

## CUSTOMER ANNOUNCEMENT

CUA 2026-02 | Apr. 3, 2026

### ▶ Arch MI Expands Manufactured Home Eligibility

To support affordable homeownership, Arch MI has expanded our EZ Decisioning<sup>SM</sup> program to include certain single-width manufactured homes and multi-unit manufactured homes that meet **Fannie Mae MH Advantage<sup>®</sup>** or **Freddie Mac CHOICEHome<sup>®</sup>** 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<sup>®</sup> (DU<sup>®</sup>) Approve/Eligible or Loan Product Advisor<sup>®</sup> (LPA<sup>®</sup>) 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 Credit Union Underwriting Manual and related quick reference materials will be updated in a future release.

**CUA 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	PROPERTY TYPE	MAXIMUM		MAXIMUM LOAN AMOUNT	MINIMUM CREDIT SCORE <sup>1</sup>	MAXIMUM DTI
			LTV	CLTV			
Primary Residence	Purchase and Rate/Term Refinance <sup>2</sup>	1-Unit, SFD/SFA, Condo, Co-op, Single-Width and Multi-Width MH Advantage/ CHOICEHome <sup>3</sup>	97%	105% <sup>4</sup>	\$832,750 <sup>5</sup>	600	50%
			95%	105% <sup>4</sup>	\$832,751–\$1,249,125		
		1-Unit, Multi-Width Manufactured Home <sup>3</sup>	95%	105% <sup>4</sup>	\$832,750 <sup>5</sup>		
			95%	95%	\$1,249,125		
		2-Unit <sup>6</sup>	95%	100% <sup>4</sup>	\$1,599,375		
		3-Unit <sup>6</sup>	95%	95%	\$1,288,800		
	4-Unit <sup>6</sup>	95%	95%	\$1,601,750			
Cash-Out Refinance	1-Unit, SFD/SFA, Condo, Co-op	95%	95%	\$1,249,125	620		
Second Home	Purchase and Rate/Term Refinance <sup>2</sup>	1-Unit, SFD/SFA, Condo, Co-op	90%	90%	\$1,249,125		
		1-Unit, Multi-Width Manufactured Home <sup>3</sup>	90%	90%	\$1,249,125		
Investment Property	Purchase and Rate/Term Refinance <sup>2</sup>	1-Unit, SFD/SFA, Condo, Co-op	85%	85%	\$1,249,125		

<sup>1</sup> Non-traditional credit (a loan for which no member 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.

<sup>2</sup> Includes construction-to-permanent and renovation loans. Renovation loans are not allowed for manufactured homes.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> \$1,249,125 for properties located in Alaska or Hawaii.

<sup>6</sup> 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.