

EZ Decisioning and CU SwiftClose Fast and On Target

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



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

Qualify More Members – in Less Time!

EZ Decisioning and SwiftClose allow:

- Credit scores down to 620 for LTVs up to 97%.
- Approve or Accept Ineligible if due to LTV, loan amount, loan type or no first-time homebuyer.
- Maximum 50% DTI ratio.
- Reserves as indicated by DU/LPA.
- Non-Traditional Credit may be eligible (non-delegated submissions only).

For complete EZ Decisioning and SwiftClose underwriting requirements, please visit archmicu.com/guidelines.