

# Submitting Conditions to Arc Home



## Broker and Correspondent SPARC 2.0 Job Aid | SPARC

© Arc Home, LLC | April 2024 | All rights reserved.

**Objective:** This cheat sheet was designed to assist Clients in how to submit conditions for review after loan approval. Please note that after uploading conditions, you must “push” the loan to Arc Home by changing its status to “Condition Review” for Underwriting conditions or “Submit to Final Purchase Review” for pre-purchase conditions. This action sends the loan to the Arc Home Operations team to ensure you and your borrowers receive the fastest possible service.

**Process:**

Step 1: Login to SPARC: <https://sparc.archome.com/>

Step 2: Open your loan

Step 3: Once the loan has been Approved or Submitted to Purchase Review, you will upload your conditions to the **Conditions** page in SPARC:

- Click “Export all Conditions” to open an excel spreadsheet of all conditions or view the Approval Letter by clicking “Approval Letter”
- Use the filters at the top of the screen to narrow down which conditions you want to review or work

Home > Pipeline > Conditions  
Loan# 9240400251  
AliceQL Firtime  
2196 Rio Grande Canyon, Social Circle, GA, 30025  
(212) 212-2222 | AliceQLemail@gmail.com

Loan Amount: \$130,000.00 | DTI: 8.333 / 16.680 | Credit Score: 720 | Loan Status: Registered  
LTV / CLTV / HCLTV: 34.301% / 34.301% / 34.301% | Lock Status: Locked | Lock Expiration Date: 5/13/2024  
Export XML | Application Tracker (6/6) | Loan Status Tracker (2/16)

Use the filters at the top of the screen to narrow down which conditions you want to review or work

This section allows you to open an excel spreadsheet of all conditions or view the Approval Letter

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO DOCS ORDERED	Loan has been identified as HPML and requires an escrow account. Please restructure and confirm pricing.		Active	Drag & Drop +Previously Added		Attach	
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOL FLOOD CERT	Active	Drag & Drop +Previously Added		Attach	
6	WARNING	MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.		Active	Drag & Drop +Previously Added		Attach	

Step 4: Upload the documentation using the “Drag & Drop” or the “+” sign in the box or link to a Previously Added document. Once you have uploaded ALL docs to that condition, click the “Attach” button. (Do not click “Attach” until all docs are uploaded to the condition)

Home > Pipeline > Conditions  
Loan# 9240400251  
AliceQL Firtime

Export all Conditions | Approval Letter

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO DOCS ORDERED	Loan has been identified as HPML and requires an escrow account. Please restructure and confirm pricing.		Active	Drag & Drop +Previously Added		Attach	
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert		Active	Drag & Drop +Previously Added		Attach	

You can use the “+” sign or “Drag & Drop” in the box or Link to a Previously Added document. Then hit “Attach”.

Step 5: Once you have uploaded all the conditions and attached them, click the following to send the docs to Arc Home for review:

- Broker and Non-Delegated Underwriting conditions: **Submit to Condition Review**
- Non-Delegated and Delegated Prior to Purchase Conditions: **Submit to Final Purchase Review**

4	CREDIT	ALICE FIRSTIMER: ACCOUNT . FROM CREDITOR mortgage. WITH BALANCE \$320,000.00 HAS BEEN MARKED AS TO BE PAID OR PAID OFF. BALANCE UPDATE MUST BE PROVIDED OR PAYMENT INSTRUCTION MUST BE PROVIDED TO ESCROW.	Active	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Drag &amp; Drop</div> +Previously Added	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Attach</div>
5	PRIOR TO CLEAR TO CLOSE	C505: Internal QC Review Required - Please do NOT schedule closing before the internal QC review is complete	Active	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Drag &amp; Drop</div> +Previously Added	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Attach</div>

[Go back to pipeline](#)
[Email Account Manager](#)
[Submit to Condition Review](#)

### Important Notes:

XML Appraisal Documents cannot be uploaded to the Conditions page so must be uploaded to the **Upload/View Documents Screen**.

If you are uploading an XML formatted document:

- Upload to the **Upload/View Documents** Screen via the Upload Documents Tab, selecting Document Folder = Appraisal and Document Type = Appraisal (as seen below)
- Navigate to the **Conditions** Screen
- Follow step 4 to associate the condition to a previously uploaded document and Attach to the condition

Upload / View Documents

[Upload Documents](#) | [View Documents](#)

Manually Upload Documents

Please fill the below fields to upload the documents.

Document Folder: APPRAISAL | Document Type: APPRAISAL | or |

Applicant: Alice Firstimer | Comments: (Max 200 Characters)

If a user has clicked **“Attach”** and needs to add more docs to a condition, simply click **“Re-activate”** to open the condition to allow for more documents to be attached. Proceed with steps 3-5 to add more documents.

4	CREDIT	ALICE FIRSTIMER: ACCOUNT . FROM CREDITOR mortgage. WITH BALANCE \$320,000.00 HAS BEEN MARKED AS TO BE PAID OR PAID OFF. BALANCE UPDATE MUST BE PROVIDED OR PAYMENT INSTRUCTION MUST BE PROVIDED TO ESCROW.	Resolved	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Re-activate</div>
---	--------	--	----------	---

The last step after **“Attaching”** all conditions is to then **“Submit to Condition Review”** OR **“Submit to Final Purchase Review”** status. This status can only be clicked once to send the loan to Arc Home to take action, so if the loan is already with Arc Home in Condition Review, Final Underwriting, or Purchase Review the client cannot re-click it. In that case, they may need to email the Account Manager to notify him or her that more conditions have been uploaded.

If you have questions about an approval or specific conditions, you can easily email your Account Manager by clicking **“Email Account Manager”**

If you require assistance with uploading a loan, the loan registration or locking process, or disclosing in SPARC, you can contact [SPARCassist@archome.com](mailto:SPARCassist@archome.com) or 215-383-9220.