

Arch MI Loan Program Codes for Encompass

A Quick and Easy Reference Guide



Ensure your access to Arch MI's underwriting requirements and competitive pricing.

Always enter the exact Arch MI code for each loan program into the Encompass® system's **Special Loan Program** field.

LOAN PROGRAM	LTV/CLTV	MINIMUM CREDIT SCORE	ARCH MI CODE
Fannie Mae HomeReady®	97/105	620	HomeReady
Fannie Mae HomeStyle® Renovation Mortgage	N/A	620	HomeStyle
Freddie Mac Home Possible®	95/95	620	FHLMC Home Possible
Freddie Mac Home Possible Advantage SM	97/105	620	FHLMC Home Possible Advantage
HFA loan with an AUS approval	97/105	620	EZD-HFA
HFA loan with No AUS approval	97/105	620	STD-HFA
FHLB loan with Down Payment Assist and AUS approval	97/105	620	EZD-FHLB Down Pmt Assist
FHLB loan with Down Payment Assist with No AUS approval	97/105	620	STD-FHLB Down Pmt Assist

ARCH MORTGAGE INSURANCE COMPANY

230 NORTH ELM STREET GREENSBORO NC 27401 | **ARCHMI.COM**

© 2019 Arch Mortgage Insurance Company. All Rights Reserved. Arch MI is a marketing term for Arch Mortgage Insurance Company and United Guaranty Residential Insurance Company. Ellie Mae® and Encompass® are registered trademarks of Ellie Mae, Inc. HomeReady and HomeStyle are registered marks of Fannie Mae. Home Possible is a registered mark of Freddie Mac. Home Possible Advantage is a service mark of Freddie Mac.