

# The Better Choice for Members Is Arch MI

FHA Can't Compete on Savings, Speed, Flexibility



For members 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 RateStar<sup>SM</sup>, you're not only getting our best rate for the loan, but the best rate for your members 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.<sup>1</sup> Most FHA insurance premiums aren't cancelable — so members pay more over the entire life of the loan.
- Arch MI allows higher LTVs than FHA.<sup>2</sup>
- Eligible members may use gifts and grants for their entire down payment.<sup>2</sup>
- 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**.

<sup>1</sup> See the Homeowners Protection Act of 1998 for more information.

<sup>2</sup> For additional details, please refer to Arch MI's Credit Union Underwriting Manual.