

# Arch MI Insures HomeReady Loans



**Borrowers with only small down payments may qualify under Fannie Mae's affordable HomeReady® program for low- and moderate-income homebuyers.**

## **DU®-approved HomeReady loans are eligible for coverage by Arch MI\*:**

Non-occupant borrowers included in qualifying (income, assets, liabilities, credit).

Rental income from an accessory unit.

Manufactured homes to 95% LTV.

HomeStyle® Renovation to 97% LTV.

Non-traditional credit (1-unit and non-delegated submissions only).

CLTV up to 105% with eligible Community Seconds®.

**Questions about HomeReady and Arch MI?**  
**Contact Your Arch MI Account Manager.**

\*For complete information about HomeReady loan eligibility for MI, please review our Underwriting Manual at [archmi.com/uwmanual](http://archmi.com/uwmanual).