



EZ Decisioning Fast and On Target

Arch MI's Streamlined Underwriting Requirements Slash Submission Times and Speed Approvals

Conforming loans that meet our EZ Decisioning underwriting requirements and receive a valid DU[®] Approve/Eligible or Loan Product AdvisorSM (LPA) Accept/Eligible are eligible for submission with the AUS-indicated documentation.

Qualify More Borrowers – and in Less Time!

EZ Decisioning allow:

- Credit scores down to 620 for LTVs up to ≤ 97%
- Approve or Accept Ineligible if due to:
 - 1-unit primary residence with LTV 95.01-97%
 - Second home with LTV >85-90%
 - ARM loan types (fully amortizing)
- Maximum 50% DTI ratio
- Reserves as indicated by DU/LPA
- Non-Traditional Credit may be eligible

For complete EZ Decisioning underwriting requirements, please visit archmi.com/guidelines.

Remember This EZ Step

When submitting an EZ Decisioning loan through ArchMIConnect, select **EZD (EZ Decisioning)** as the Loan Program Name.

For EDI submissions, enter **EZD (using all caps)** in your origination system's loan program designation field. As EDI transmissions are case-sensitive, it is critical that all caps are utilized in this field.