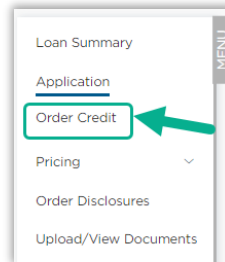


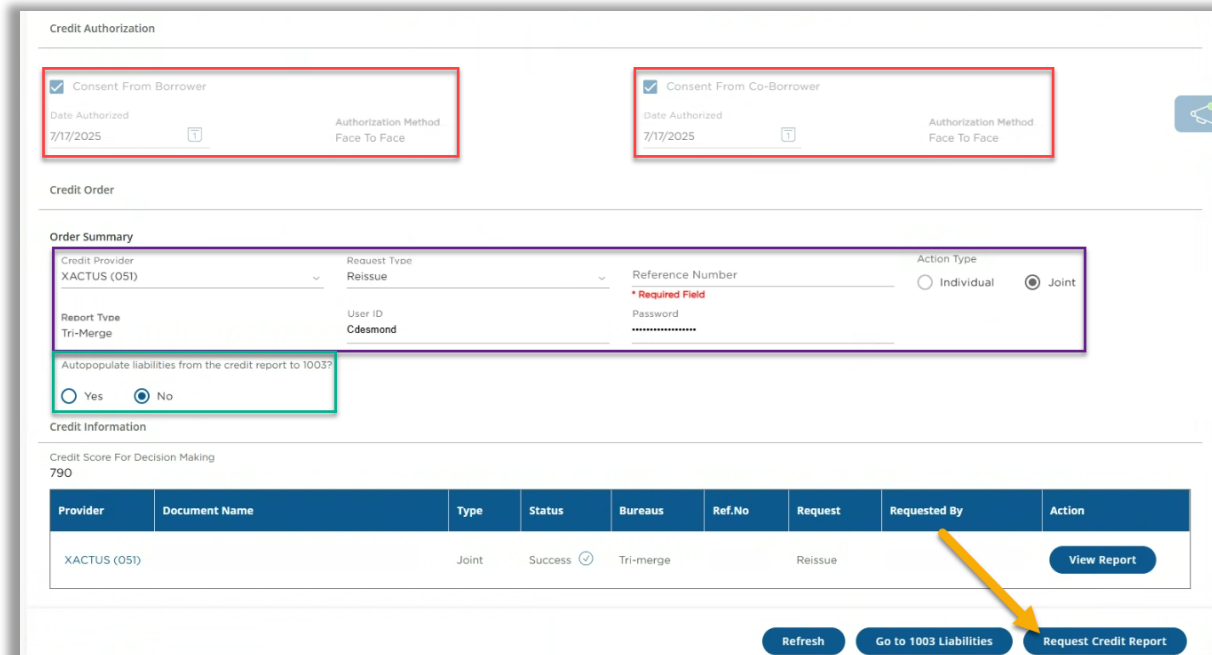
SPARC 2.0 ORDER CREDIT

The following steps cover the ordering credit process within SPARC 2.0. The full SPARC 2.0 User Guide can be found on the Arc Home [website](#).

1. Navigate to **Order Credit** on the left-hand side menu



2. **Credit Authorization** section, complete checkbox for **Consent From Borrower**
3. **Credit Order** section, complete: **Credit Provider**, **Request Type**, **Reference Number**, **User ID**, and **Password**
 - Loans in **Registered Status** that credit has expired or needs to be refreshed, select **Reissue** and enter the updated **Reference Number**
 - Loans submitted to Underwriting cannot reissue from SPARC
 - Upload the updated credit report and email the Account Manager to alert them of the change
4. Select **No** to **Autopopulate liabilities from the credit report to 1003?**
5. Select **Request Credit Report**



Credit Authorization

☒ Consent From Borrower
Date Authorized: 7/17/2025
Authorization Method: Face To Face

☒ Consent From Co-Borrower
Date Authorized: 7/17/2025
Authorization Method: Face To Face

Credit Order

Order Summary

Credit Provider: XACTUS (051)
Request Type: Reissue
Reference Number:
Action Type: ☐ Individual ☒ Joint
Report Type: Tri-Merge
User ID: Cdesmond
Password:
Autopopulate liabilities from the credit report to 1003? ☐ Yes ☒ No

Credit Information

Credit Score For Decision Making: 790

Provider	Document Name	Type	Status	Bureaus	Ref.No	Request	Requested By	Action
XACTUS (051)		Joint	Success	Tri-merge		Reissue		View Report

[Refresh](#) [Go to 1003 Liabilities](#) [Request Credit Report](#)