CUSTOMER ANNOUNCEMENT

CA 2025-04 | Dec. 5, 2025

► Arch MI Aligns with 2026 Agency Loan Limits

Effective immediately, Arch MI has adopted the increased loan limits recently announced by Fannie Mae and Freddie Mac. Key updates are outlined below.

EZ Decisioning and Standard Underwriting Requirements

Loan limits for 1-unit properties will increase as follows:

- Where our maximum loan amount is \$806,500, it will increase to \$832,750 (\$1,249,125 in Alaska and Hawaii).
- Where our maximum loan amount is \$1,209,750, it will increase to \$1,249,125 for all states including Alaska and Hawaii.

Loan limits for 2–4-unit properties will increase as follows:

- 2-unit: From \$1,548,975 to \$1,599,375 (high-balance limit).
- 3-unit: From \$1,248,150 to \$1,288,800 (baseline conforming limit).
- 4-unit: From \$1,551,250 to \$1,601,750 (baseline conforming limit).

DU Approve/Ineligible or LPA Accept/Ineligible (For Loan Amount Only)

Loans receiving a DU® Approve/Ineligible or an LPASM Accept/Ineligible (for loan amount only) that were underwritten with DU or LPA prior to their system updates **and** are within Arch MI's new maximum loan amounts stated above will be eligible for insurance under Arch MI's EZ DecisioningSM program when all other underwriting requirements are met.

Updates to Arch MI Underwriting Manual and Supporting Documents

The Underwriting Manual and all supporting documents will be updated in January 2026.

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