Arch | MI

For Credit Unions

CUSTOMER ANNOUNCEMENT

CUA 2025-03 | Oct. 15, 2025

Arch MI EZ Decisioning Credit Score Requirement Update — Effective Nov. 16, 2025

EZ Decisioning Credit Score Requirement Update

Fannie Mae has announced updates to its minimum credit score requirements, effective for new loan casefiles submitted to Desktop Underwriter® (DU®) on or after Nov. 16, 2025. These updates remove the minimum 620 credit score requirement — including the average median credit score threshold — and replace it with a credit risk standard based on DU's risk factor evaluation.

In response, **Arch MI is updating the EZ Decisioning minimum credit score requirements** as follows:

- **The new minimum credit score is 600** for 1-unit primary residence transactions, including multi-wide manufactured homes. Eligible transactions include purchase, rate/term refinance, construction-to-permanent and renovation loans. (The former credit score requirement was 620.)
  - Eligibility is contingent upon regulator-approved premium pricing.
- **Minimum credit score requirements for all other transactions remain unchanged**.
- **The requirement permitting a credit score below the minimum** with a DU Approve/Eligible recommendation will be removed. All loans must meet the stated minimum credit score, regardless of AUS findings.
- Loans must receive a valid DU Approve/Eligible or Loan Product Advisor® (LPA℠) Accept/Eligible recommendation (or an ineligible recommendation as permitted per section 2 of the Arch MI Underwriting Manual).
- **All other EZ Decisioning requirements remain in effect.**

The above changes are effective Nov. 16, 2025.

To support our customers with existing loans in their pipelines that include a DU average median credit score calculation from a submission dated prior to Nov. 16, such loans will remain eligible provided the following requirements are met:

- The initial DU submission date must be on or before Nov. 15.
- The DU recommendation must be Approve/Eligible.
- The loan must have a minimum of two members with an average median credit score of 620.
- Loans submitted to Arch MI after Dec. 31, 2025, are not eligible for the above and must meet the current minimum credit score requirements.

There are **no changes** to our **Standard Underwriting Requirements**.

If you have any questions about this announcement, contact your Arch MI Account Manager.

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