

# RateStar Quote via ArchMIConnect

Log on to [ArchMIConnect®](#)

Select your **Master Policy Number** (from the drop down list, if available).

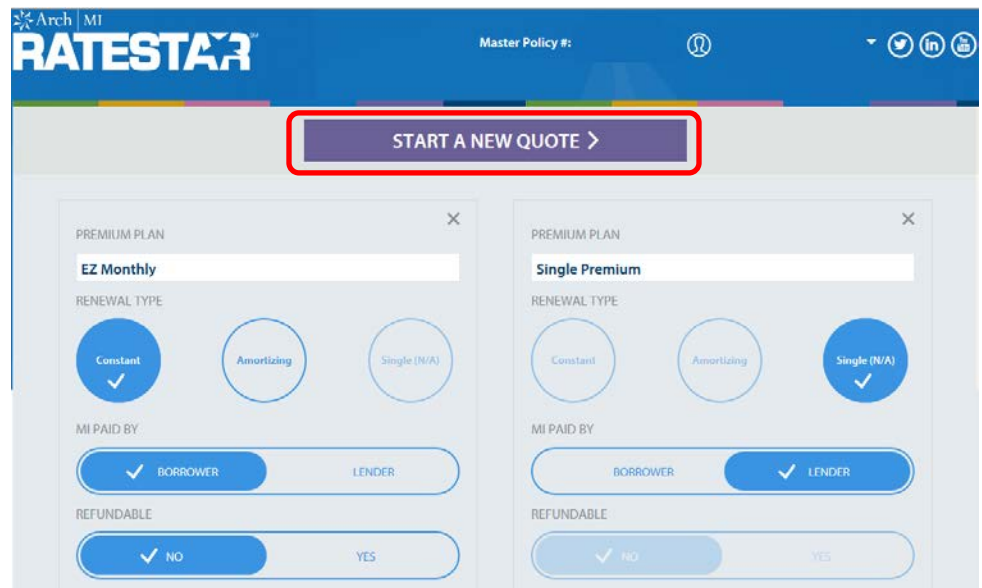
Click on the **Request a RATE QUOTE** button.

**RateStar** will open on a separate tab which will default your credentials. If MI Preferences have been set up for your MPN, your MI Application preferences will be defaulted in your RateStar quote request data.



## Request a Rate Quote Using RateStar

- Compare or select between an EZ Monthly and Single Premium payment plan(s). There is an option to permanently remove a premium plan option. You will be prompted to choose if for **THIS QUOTE ONLY** or for **ALL FUTURE QUOTES**



If ALL FUTURE QUOTES is chosen, click on the **SHOW ALL PREMIUM PLANS** button to bring back both payment plans

PREMIUM PLAN  
EZ Monthly

RENEWAL TYPE  
☒ Escalating  
☐ Amortizing  
☐ Single (10/1)

MI PAID BY  
☒ BORROWER  
☐ LENDER

REFUNDABLE  
☒ NO  
☐ YES

**SHOW ALL PREMIUM PLANS**

- When completed, click on the **START A NEW QUOTE** button
- Complete entering the loan data

ZIP CODE

PROPERTY TYPE  
 Single Family Detached

OCCUPANCY  
☒ Owner-Occupied  
☐ Second Home  
☐ Investment Property

LOAN PURPOSE  
 Purchase

LOAN AMOUNT

PROPERTY VALUE

- Check **This is a Wholesale Loan** or the **Non-Traditional Credit** box; click the **+ADD CO-BORROWER** as needed
- When ready to create your rate quote, click on the **GET RATES** button at the bottom of the page

☐ This is a wholesale loan.

BORROWER CREDIT SCORE

☐ Non-Traditional Credit

**+ ADD CO-BORROWER**

**GET RATES >**

You will be shown your **FINAL QUOTE**

- The rate quote reference numbers, **Ref#**, will be displayed. You will need this to convert the rate quote to an MI Order
- The **QUOTE DETAILS** are shown
- **Save, Send or Copy** your **Final Quote** by clicking on the buttons at the bottom of this page

## Order MI

- To Order MI on your rate quote, access your **View Saved RATE QUOTES** within **ArchMIConnect** and click on the **ORDER MI** button associated with the rate quote **Ref#**

# FINAL QUOTE

MASTER POLICY #

START OVER

**JANE SMITH**

Your loan for \$125,000 for a property in KY valued at \$132,000 with 30% coverage using a credit score value of 787 has the following MI premium options.

EZ MONTHLY		SINGLE PREMIUM	
Borrower Paid / Non-Retainable / Constant Renewal / RateOver REF # MI102463347336		Lender Paid / Non-Retainable / No Renewal / RateOver REF # MI102463338456	
Initial Rate	Total Rate*	Initial Rate	Total Rate*
0.410%	0.4401%	1.990%	2.1501%
Total Initial Premium \$42.71 + Tax \$3.78 = \$46.47		Total Initial Premium \$2,487.50 + Tax \$218.91 = \$2,706.41	
1st Renewal Rate 0.410%			
2nd Renewal Rate 0.200%			
KY Tax 1.800%		KY Tax 1.800%	
Muni Tax Rate 7.000%		Muni Tax Rate 7.000%	

\* Includes Taxes and Fees

PROPERTY

Zip Code 40748  
City London, KY  
Property Type Single Family Detached  
Occupancy Owner-Occupied

QUOTE DETAILS

LOAN INFORMATION

Loan Purpose Purchase  
Loan Amount \$125,000  
Property Value \$132,000  
Loan Term 360 months  
Loan to Value 94.70%  
Coverage 30%  
Amortization Term 360 months  
Amortization Type Fully Amortized  
Loan Type Fixed Rate/Fixed Pmt  
OIGLP Decision DU Approve/Eligible  
Total Debt Ratio 45.00%  
Origination Channel Retail

APPLICANT

Borrower Credit Score 787

Arch Mortgage Insurance Company

**RATESTAR DISCLAIMER**

Rate quotes generated are estimates based on the information you provided, considering currently applicable laws, rates and factors, all of which are subject to change without notice. A rate quote does not constitute a contract, binder or agreement to extend insurance coverage. Your actual rate may vary. To obtain a final rate, please submit the loan for issuance of an Insurance Commitment through your normal submission channel. Default coverage percentages displayed for quotes are based on current QIS requirements, but we recommend that you verify adherence to investor requirements. Coverage is subject to approval under appropriate Arch Mortgage Insurance Company underwriting guidelines and rates in effect on the date the Insurance Commitment is issued. For additional information, please contact MI Operations at 800.397.4264. Arch MI's RateStar Promise: for the next 90 days we will honor the premium rate shown in this quote on any mortgage insurance commitment we issue for the loan attributes listed above, provided the quote is based on RateStar pricing appropriate to your master policy number, and the rate is legally available for use in the applicable state.

**SAVE PDF**

**SEND VIA EMAIL**

**COPY**