

CUSTOMER ANNOUNCEMENT

CUA 2021-01 | January 11, 2021

► Standard Underwriting Requirements — Additional Loan Limit Increase for 1-Unit Properties, Effective Immediately

In [CUA 2020-12](#), Arch MI announced loan limit increases to support the FHFA's increase to the conforming loan limits for Fannie Mae and Freddie Mac. Effective immediately, we are announcing an additional increase to one of the loan limits previously announced for our **Standard Underwriting** requirements secured by 1-unit properties. This additional increase does not apply to our **EZ DecisioningSM** underwriting requirements.

1-Unit Properties (SFA, SFD, Condos, Co-ops and Manufactured Homes) — All Occupancy Types:

Standard Underwriting Requirements:

In CUA 2020-12, we announced that effective November 25, 2020, wherever our current maximum loan amount was \$765,600, it was increased to \$822,375. We are now announcing that, effective immediately, wherever the loan amount was increased to \$822,375, it has been increased to \$850,000.

Additional Information

Updates to the Arch MI Credit Union Underwriting Manual and Supporting Documents

The [Credit Union Underwriting Manual](#) and all supporting documents have been updated with the changes outlined in this announcement and CUA 2020-12.

Arch MI Underwriting System Edits

All underwriting requirement system edits impacting the MI rate quote and application have been updated. If you encounter an issue with receiving a rate quote or have any other questions about this announcement, please contact your [Arch MI Account Manager](#).