

Online Homebuyer Education

Available through Arch MI



Meet loan program requirements and prepare for home ownership.

For Homebuyers with Conventional or Home Possible Loans Insured by Arch MI

Online education is available through **BALANCE**, a Department of Housing and Urban Development (HUD)-approved agency, and provided by Arch MI at no cost to borrowers with insured loans.

The **BALANCE** course, The Pathways to Homeownership, meets the pre-purchase home ownership education requirement for Freddie Mac's Home Possible[®] loan program. Homebuyers with conventional loans can also benefit from this general home ownership education.



For Homebuyers with Fannie Mae HomeReady Loans

To satisfy the pre-purchase home ownership educational requirement for Fannie Mae's HomeReady[®] loan program, prospective homeowners may take the Fannie Mae-approved Framework[®] course. To access the course, follow our instructions on the reverse of the flyer. Fannie Mae has waived the \$75 course fee.

How to Get Started

See the following table for complete instructions on accessing either of our online homebuyer education options. You can also visit archmi.com/hbe for more information.



Home Possible or Conventional Loans	Fannie Mae's HomeReady Loans
Go to housingeducation.org/pathways .	Use your web browser to go to archmi.com/hbe .
Click on Log In .	Select HomeReady Loans .
Register by following the instructions on the page, using the information below in the last three fields: Referred by: Arch Mortgage Insurance Company Financial institution: Name of Your Lender Source Code: Arch MI	Click Access the Framework Homebuyer Education program at the bottom of the page.
Follow the prompts to begin the course. For assistance, please call the Arch MI Customer Support Number 877-973-4731 . Chat is also available and can be found on the Pathways screen.	Select Register Now and complete all required fields. (The course fee of \$75 is currently being waived by Fannie Mae.)
At the end of the course, download and save your certificate of completion.* Your lender may require a copy of this certificate. * You must pass all quizzes at the end of the modules with a score of at least 70%. You may take the quizzes multiple times, if needed.	Follow the prompts to begin the course.
You are welcome to complete any other programs that interest you at archmi.balancepro.org .	Download and save your certificate of completion after passing the final quiz and completing a feedback survey.* Borrowers are encouraged to download this certificate and send it to their lender. * You are allowed three attempts to pass the final quiz with a score of 80% or better; if you do not complete the final quiz in three tries, you must complete an educational review over the phone to receive the certificate. Educational reviews take about 30 minutes to complete.