

Introducing the RateStar Refinance Retention

Close More Refi Loans with Our New Program



Did you know that your refinance customers may be eligible for lower MI premiums?

With rates dropping, many homeowners are refinancing. Win those refi deals by offering a lower monthly MI premium on their new loans.

Arch MI's unique **RateStar Refinance Retention** program allows borrowers with mortgages currently insured with us to obtain even better MI rates when refinancing. With a lower interest rate on their refinanced loan, plus a lower rate on their monthly MI, borrowers can achieve real savings!

The RateStar Refinance Retention program requires that:

- The borrower's current loan must be insured with an active Arch MI certificate (either borrower-paid or lender-paid MI).
- The new loan must be a rate-and-term refinance insured only with Arch MI's monthly borrower-paid MI (BPMI) premium.

Check Today for Eligibility

It's easy to determine whether your borrower's loan qualifies for our reduced MI premium program.* Simply request your quote through your LOS as normal or use RateStarSM.

To use RateStar:

- Access the RateStar portal on any of your devices, 24/7, archmiratestar.com.
- Enter your master policy and quote details and then click **GET RATES**.
- Click **GET RATE** under the Refinance Retention program card display.
- Enter the borrower's current loan number and property information.
- Click **CALCULATE REDUCTION**.
- Select **Monthly Refinance Retention** and print PDF.

RateStar will verify whether the MI certificate is active, determine the new MI rate and calculate the new monthly MI premium.

If you typically submit quotes via a Pricing and Product Engine (PPE), please note that PPEs are not compatible with our program. You should either submit directly from your LOS or use RateStar directly at archmiratestar.com to determine whether your borrowers' loans are eligible.

Questions? Ask your Arch MI Account Manager for more information.

** Lenders domiciled in the following states — AK, HI, LA, NM, NY, OH and WA — are not eligible for this program*