

The Better Choice for Borrowers Is Arch MI

FHA Can't Compete on
Savings, Speed, Flexibility



For borrowers with good credit and a down payment of 3 percent or more, a conventional loan insured by Arch MI means more savings than an FHA loan.

By using RateStarSM, you're not only getting our best rate for the loan, but the best rate for your borrower since RateStar usually beats FHA – both on a monthly basis and over the life of the loan.

Arch MI's the smarter choice for many other reasons:

- MI can be canceled when certain conditions are met.¹ Most FHA insurance premiums aren't cancelable — so borrowers pay more over the entire life of the loan.
- Arch MI allows higher LTVs than FHA.²
- Eligible borrowers may use gifts and grants for their entire down payment.²
- Less paperwork, faster originations and free underwriting help from our **ASK Center**.
- More premium payment choices, including single, monthly and lender-paid.
- Coverage for second homes and condos with low down payments.

For more details, contact your Arch MI Account Manager.

¹ See the Homeowners Protection Act of 1998 for more information.

² For additional details, please refer to Arch MI's Underwriting Manual.