



# SPARC 2.0 BROKER USER GUIDE

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# SPARC 2.0 BROKER USER GUIDE

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## OVERVIEW

This job aid is intended to be utilized by Arc Home Broker Wholesale Partners to complete tasks within Sparc 2.0.

## LOGIN

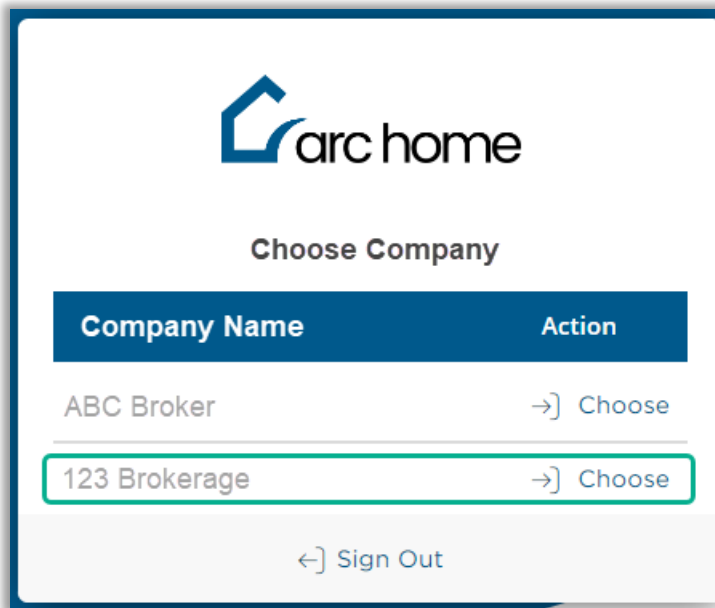
- Navigate to [Sparc 2.0](#)
- Input **Username** and **Password**
- Select **LOGIN**



**NOTE:** Navigate to the [SPARC Assist](#) section of this user guide if you are unable to Login.

## SELECT COMPANY OR ROLE *if applicable*

- If you have access to more than one **Company** or **Role** select the appropriate option

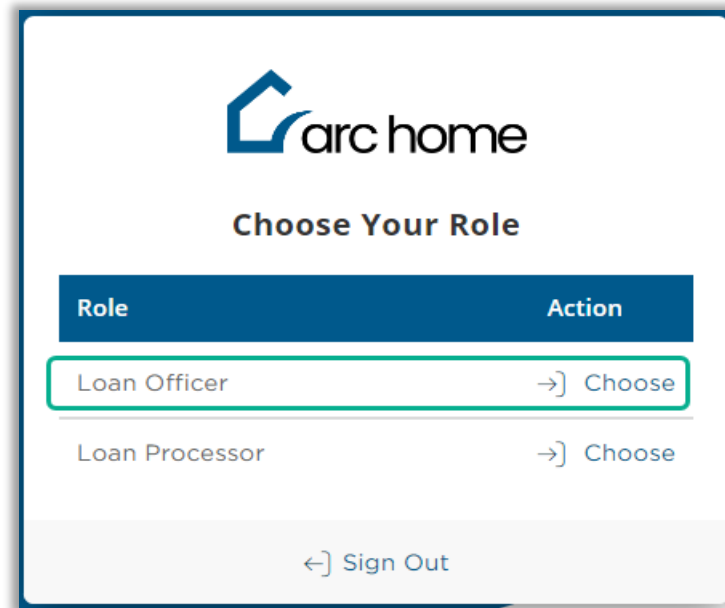




Choose Company

| Company Name  | Action    |
|---------------|-----------|
| ABC Broker    | →] Choose |
| 123 Brokerage | →] Choose |

←] Sign Out





Choose Your Role

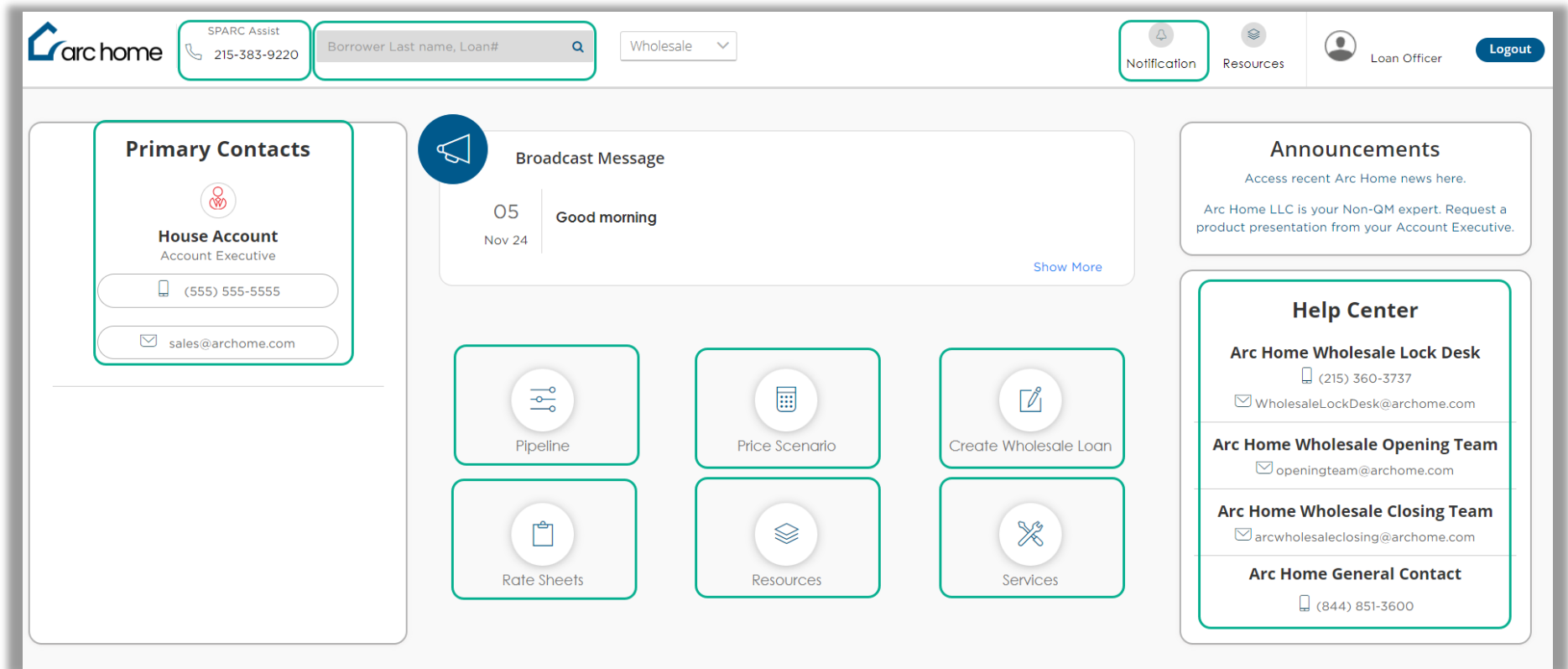
| Role           | Action    |
|----------------|-----------|
| Loan Officer   | →] Choose |
| Loan Processor | →] Choose |

←] Sign Out

## HOME PAGE

- Upon logging in you will land on the **Home Page**, select from the below topics to learn more

|                                |                                       |                                  |                                   |
|--------------------------------|---------------------------------------|----------------------------------|-----------------------------------|
| <a href="#">Sparc Assist</a>   | <a href="#">Loan Search</a>           | <a href="#">Primary Contacts</a> | <a href="#">Pipeline</a>          |
| <a href="#">Price Scenario</a> | <a href="#">Create Wholesale Loan</a> | <a href="#">Rate Sheets</a>      | <a href="#">Resources</a>         |
| <a href="#">Services</a>       | <a href="#">Help Center</a>           | <a href="#">Notifications</a>    | <a href="#">Mortgagee Clauses</a> |



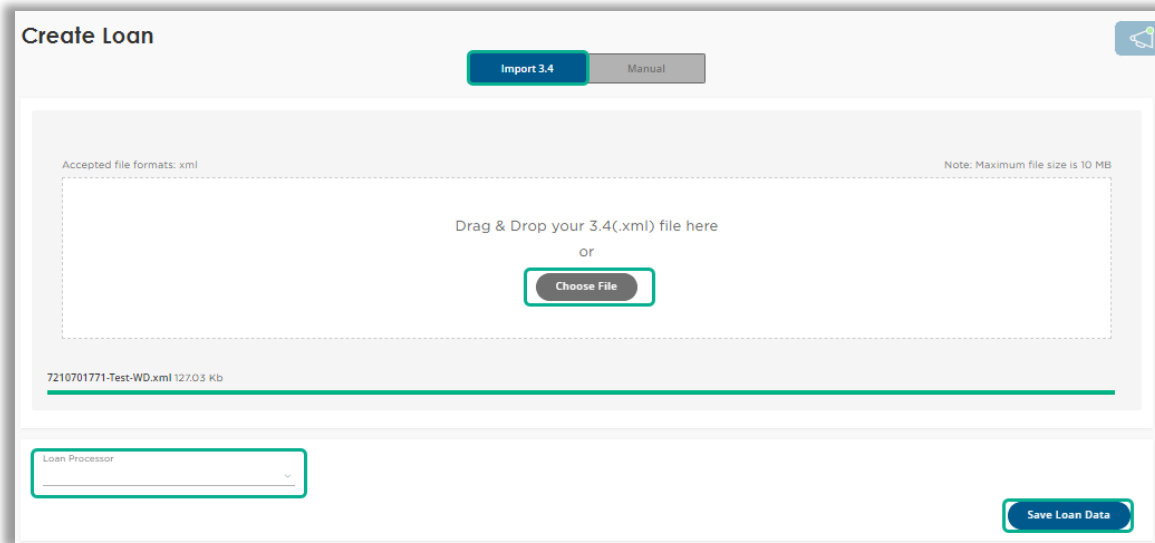
The screenshot shows the Arc Home Home Page dashboard. At the top, there is a header with the Arc Home logo, a SPARC Assist contact number (215-383-9220), a search bar for Borrower Last name, Loan#, and a dropdown menu for Wholesale. On the right side of the header, there are links for Notification, Resources, and a user profile for Loan Officer with a Logout button.

The main content area is divided into several sections:

- Primary Contacts:** A card showing the House Account, Account Executive, with a phone number (555) 555-5555 and email sales@archome.com.
- Broadcast Message:** A card showing a message dated 05 Nov 24 with the text "Good morning" and a "Show More" link.
- Announcements:** A card with the title "Announcements" and the text "Access recent Arc Home news here." and "Arc Home LLC is your Non-QM expert. Request a product presentation from your Account Executive."
- Help Center:** A card with the title "Help Center" and four sections:
  - Arc Home Wholesale Lock Desk:** (215) 360-3737, WholesaleLockDesk@archome.com
  - Arc Home Wholesale Opening Team:** openingteam@archome.com
  - Arc Home Wholesale Closing Team:** arcwholesaleclosing@archome.com
  - Arc Home General Contact:** (844) 851-3600
- Quick Actions:** A grid of six buttons with icons: Pipeline, Price Scenario, Create Wholesale Loan, Rate Sheets, Resources, and Services.

## CREATE WHOLESALE LOAN

- This page defaults to the **Import 3.4** option
  - Select **Manual** input for those instructions
- Select **Choose File** and select saved 3.4 file
- **Loan Processor** drop-down may be used to select appropriate team member
- Select **Save Loan Data**



Create Loan

Import 3.4 Manual

Accepted file formats: xml Note: Maximum file size is 10 MB

Drag & Drop your 3.4(.xml) file here

or

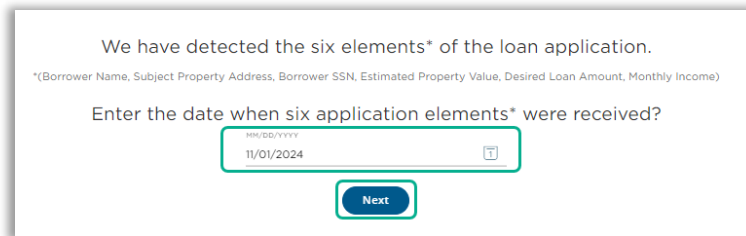
Choose File

7210701771-Test-WD.xml 127.03 Kb

Loan Processor

Save Loan Data

- Enter the date when six application elements were received in MM/DD/YYYY format
- Select **Next**



We have detected the six elements\* of the loan application.

\*(Borrower Name, Subject Property Address, Borrower SSN, Estimated Property Value, Desired Loan Amount, Monthly Income)

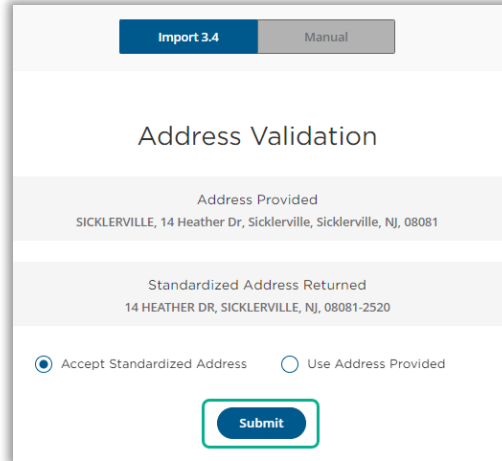
Enter the date when six application elements\* were received?

MM/DD/YYYY  
11/01/2024

Next

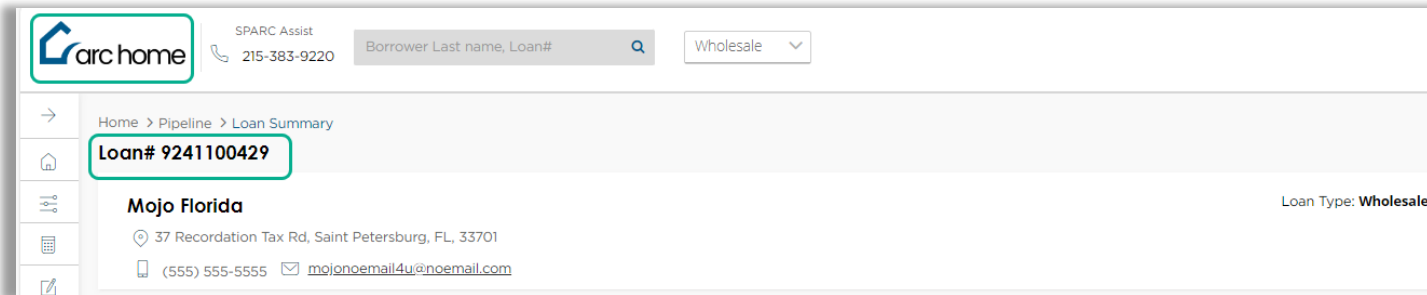
## CREATE WHOLESALE LOAN (continued)

- Confirm address and then select **Submit**



The form is titled "Address Validation" and has two tabs: "Import 3.4" (active) and "Manual". It displays the "Address Provided" as "SICKLERVILLE, 14 Heather Dr, Sicklerville, Sicklerville, NJ, 08081". Below this, it shows the "Standardized Address Returned" as "14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520". There are two radio buttons: "Accept Standardized Address" (selected) and "Use Address Provided". A "Submit" button is at the bottom.

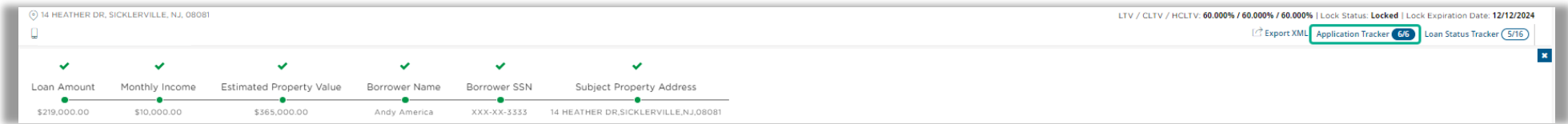
- Loan will open to the **Loan Summary** page
- An Arc Home **Loan #** has now been assigned
- Arc Home Logo** may be selected to return to Home Page at anytime



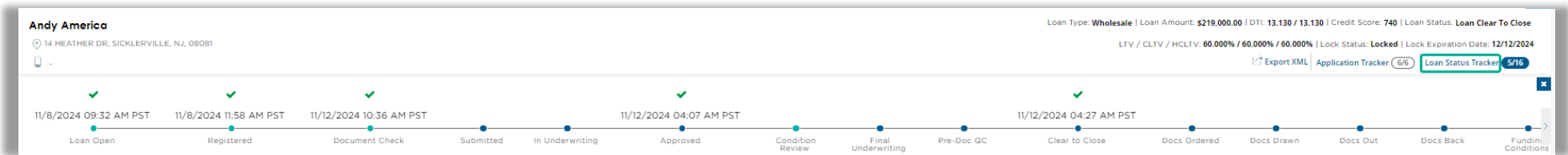
The page shows the "Loan Summary" for "Mojo Florida". The "Loan#" is "9241100429". The "Loan Type" is "Wholesale". The borrower's address is "37 Recordation Tax Rd, Saint Petersburg, FL, 33701". The borrower's phone number is "(555) 555-5555" and the email is "mojonoemail4u@noemail.com". The page also includes the "arc home" logo, "SPARC Assist" contact information, and a search bar.

## CREATE WHOLESALE LOAN (continued)

- Select **Application Tracker** to view application progress a Green Check (✓) indicates completed data

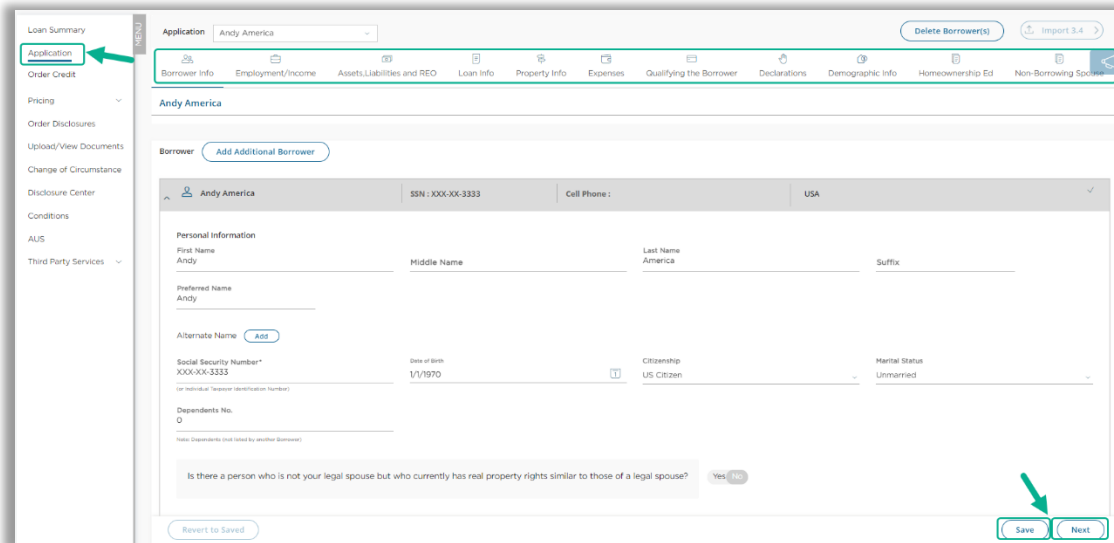


- Select **Loan Status Tracker** to view loan status progression a Green Check (✓) indicates a Loan Status has been reached with the date and time that status was achieved



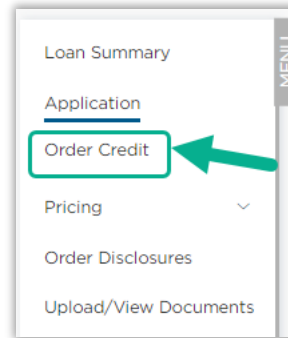
## APPLICATION

- Utilizing left-hand menu select **Application** at any time to make updates
- Choose appropriate **Section of Application** as needed (Examples: Borrower Info, Employment/Income, etc.) or select **Next**
- Always select **Save** if any data is changed



## ORDER CREDIT

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



- Credit Authorization** section, complete checkbox for **Consent From Borrower**
- Credit Order** section, complete: **Credit Provider**, **Reference Number**, **User ID**, and **Password**
- Select **No** to **Autopopulate liabilities from the credit report to 1003?**
- Select **Request Credit Report**

**Credit Authorization**

☐ Consent From Borrower 

Date Authorized: 12/19/2024      Authorization Method: Face To Face

☐ Consent From Co-Borrower

Date Authorized: 12/19/2024      Authorization Method: Face To Face

**Credit Order**

**Order Summary**

Credit Provider:

Request Type: Reissue      Reference Number:

Report Type: Tri-Merge      User ID:       Password:

Action Type: ☐ Individual ☒ Joint

Autopopulate liabilities from the credit report to 1003?

☐ Yes ☒ No 

**Credit Information**

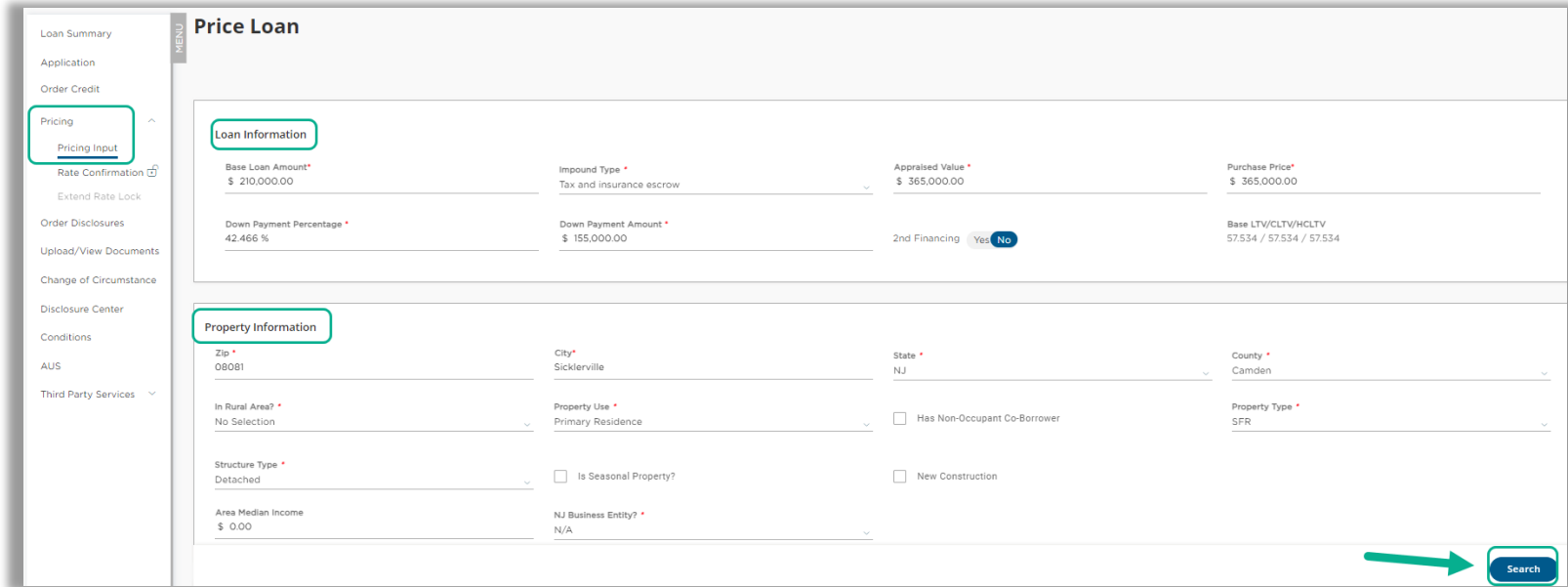
Credit Score For Decision Making: 683

| Provider                       | Document Name | Type | Status | Bureaus | Ref.No | Request | Requested By | Action |
|--------------------------------|---------------|------|--------|---------|--------|---------|--------------|--------|
| Currently there are no records |               |      |        |         |        |         |              |        |

Refresh      Go to 1003 Liabilities      **Request Credit Report** 

## PRICING INPUT

- Navigate to **Pricing** on the left-hand side menu utilize drop-down menu to select **Pricing Input**
- Complete all **Loan Information**, **Property Information** and **Other Information** required fields as indicted with \* and then select **Search**



**Price Loan**

**Loan Information**

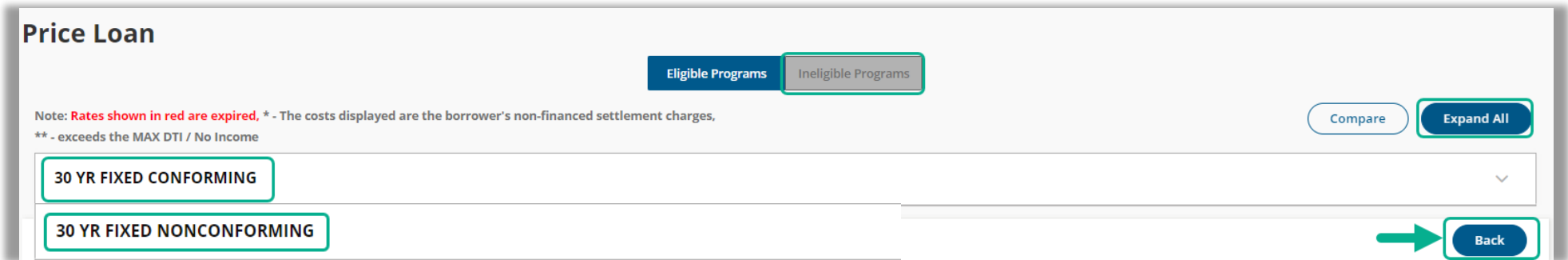
|                                       |                                            |                                                                                |                                                 |
|---------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------|
| Base Loan Amount*<br>\$ 210,000.00    | Impound Type *<br>Tax and insurance escrow | Appraised Value *<br>\$ 365,000.00                                             | Purchase Price*<br>\$ 365,000.00                |
| Down Payment Percentage *<br>42.466 % | Down Payment Amount *<br>\$ 155,000.00     | 2nd Financing<br>Yes <input type="radio"/> No <input checked="" type="radio"/> | Base LTV/CLTV/HCLTV<br>57.534 / 57.534 / 57.534 |

**Property Information**

|                                  |                                                |                                                       |                        |
|----------------------------------|------------------------------------------------|-------------------------------------------------------|------------------------|
| Zip *<br>08081                   | City*<br>Sicklerville                          | State *<br>NJ                                         | County *<br>Camden     |
| In Rural Area? *<br>No Selection | Property Use *<br>Primary Residence            | <input type="checkbox"/> Has Non-Occupant Co-Borrower | Property Type *<br>SFR |
| Structure Type *<br>Detached     | <input type="checkbox"/> Is Seasonal Property? | <input type="checkbox"/> New Construction             |                        |
| Area Median Income<br>\$ 0.00    | NJ Business Entity? *<br>N/A                   |                                                       |                        |

**Search**

- This screen displays **Pricing Scenarios** for any available **Conforming** and **Nonconforming** options
- Select **Ineligible Programs** to display all ineligible options
- Select **Expand All** to display all pricing options for each **Product**
- Select the **Ineligible Pricing** to view the reason why the pricing is ineligible and correct the file as needed for eligible pricing
- Select the **Back** button on any pricing page to return to the prior screen



**Price Loan**

Eligible Programs Ineligible Programs

Note: Rates shown in red are expired, \* - The costs displayed are the borrower's non-financed settlement charges,  
 \*\* - exceeds the MAX DTI / No Income

Compare Expand All

30 YR FIXED CONFORMING

30 YR FIXED NONCONFORMING

**Back**

## PRICING INPUT (continued)

- Once **Expand All** is select checkboxes to **Pin** programs of your choosing and select **Compare** for Pricing Comparison
- Select **Disc Icon** (📁) to **Float/Register** the lock or **Padlock Icon** (🔒) to **Register/Lock** the loan

Note: Rates shown in red are expired, \* - The costs displayed are the borrower's non-financed settlement charges.  
 \*\* - exceeds the MAX DTI / No Income


Compare (2) Collapse All

**30 YR FIXED CONFORMING**

Product Name: 30 YR FIXED FNMA CONVENTIONAL      Rate: 6.250      Price: 99.750      P & I: 1,348.42      DTI: 10000.000

1 - 20 of 20      Show: All      ⏪ ⏩ 1 ⏪ ⏩

| Pin                                 | Float/Register                                                                    | Register/Lock                                                                     | Rate  | Price  | Payment  | DTI          | APR   | Closing Costs | Cash To Close | Reserve Months |
|-------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------|--------|----------|--------------|-------|---------------|---------------|----------------|
| <input checked="" type="checkbox"/> |  |  | 6.000 | 99.127 | 1,313.02 | ** 10000.000 | 6.307 | \$10,338.37   | \$156,338.37  | -119.1         |
| <input checked="" type="checkbox"/> |  |  | 6.125 | 99.691 | 1,330.67 | ** 10000.000 | 6.379 | \$9,120.70    | \$155,120.70  | -116.6         |
| <input type="checkbox"/>            |  |  | 6.250 | 99.750 | 1,348.42 | ** 10000.000 | 6.501 | \$9,008.98    | \$155,008.98  | -115.0         |

- Select the checkbox **I Agree** after reading **Agreement**
- To complete registration select **Confirm**

Example of Float/Register

Register Loan

Click confirm to register this loan. Note by doing so you may lose edit access

Product Name  
30 YR FIXED FNMA CONVENTIONAL

WARNING:  
MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.

Agreement:  
Rates are subject to change without notice and may fluctuate multiple times throughout the day. The receipt of a lock confirmation is based on preliminary eligibility parameters and does not constitute an offer to lend. All loans are subject to full credit and underwriting.

☒ I Agree

Confirm Cancel

Example of Register/Lock

Rate Lock

Click confirm to lock this loan. Note by doing so you may lose edit access

Product Name  
30 YR FIXED FNMA CONVENTIONAL

Note Rate: 6.000      Lock Days: 30      Lock Expiration Date: 12/09/2024

WARNING: Worst case pricing will apply if the lock is broken. Register now and lock later if you are unsure about the closing date.

WARNING:  
MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.

Agreement:  
Rates are subject to change without notice and may fluctuate multiple times throughout the day. The receipt of a lock confirmation is based on preliminary eligibility parameters and does not constitute an offer to lend. All loans are subject to full credit and underwriting.

☒ I Agree

Confirm Cancel

## RATE CONFIRMATION

- A Rate Confirmation will appear and be sent via email
- Select **Download Registration Certificate (Float)** or **Download Lock Confirmation (Lock)** to populate a copy to your **Downloads Folder**

### Rate Confirmation

**Loan Program**  
30 YR FIXED FNMA CONVENTIONAL

**Registered Loan Program**  
30 YR FIXED FNMA CONVENTIONAL

**Registered Date**  
11/8/2024

**Registration Comments**  
-

**Originator Compensation Information**

| Amount     | Net Points | Paid By  |
|------------|------------|----------|
| \$2,190.00 | 1.000%     | Borrower |

**Loan Status**  
Registered

**Lock Status**  
None

**Rate Lock Date**  
-

**Rate Lock Comments**  
-

**Lock Expiration Date**  
-

**Final Rate**  
6.000%

**Lock Period**  
30

**Lock Expiration Comments**  
-

**Final Price**  
99.252%

[Download Registration Certificate](#)

### Final Price Breakdown

| Branch            | Rate   | Price   | Fee     |
|-------------------|--------|---------|---------|
| Base Price        | 6.000% | 99.172% | 0.828%  |
| Total Adjustments | 0.000% | 0.080%  | -0.080% |
| Originator Price  | 6.000% | 99.252% | 0.748%  |

## Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

 LQB Alerts <LQB\_Alerts@archomeloans.net>  
To

① If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

**This notification was automatically generated for you. Please do not directly reply to this email.**



**30 YR FIXED FNMA CONVENTIONAL**

Certificate Date: 11/8/2024 11:58:04 AM PST      Payment Type: **Principal & Interest**  
Certificate Reference #: 9241100491

**Loan Officer Information**  
Company: 06 - Broker AND Corr ND      Company Phone: (555) 555-5555  
Loan Officer:      Company Fax:       
Loan Officer Email Address:      Loan Officer Phone: (215) 383-9254  
Loan Officer Fax:     

**Processor (External) Information**  
Processor (Ext):      Phone: 215-383-9254  
Email Address:      Fax:     

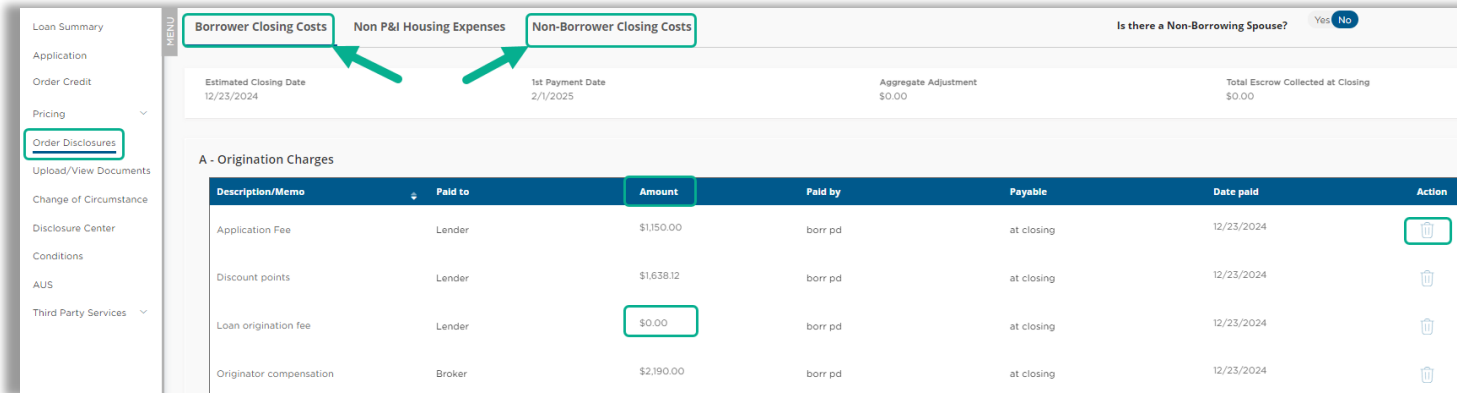
**Account Executive Information**  
Account Executive: DummyAE Test      Phone: (555) 555-5555  
Email Address: [ae-reply@archomeloans.com](mailto:ae-reply@archomeloans.com)      Fax:

**Loan Scenario**

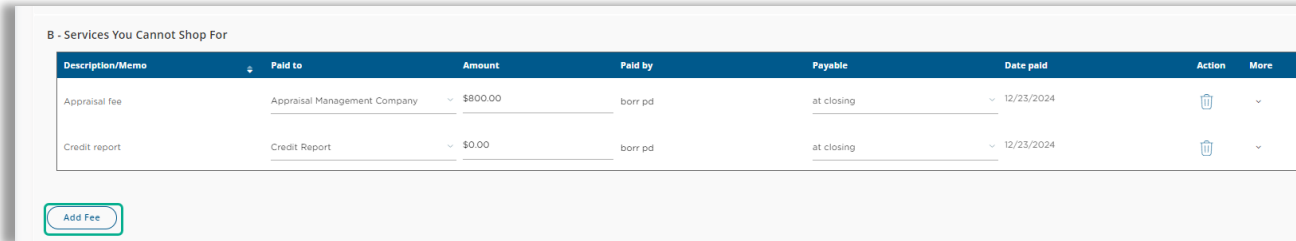
| Borrower Information                    | Subject Property Information |
|-----------------------------------------|------------------------------|
| Borrower: Andy C America                | Property State: NJ           |
| Borrower SSN: ***-**-****               | Property Type: SFR           |
| Borrower Citizenship: US Citizen        | Structure Type: Detached     |
| Spouse:                                 | Number of Stories: 1         |
| Spouse SSN:                             | Is in Rural Area: No         |
| Spouse is Primary Wage Earner:          | Is Condo/lot: No             |
| Primary Wage Earner Middle Score: 740 * | Is Non-Warrantable Proj: No  |

## ORDER DISCLOSURES

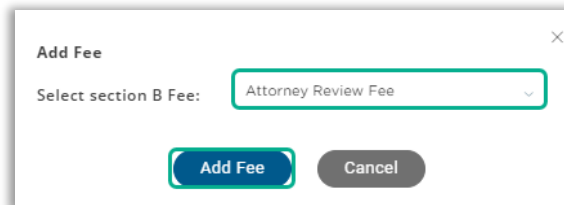
- Navigate to **Order Disclosures** on the left-hand side menu
- Review all fees in **Borrower Closing Costs** section if amounts are missing enter in **Amount** column (a **Credit Report** fee is required)
  - Fees will populate from **Smart Fees**, upload a fee sheet after requesting disclosures and we will update any incorrect fee amounts
  - If a fee is missing, follow **Add Fee** steps
  - Email the SPARC Assist team to manually add **Seller Credits** to the file
- Utilize **Trash Can Icon** (🗑️) to delete a fee
- Repeat same process for **Non-Borrower Closing Costs** tab



- To add a missing fee select **Add Fee** in the appropriate disclosure section (Example: A-Origination Charges, F- Prepays etc.)



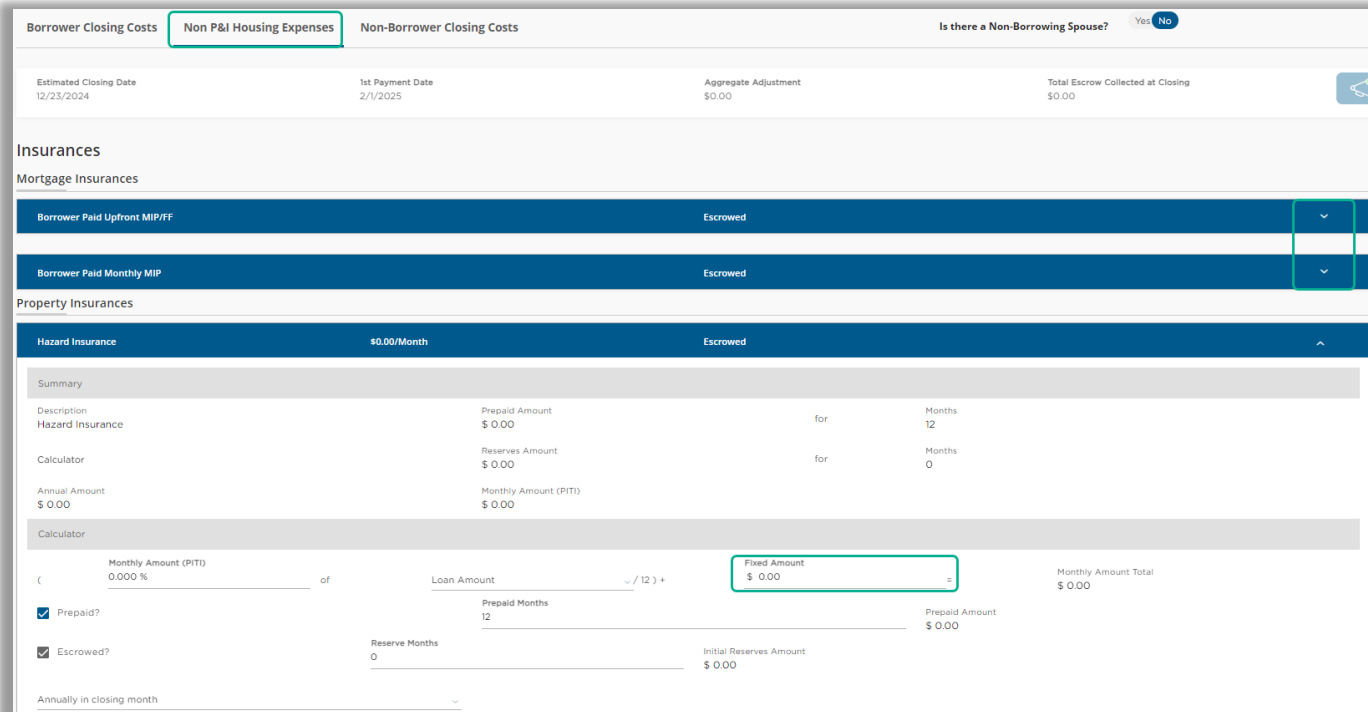
- From pop-up menu utilize drop-down menu to select desired **Fee**
- Then select **Add Fee**



## ORDER DISCLOSURES (continued)

**NOTE:** If you need Transfer Taxes updated, please email [OpeningTeam@archome.com](mailto:OpeningTeam@archome.com). Transfer Taxes that are disclosed incorrectly, or not disclosed when applicable, will require a new application to correctly capture the fees.

- Select tab for **Non P&I Housing Expenses**
- Use **Expand Down Arrow** to expand each section as needed
- Confirm or add a **Fixed Amount** for monthly expenses for **Hazard Insurance, Property Taxes** etc. as applicable



The screenshot shows the 'Non P&I Housing Expenses' tab in the Arc Home Order Disclosures form. The form is divided into sections for 'Borrower Closing Costs', 'Non P&I Housing Expenses', and 'Non-Borrower Closing Costs'. The 'Non P&I Housing Expenses' section is currently selected and expanded, showing 'Mortgage Insurances' and 'Property Insurances'.

**Summary:**

| Description      | Prepaid Amount | for | Months |
|------------------|----------------|-----|--------|
| Hazard Insurance | \$ 0.00        |     | 12     |

**Calculator:**

| Annual Amount | Monthly Amount (PITI) |
|---------------|-----------------------|
| \$ 0.00       | \$ 0.00               |

**Calculator:**

Monthly Amount (PITI) 0.000 % of Loan Amount ~ / 12 ~ + Fixed Amount \$ 0.00 = Monthly Amount Total \$ 0.00

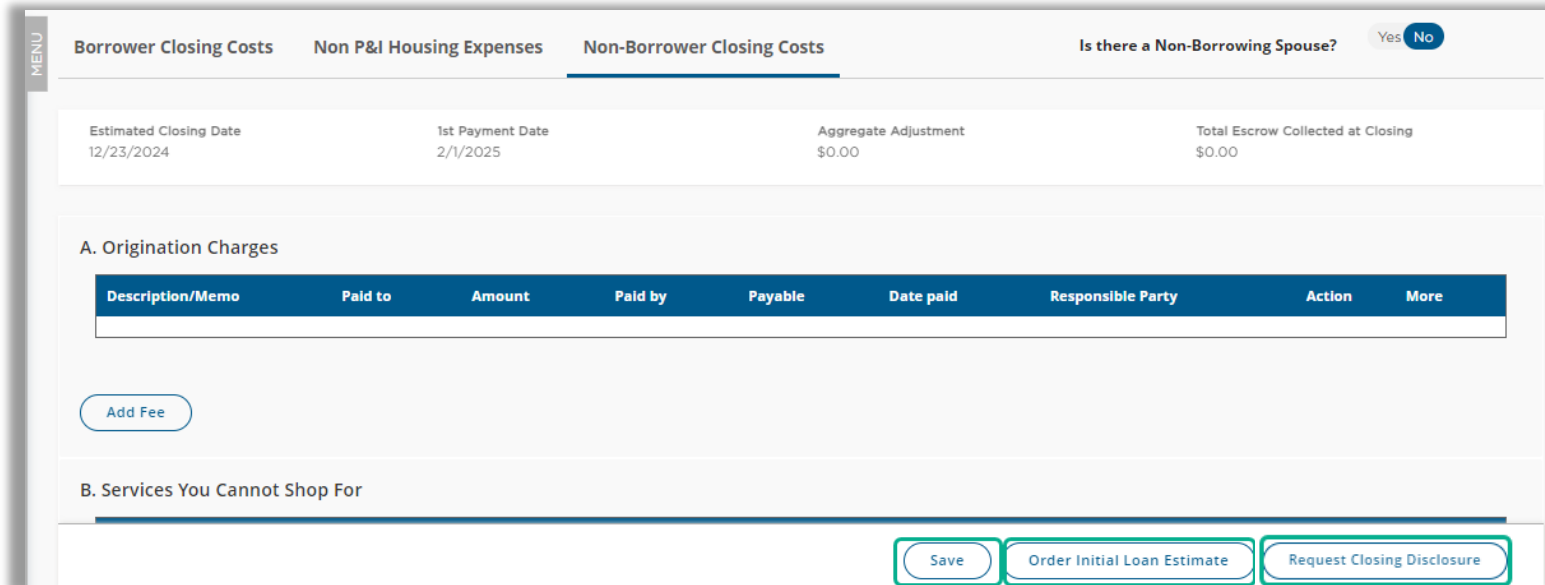
☒ Prepaid? Prepaid Months 12 Prepaid Amount \$ 0.00

☒ Escrowed? Reserve Months 0 Initial Reserves Amount \$ 0.00

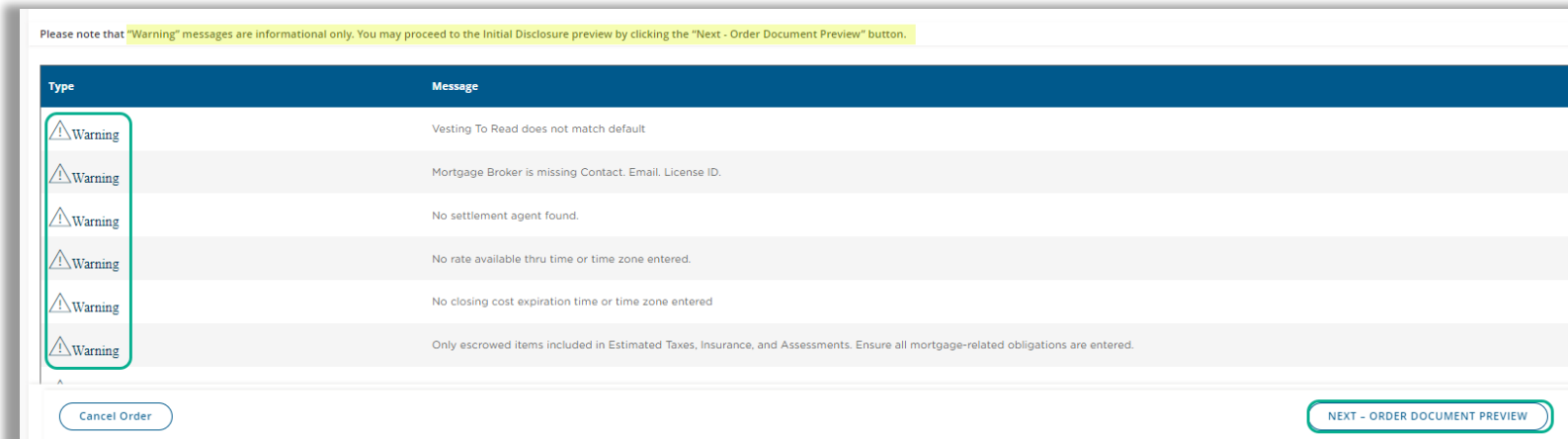
Annually in closing month

## ORDER DISCLOSURES (continued)

- Once all items have been reviewed and confirmed select **Save**
- Then **Order Initial Loan Estimate** or **Request Closing Disclosure**
  - Closing Disclosure may only be requested if appraisal and title have been received and an Approval Certificate has been issued



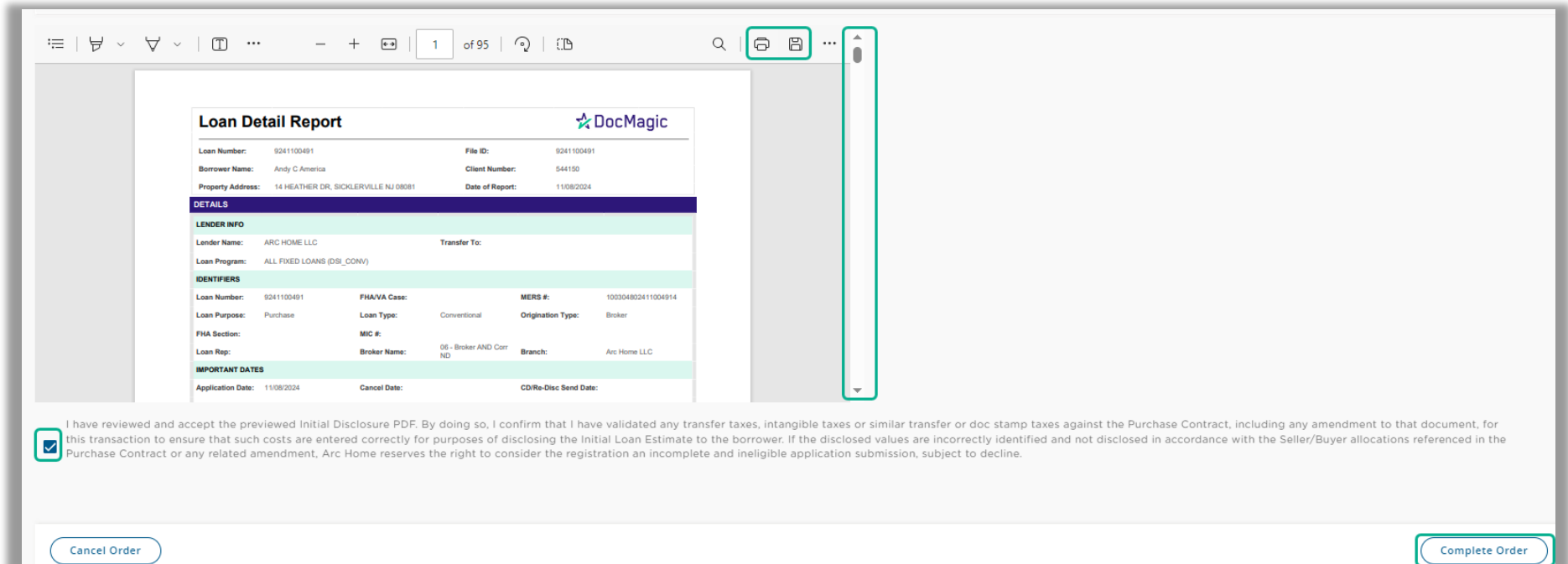
- Review informational **Warning** messages
- Select **Next – Order Document Preview**



## ORDER DISCLOSURES (continued)

- Review **Loan Detail Report**
- Utilize **Scroll Bar** to review all pages
- Select **Print Icon** (  ) to print a copy
- Select **Disc Icon** (  ) to save a copy
- Check box for **I have reviewed and accept the previewed Initial Disclosure PDF**
- Select **Complete Order**, this will email an **Initial Disclosure Invitation** to borrower and loan officer from Doc Magic

**Note:** All DSCR loans and loans with a Prepayment Penalty are required to be disclosed by the Arc Opening Team.



**Loan Detail Report** 

Loan Number: 9241100491 File ID: 9241100491  
 Borrower Name: Andy C America Client Number: 544150  
 Property Address: 14 HEATHER DR, SICKLERVILLE NJ 08081 Date of Report: 11/08/2024

**DETAILS**

**LENDER INFO**  
 Lender Name: ARC HOME LLC Transfer To:  
 Loan Program: ALL FIXED LOANS (DSI\_CONV)

**IDENTIFIERS**  
 Loan Number: 9241100491 FHA/VA Case: MERS #: 100304802411004914  
 Loan Purpose: Purchase Loan Type: Conventional Origination Type: Broker  
 FHA Section: MIC #:  
 Loan Rep: Broker Name: 06 - Broker AND Cor Branch: Arc Home LLC  
 ND

**IMPORTANT DATES**  
 Application Date: 11/08/2024 Cancel Date: CD/Re-Disc Send Date:

☒ I have reviewed and accept the previewed Initial Disclosure PDF. By doing so, I confirm that I have validated any transfer taxes, intangible taxes or similar transfer or doc stamp taxes against the Purchase Contract, including any amendment to that document, for this transaction to ensure that such costs are entered correctly for purposes of disclosing the Initial Loan Estimate to the borrower. If the disclosed values are incorrectly identified and not disclosed in accordance with the Seller/Buyer allocations referenced in the Purchase Contract or any related amendment, Arc Home reserves the right to consider the registration an incomplete and ineligible application submission, subject to decline.

[Cancel Order](#) [Complete Order](#)

### Example of Email

Andy America,

**Thank you for choosing your loan with ARC HOME LLC!**

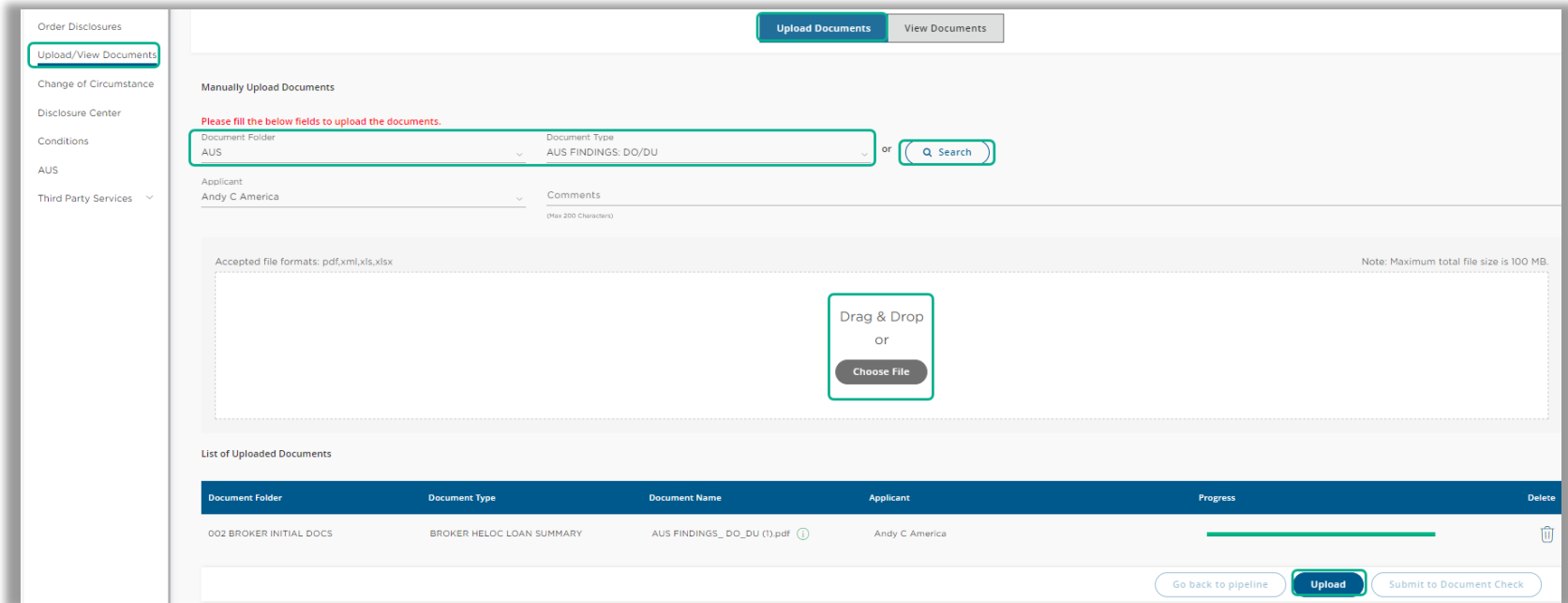
Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

[Click here](#) to consent and access your electronic disclosures and notices for loan number 9241100491.

If you do not wish to consent to access your disclosures and notices electronically, they will be sent to you by mail.

## UPLOAD/VIEW DOCUMENTS

- Navigate to **Upload/View Documents** on the left-hand side menu
- Select **Upload Documents** tab
- Utilize **Drag & Drop** or **Choose File** and select loan documents or choose **Search** option
- Utilize **Document Folder** drop-down menu and **Document Type** drop-down menu to appropriately label the document
- Select **Upload** (this is the last step of the initial submission)



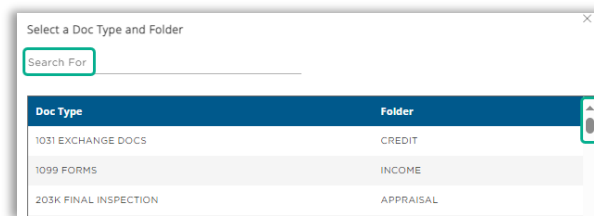
The screenshot shows the 'Upload/View Documents' interface. On the left is a sidebar menu with options: Order Disclosures, Upload/View Documents (highlighted), Change of Circumstance, Disclosure Center, Conditions, AUS, and Third Party Services. The main area has two tabs: 'Upload Documents' (active) and 'View Documents'. Under 'Manually Upload Documents', there's a red instruction: 'Please fill the below fields to upload the documents.' Below this are two rows of dropdown menus: 'Document Folder' (set to 'AUS'), 'Document Type' (set to 'AUS FINDINGS: DO/DU'), 'Applicant' (set to 'Andy C America'), and 'Comments' (empty). A 'Search' button is next to the Document Type dropdown. Below the dropdowns is a large dashed box for file upload with the text 'Accepted file formats: pdf,xml,xls,xlsx' and 'Note: Maximum total file size is 100 MB.' Inside this box is a 'Drag & Drop' area with a 'Choose File' button. At the bottom, there's a 'List of Uploaded Documents' table.

| Document Folder         | Document Type             | Document Name              | Applicant      | Progress                         | Delete |
|-------------------------|---------------------------|----------------------------|----------------|----------------------------------|--------|
| 002 BROKER INITIAL DOCS | BROKER HELOC LOAN SUMMARY | AUS FINDINGS_DO_DU (1).pdf | Andy C America | <div style="width: 100%;"></div> |        |

At the bottom right of the main area are three buttons: 'Go back to pipeline', 'Upload' (highlighted), and 'Submit to Document Check'.

## SEARCH DOCUMENTS

- Utilize scroll bar or input document name into **Search For** text field
- Select **Doc Type** and document will be labeled with correct **Doc Type** and **Folder**



The screenshot shows a dialog box titled 'Select a Doc Type and Folder'. It has a 'Search For' text field at the top. Below it is a table with two columns: 'Doc Type' and 'Folder'. The table contains three rows of data.

| Doc Type              | Folder    |
|-----------------------|-----------|
| 1031 EXCHANGE DOCS    | CREDIT    |
| 1099 FORMS            | INCOME    |
| 203K FINAL INSPECTION | APPRAISAL |

A vertical scrollbar is visible on the right side of the table.

## UPLOAD/VIEW DOCUMENTS (continued)

- Select **View Documents** tab to confirm all documents are uploaded
- Select **Submit to Document Check** to notify Arc Home all required documents are uploaded and file is ready for Initial Underwriting Decision
  - This step **must** be completed after ordering disclosures; If **Submit to Document Check** is not clicked, the Arc team will **not** be aware the file is ready for review
- Select **Go to Pipeline** at any time to return to **Pipeline View**

Upload / View Documents

Retrieve Documents

Upload Documents

View Documents

List of Documents

Search By Document Folder

1 - 4 of 4

Show All

<< < 1 > >>

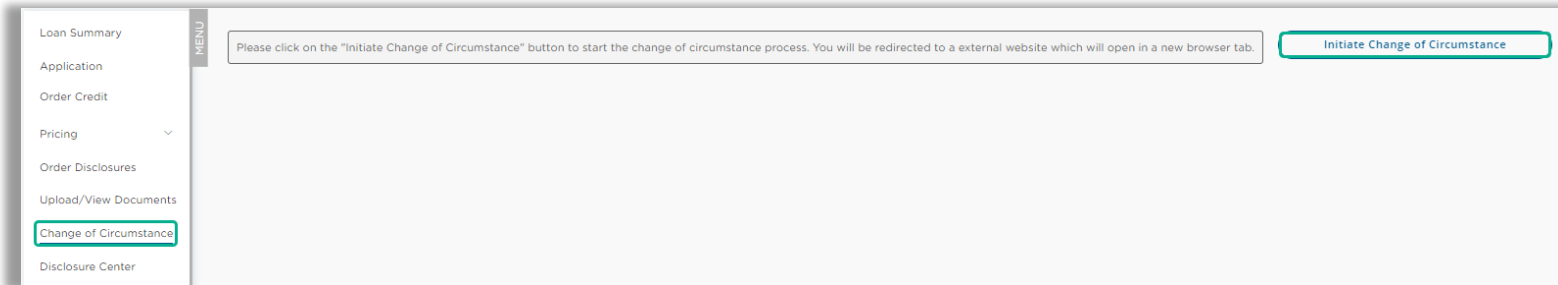
| Document Folder | Document Type         | Comments           | Applicant    | Uploaded by | Date & Time       | View |
|-----------------|-----------------------|--------------------|--------------|-------------|-------------------|------|
| DOCMAGIC        | GENERATEDDOCUMENTS    | Autosaved: 2:38 PM | Andy America |             | 11/08/24 02:38 PM |      |
| LENDINGQB       | RATE LOCK CERTIFICATE | Lock Confirmation  | Andy America |             | 11/08/24 12:19 PM |      |
| LENDINGQB       | CERTIFICATE SUBMITTED | Cert Submitted     | Andy America |             | 11/08/24 12:19 PM |      |
| LENDINGQB       | CERTIFICATE SUBMITTED | Cert Submitted     | Andy America |             | 11/08/24 11:58 AM |      |

Go back to pipeline

Submit to Document Check

## CHANGE OF CIRCUMSTANCE

- Navigate to **Change of Circumstance** on the left-hand side menu *if applicable*
- Select **Initiate Change of Circumstance**



Loan Summary

Application

Order Credit

Pricing

Order Disclosures

Upload/View Documents

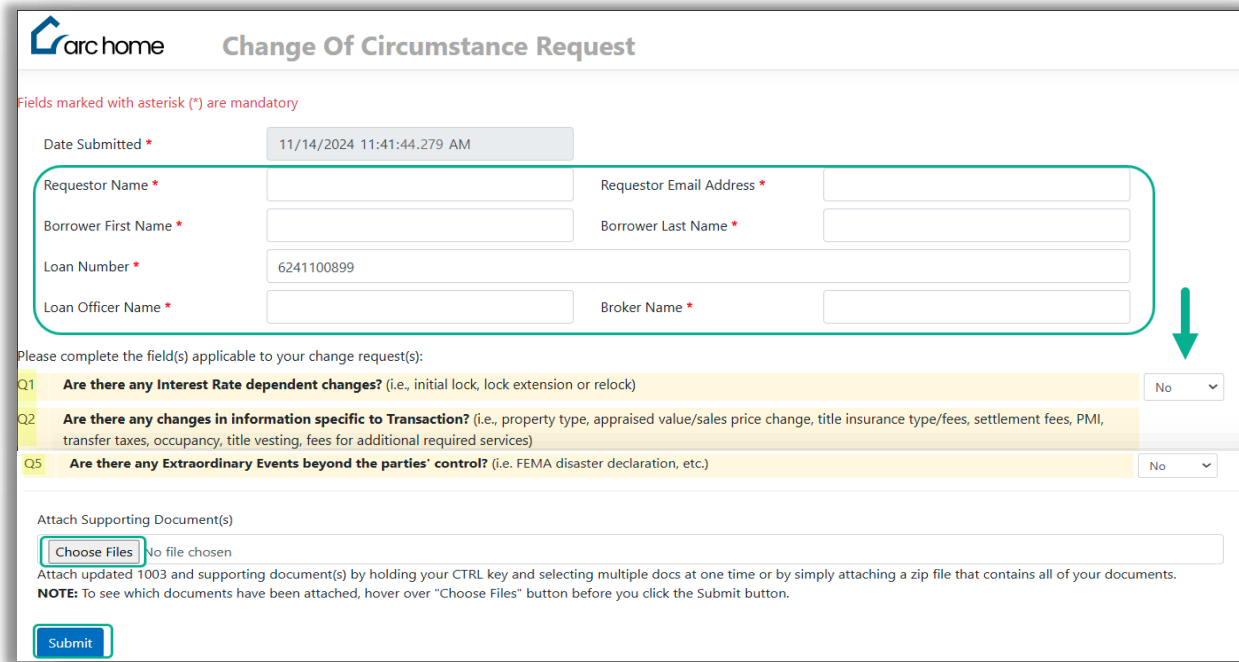
**Change of Circumstance**

Disclosure Center

Please click on the "Initiate Change of Circumstance" button to start the change of circumstance process. You will be redirected to a external website which will open in a new browser tab.

**Initiate Change of Circumstance**

- Input information for all mandatory fields: **Requestor Name, Requestor Email Address, Borrower First Name, Borrower Last Name, Loan Number, Loan Officer Name and Broker Name**
- Read questions **Q1** through **Q5** and update drop-down menu to **Yes** by all appropriate questions
- Select **Choose Files** to select electronic 1003 and supporting documents
- Select **Submit**



**arc home** **Change Of Circumstance Request**

Fields marked with asterisk (\*) are mandatory

Date Submitted \* 11/14/2024 11:41:44.279 AM

Requestor Name \* Requestor Email Address \*

Borrower First Name \* Borrower Last Name \*

Loan Number \* 6241100899

Loan Officer Name \* Broker Name \*

Please complete the field(s) applicable to your change request(s):

Q1 **Are there any Interest Rate dependent changes?** (i.e., initial lock, lock extension or relock) No

Q2 **Are there any changes in information specific to Transaction?** (i.e., property type, appraised value/sales price change, title insurance type/fees, settlement fees, PMI, transfer taxes, occupancy, title vesting, fees for additional required services)

Q5 **Are there any Extraordinary Events beyond the parties' control?** (i.e. FEMA disaster declaration, etc.) No

Attach Supporting Document(s)

**Choose Files** No file chosen

Attach updated 1003 and supporting document(s) by holding your CTRL key and selecting multiple docs at one time or by simply attaching a zip file that contains all of your documents.

**NOTE:** To see which documents have been attached, hover over "Choose Files" button before you click the Submit button.

**Submit**

## DISCLOSURE CENTER

- Navigate to **Disclosure Center** on the left-hand side menu
- Review details for all **Loan Estimates** and/or **Closing Disclosures** within appropriate sections
- Click **Show Details** to see if the borrower has signed disclosures

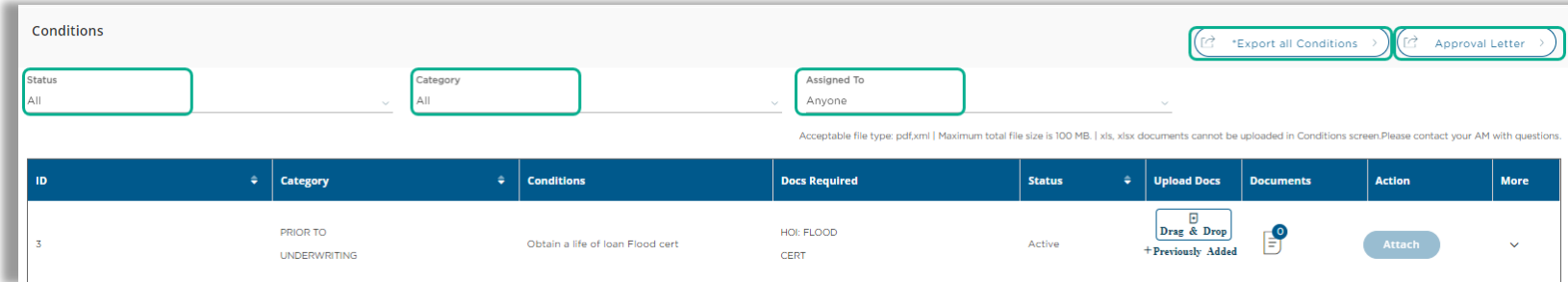
|                                                                                                                                                                                                         |                   |                 |               |             |         |               |                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------|---------------|-------------|---------|---------------|------------------------------------------------|
| Loan Summary<br>Application<br>Order Credit<br>Pricing<br>Order Disclosures<br>Upload/View Documents<br>Change of Circumstance<br><b>Disclosure Center</b><br>Conditions<br>AUS<br>Third Party Services | Disclosure Center |                 |               |             |         |               |                                                |
|                                                                                                                                                                                                         | Loan Estimates    |                 |               |             |         |               | Initial APR: 3.910% Last Disclosed APR: 3.923% |
|                                                                                                                                                                                                         | Issued Date       | Delivery Method | Received Date | Signed Date | Initial | Disclosed APR | Action                                         |
|                                                                                                                                                                                                         | 11/18/2020        | Mail            |               |             | No      | 3.910%        | Show Details                                   |
|                                                                                                                                                                                                         | 11/23/2020        | Mail            | 11/23/2020    | 11/23/2020  | Yes     | 3.910%        | Show Details                                   |
| Initial Disclosure Request Status: -<br><b>Closing Disclosures</b>                                                                                                                                      | 12/16/2020        | Email           | 12/16/2020    | 12/16/2020  | No      | 3.923%        | Show Details                                   |
|                                                                                                                                                                                                         | Issued Date       | Delivery Method | Received Date | Signed Date | Initial | Disclosed APR | Action                                         |
|                                                                                                                                                                                                         | 12/21/2020        |                 |               |             | No      | 3.923%        | Show Details                                   |
|                                                                                                                                                                                                         |                   |                 |               |             |         |               |                                                |
|                                                                                                                                                                                                         |                   |                 |               |             |         |               |                                                |

- The **Important Dates** section displays document dates that impact TILA-RESPA Integrated Disclosure (TRID) Rule
- The **Activity Log** section displays all document dates that impact TRID

|                                                   |                                                          |                                                 |
|---------------------------------------------------|----------------------------------------------------------|-------------------------------------------------|
| Important Dates                                   |                                                          |                                                 |
| Loan Dates:                                       |                                                          |                                                 |
| Application Date<br>11/18/2020                    | Intent to Proceed Date<br>11/23/2020                     | Estimated Closing Date<br>01/19/2021            |
| Document Dates:                                   |                                                          |                                                 |
| Initial Loan Estimate (Issued Date)<br>11/23/2020 | Last Disclosed Loan Estimate (Issued Date)<br>12/16/2020 | Initial Closing Disclosure (Issued Date)<br>-   |
| Initial Loan Estimate (Signed Date)<br>11/23/2020 | Last Disclosed Loan Estimate (Signed Date)<br>12/16/2020 | Initial Closing Disclosure (Signed Date)<br>-   |
| Last CD Before Consummation (Issued Date)<br>-    | Final Closing Disclosure (Issued Date)<br>-              |                                                 |
| Last CD Before Consummation (Signed Date)<br>-    | Final Closing Disclosure (Signed Date)<br>-              |                                                 |
| Activity Log                                      |                                                          |                                                 |
| Time                                              | User                                                     | Description                                     |
| 11/18/2020 11:28:41 AM PST                        | Judy T Ellis                                             | Loan Registered - Disclosures Required          |
| 11/18/2020 11:48:27 AM PST                        | Judy T Ellis                                             | Initial Disclosures Created - E-Disclosure Sent |
| 11/18/2020 11:48:27 AM PST                        | System Notification                                      | E-Sign package created                          |
| 11/18/2020 11:48:28 AM PST                        | System Notification                                      | E-Sign package created                          |
| 11/19/2020 10:02:46 PM PST                        | System Notification                                      | Manual Fulfillment Initiated                    |
| 11/23/2020 5:28:15 AM PST                         | Trent T. Hane                                            | Initial Disclosures Created - E-Disclosure Sent |

## CONDITIONS

- Navigate to **Conditions** on the left-hand side menu
- Adjust **Status** drop-down menu to **All** will display all conditions or select **Active**, **Closed** or **Resolved** to show only those conditions
- Utilize **Category** drop-down menu to narrow selection (Ex: **Prior to Clear to Close**, **Prior to Docs Ordered**)
- Utilize **Assigned** drop-down menu to **Anyone** displays all conditions or select **Me** to show only conditions assigned to External Processor
- Select **Export all Conditions** to download an **Excel Spreadsheet** to **Downloads Folder** with full condition details
- Select **Approval Letter** to download an **Adobe Portable Document Format (PDF)** copy of the **Approval Certificate** to **Downloads Folder**



Conditions

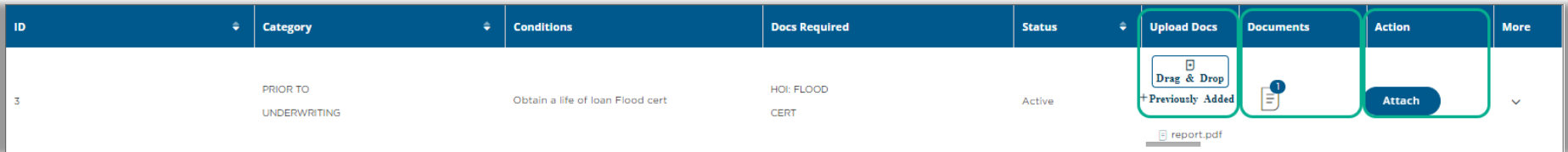
Status: All Category: All Assigned To: Anyone

Acceptable file type: pdf,xml | Maximum total file size is 100 MB. | xls, xlsx documents cannot be uploaded in Conditions screen. Please contact your AM with questions.

| ID | Category              | Conditions                       | Docs Required   | Status | Upload Docs                       | Documents | Action | More |
|----|-----------------------|----------------------------------|-----------------|--------|-----------------------------------|-----------|--------|------|
| 3  | PRIOR TO UNDERWRITING | Obtain a life of loan Flood cert | HOI: FLOOD CERT | Active | Drag & Drop<br>+ Previously Added | 0         | Attach | ▼    |

**Note:** Conditions must have documents uploaded and select attach **one condition at a time**.

- Select **Drag & Drop** to select file for documentation that meets the requirements of that **Condition** (acceptable file types: PDF, XML)
- Select **Previously Added** to attach document that have already been uploaded to this loan in **Sparc 2.0**
- **Documents** will display number of files that have been attached utilizing **Upload Docs**
- **Action** will allow you to select **Attach**, the document must first be uploaded utilizing **Upload Docs**



| ID | Category              | Conditions                       | Docs Required   | Status | Upload Docs                       | Documents | Action | More |
|----|-----------------------|----------------------------------|-----------------|--------|-----------------------------------|-----------|--------|------|
| 3  | PRIOR TO UNDERWRITING | Obtain a life of loan Flood cert | HOI: FLOOD CERT | Active | Drag & Drop<br>+ Previously Added | 1         | Attach | ▼    |

report.pdf

## CONDITIONS (continued)

- **Re-activate** will revert condition to **Active** and enable **Attach** button
- **More** will expand display to show **Condition Details**

| ID                                                                                                                                                                                                                                                                                        | Category              | Conditions                       | Docs Required   | Status   | Upload Docs | Documents                                                                           | Action                      | More |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------------|-----------------|----------|-------------|-------------------------------------------------------------------------------------|-----------------------------|------|
| 3                                                                                                                                                                                                                                                                                         | PRIOR TO UNDERWRITING | Obtain a life of loan Flood cert | HOI: FLOOD CERT | Resolved |             |  | <a href="#">Re-activate</a> | ^    |
| <div> <div>Conditions Details</div> <div>Obtain a life of loan Flood cert</div> <div>Revision Comments</div> <div>Resolved and assigned to Processor ARCUAT1</div> <div>Opened and assigned to Loan Opener</div> <div>11/12/2024 12:34 PM PT</div> <div>11/2/2023 6:26 AM PT</div> </div> |                       |                                  |                 |          |             |                                                                                     |                             |      |

- Select **Go back to pipeline** to return to **Pipeline View**
- Select **Submit to Condition Review** after all conditions have documents uploaded and attached
  - **Condition Review** status will alert the Account Manager to review all conditions and submit for Final Underwriting

| ID | Category                | Conditions                                   | Docs Required                      | Status   | Upload Docs | Documents                                                                           | Action                      | More |
|----|-------------------------|----------------------------------------------|------------------------------------|----------|-------------|-------------------------------------------------------------------------------------|-----------------------------|------|
| 3  | PRIOR TO UNDERWRITING   | Obtain a life of loan Flood cert             | HOI: FLOOD CERT                    | Resolved |             |  | <a href="#">Re-activate</a> | ▼    |
| 8  | PRIOR TO CLEAR TO CLOSE | Executed 4506C is required for all borrowers | EXECUTED CLOSING DOCUMENTS: 4506-C | Resolved |             |  | <a href="#">Re-activate</a> | ▼    |

[Go back to pipeline](#)
[Email Arc Home](#)
[Submit to Condition Review](#)

- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**

Email Arc Home

sales@archome.com

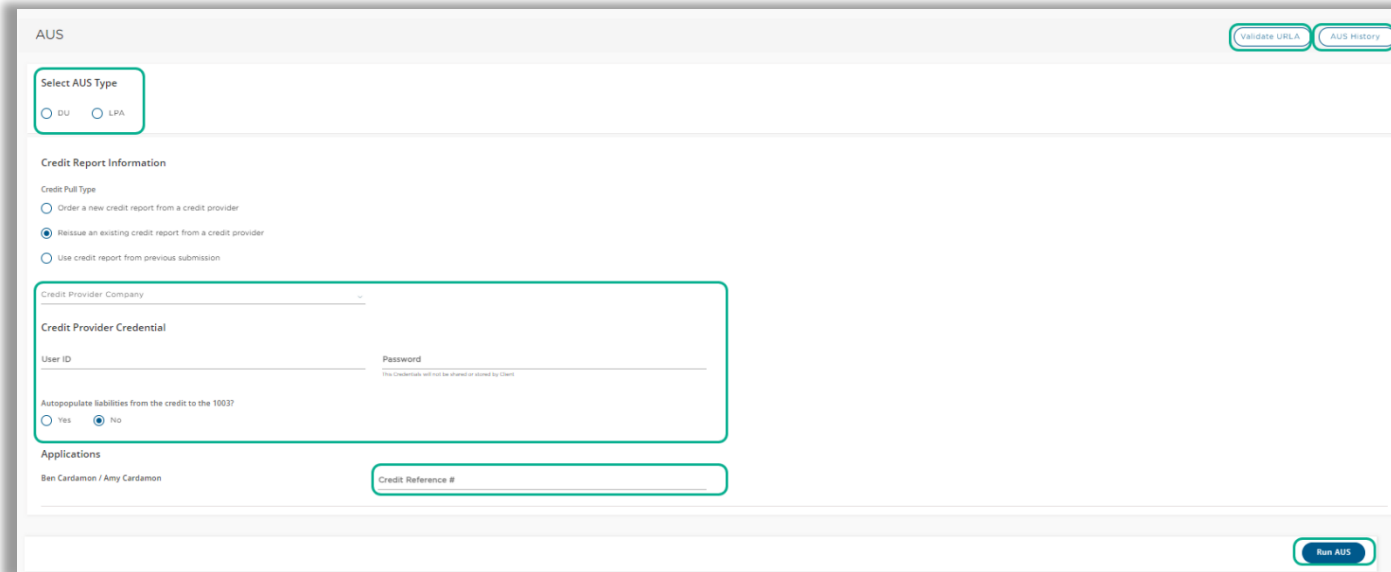
Message

Send

Cancel

## AUS

- Navigate to **AUS** on the left-hand side menu
- **Select AUS Type**
- **Select Credit Pull Type**
  - For a first submission select **Order a new credit report from a credit provider**
  - For any subsequent submissions select **Reissue an existing credit report from a credit provider**
- Select **Credit Provider Company** from drop-down menu
- Input **User ID**, **Password**, and **Credit Reference #**
- **Select Run AUS**
- Select **Validate URLA** this will prompt Sparc 2.0 to review application data and highlight any missing fields
- Select **AUS History** to see history of any prior AUS submissions (This will only be available for AUS submitted within Sparc 2.0)



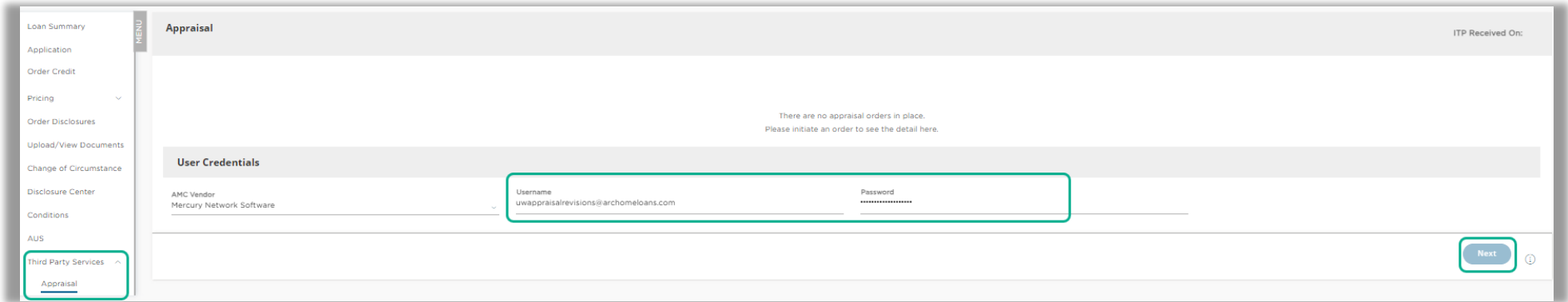
- View **AUS History**: including **Submission #**, **Reference #** and **Recommendation**
- Select **AUS Type** hyperlink to view AUS

| AUS History  |                    |             |                       |        |                  |
|--------------|--------------------|-------------|-----------------------|--------|------------------|
| Submission # | AUS Type           | Reference # | Request Date & Time ↕ | User ↕ | Recommendation   |
| 1            | <a href="#">DU</a> | 168030      | 09/03/2024 11:51:22   |        | Approve/Eligible |

## THIRD PARTY SERVICES: APPRAISALS

- Navigate to **Third Party Services** on the left-hand side menu and select **Carat** to expand
- Select **Appraisal**
- Input **Username** and **Password**
- Select **Next**

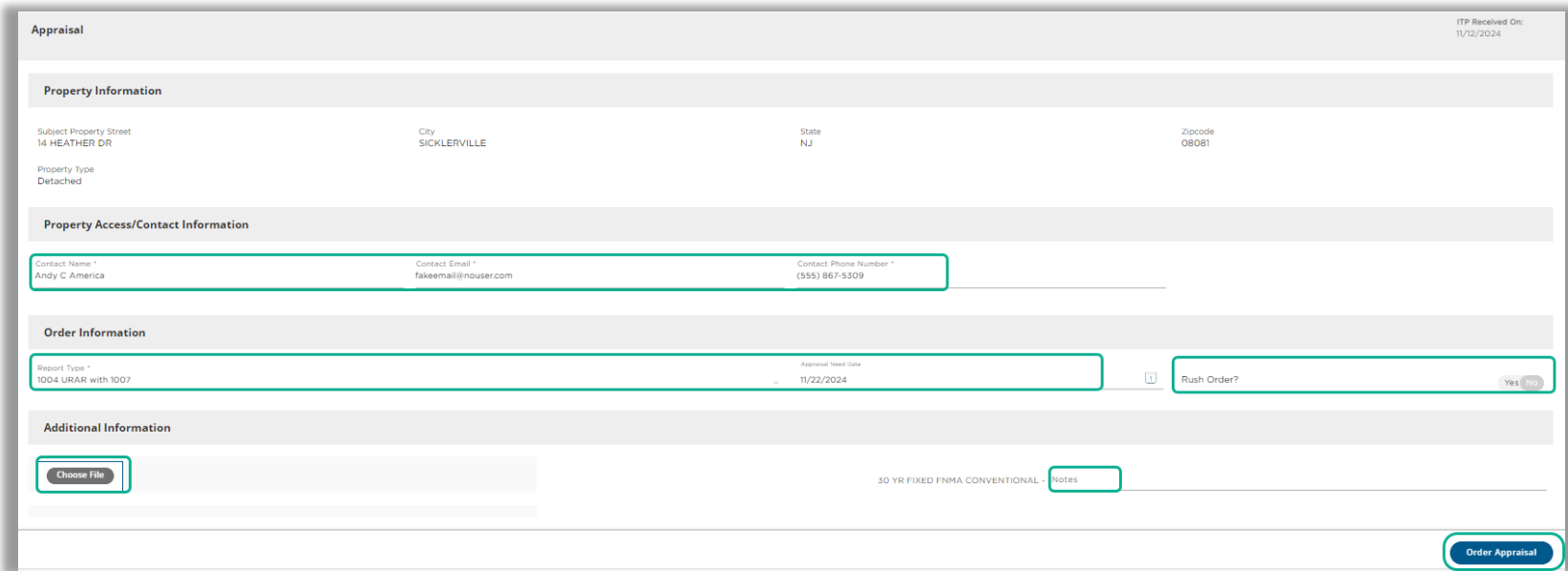
**Note:** Credentials for ordering an appraisal will be different from SPARC credentials. If you do not have Mercury Appraisal Network credentials reach out to SPARC Assist to establish your credentials.



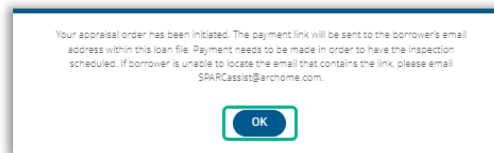
The screenshot shows the 'Appraisal' page in the Arc Home system. On the left is a vertical menu with options: Loan Summary, Application, Order Credit, Pricing, Order Disclosures, Upload/View Documents, Change of Circumstance, Disclosure Center, Conditions, AUS, and Third Party Services. The 'Third Party Services' menu item is expanded, showing 'Appraisal' as the selected option. The main content area is titled 'Appraisal' and includes a message: 'There are no appraisal orders in place. Please initiate an order to see the detail here.' Below this is a 'User Credentials' section with a dropdown for 'AMC Vendor' (Mercury Network Software) and input fields for 'Username' (uwappraisalrevisions@archomeloans.com) and 'Password' (masked with asterisks). A 'Next' button is located at the bottom right of the form. A small 'ITP Received On:' label is visible in the top right corner of the main content area.

## THIRD PARTY SERVICES: APPRAISALS (continued)

- Input **Contact Name**, **Contact E-mail**, and **Contact Phone Number**
- Select **Report Types** from drop-down menu
- Input **Appraisal Need Date** in MM/DD/YYYY format
- **Choose File** and attach purchase contract *if applicable*
- Optional to slide toggle to **Yes** for **Rush Order?**
- Optional to add text to **Notes** field
- Select **Order Appraisal**



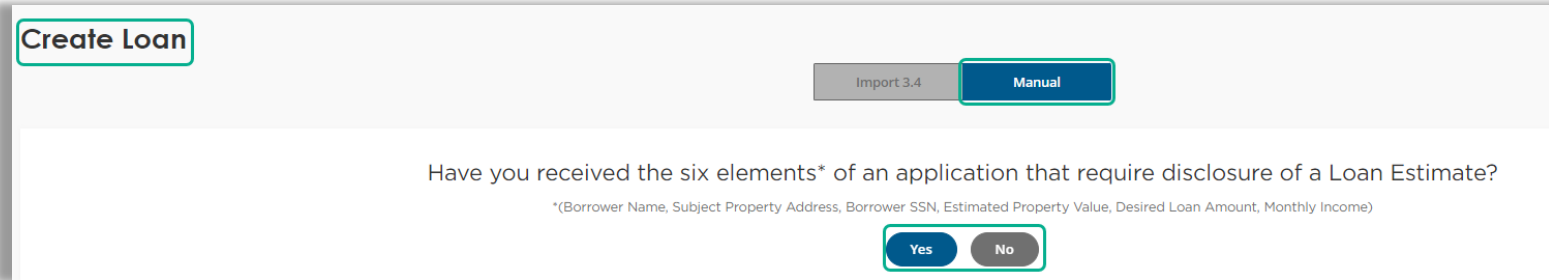
- Review messaging and select **OK** to close



**Note:** Once Mercury Network has uploaded the appraisal it will be available by navigating to **Upload/View Documents**.

## MANUAL

- In the **Create Loan** screen select **Manual**
- Have you received the six elements on an application that require disclosure of a **Loan Estimate**? Select **Yes** or **No** as applicable



**Create Loan**

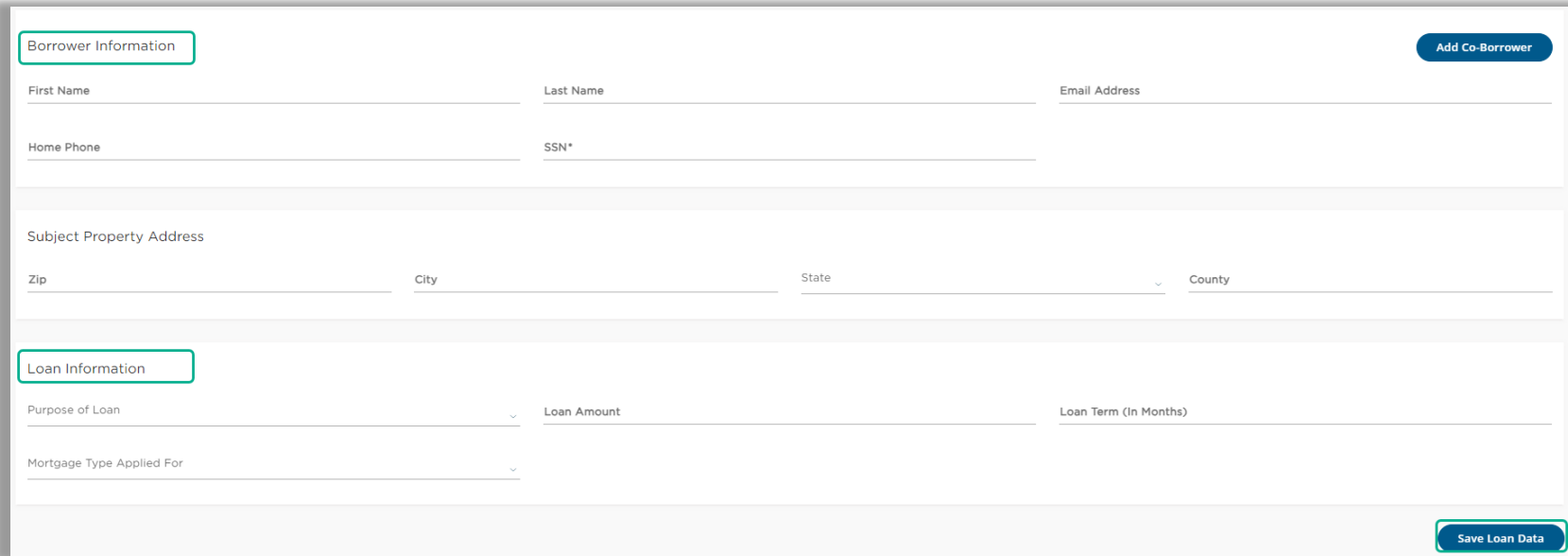
Import 3.4 **Manual**

Have you received the six elements\* of an application that require disclosure of a Loan Estimate?

\*(Borrower Name, Subject Property Address, Borrower SSN, Estimated Property Value, Desired Loan Amount, Monthly Income)

**Yes** **No**

- Complete the **Borrower Information** and **Loan Information**
- Select **Save Loan Data**



**Borrower Information** **Add Co-Borrower**

First Name Last Name Email Address

Home Phone SSN\*

Subject Property Address

Zip City State County

**Loan Information**

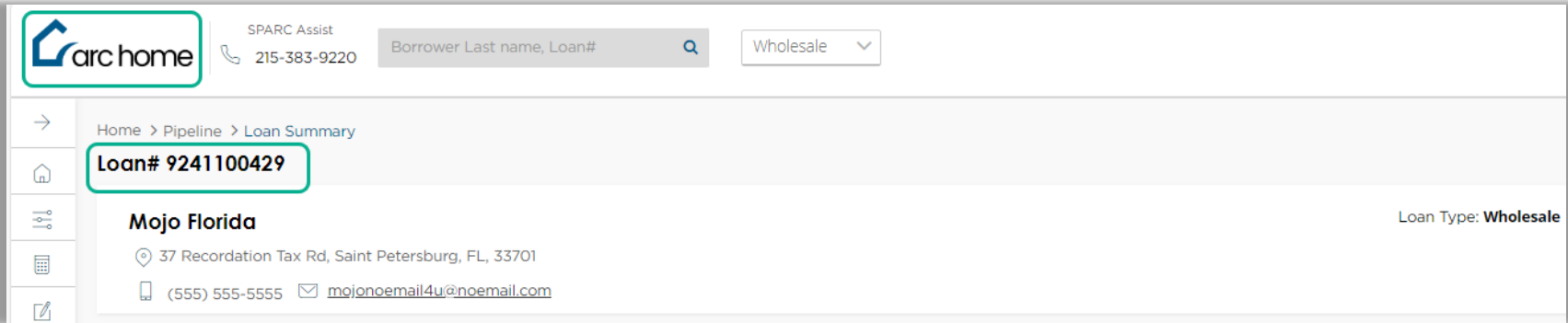
Purpose of Loan Loan Amount Loan Term (In Months)

Mortgage Type Applied For

**Save Loan Data**

## MANUAL (continued)

- An Arc Home **Loan #** has now been assigned
- **Arc Home logo** may be selected to return to Home Page at anytime

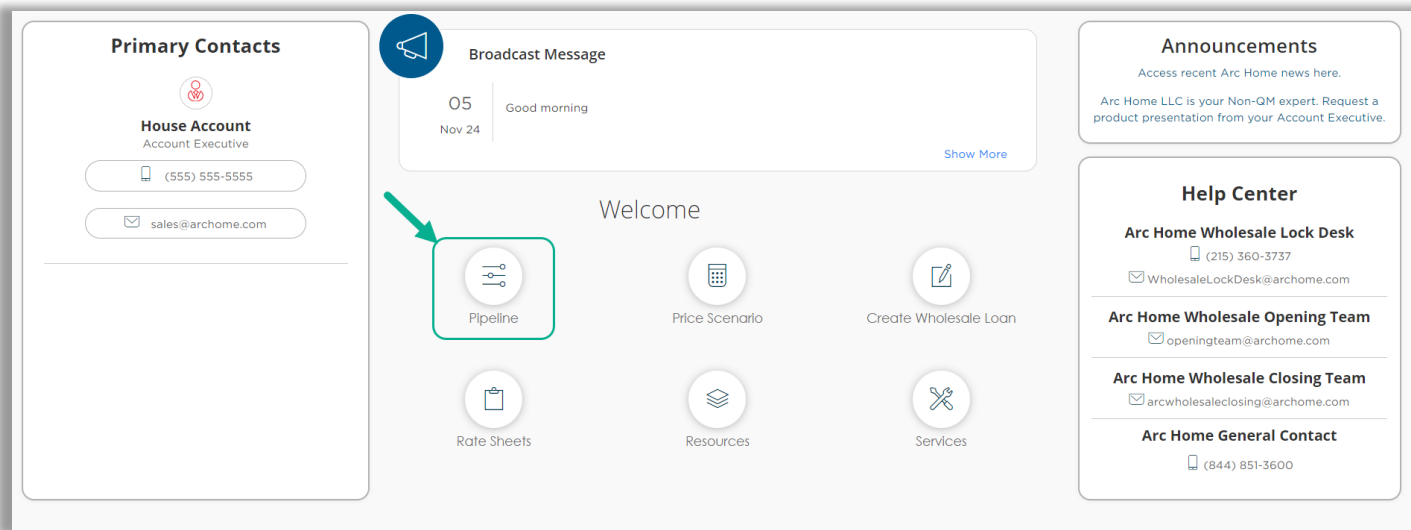


The screenshot shows the Arc Home interface. At the top left is the Arc Home logo. To its right is the text "SPARC Assist" and the phone number "215-383-9220". Further right is a search bar with the placeholder text "Borrower Last name, Loan#" and a magnifying glass icon. To the right of the search bar is a dropdown menu currently showing "Wholesale". Below the top bar is a breadcrumb trail: "Home > Pipeline > Loan Summary". The main content area displays "Loan# 9241100429" in a large font, which is highlighted with a red box. Below this, the borrower's name "Mojo Florida" is shown. To the right of the name is the text "Loan Type: Wholesale". Below the name is the address "37 Recordation Tax Rd, Saint Petersburg, FL, 33701". At the bottom, the phone number "(555) 555-5555" and the email address "mojonoemail4u@noemail.com" are listed.

- Proceed to **Application**

## PIPELINE

- Select the **Pipeline** icon to view pipeline



- The **Active** pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded** or **Canceled/Declined/Withdrawn** loans select the corresponding tab

**Pipeline**

Search

Search By  Go Reset

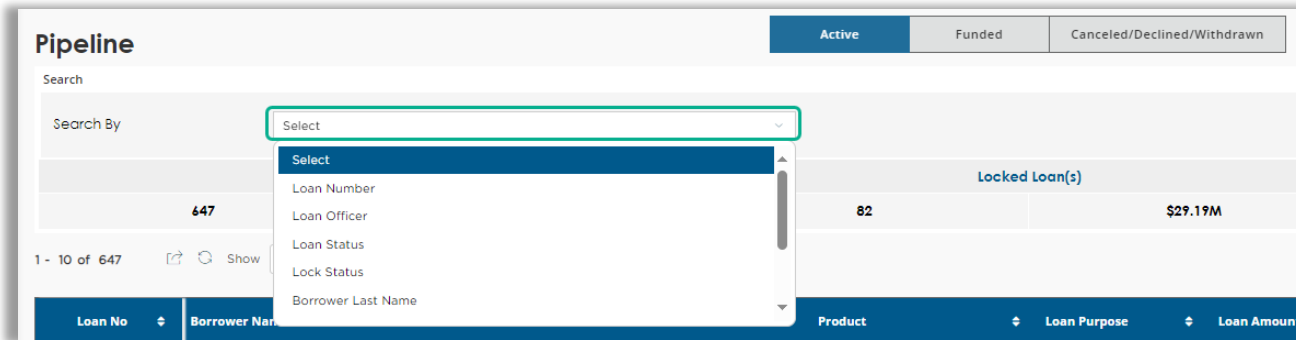
| Active Loan(s) |           | Locked Loan(s) |          | Registered Floating Loan(s) |          |
|----------------|-----------|----------------|----------|-----------------------------|----------|
| 646            | \$223.31M | 82             | \$29.19M | 255                         | \$76.04M |

1 - 10 of 646 Show 10 << < 1 2 3 ... 65 > >>

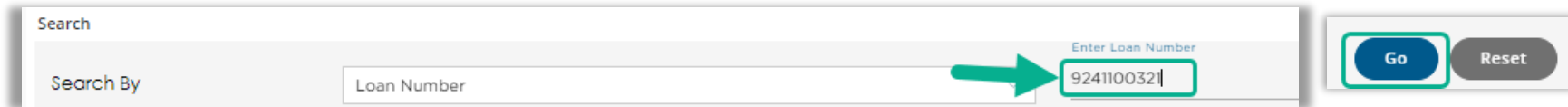
| Loan No    | Borrower Name | Loan Status | Channel   | Product                        | Loan Purpose | Loan Amount | Lock Status | Lock Expiration | Condition | Action |
|------------|---------------|-------------|-----------|--------------------------------|--------------|-------------|-------------|-----------------|-----------|--------|
| 9241003779 | Getta Newloan | Loan Open   | Wholesale | 30 YR FIXED ACCESS AGENCY PLUS | Purchase     | \$ 450,000  | Not Locked  |                 | NA        | ⌵      |

## LOAN SEARCH PIPELINE

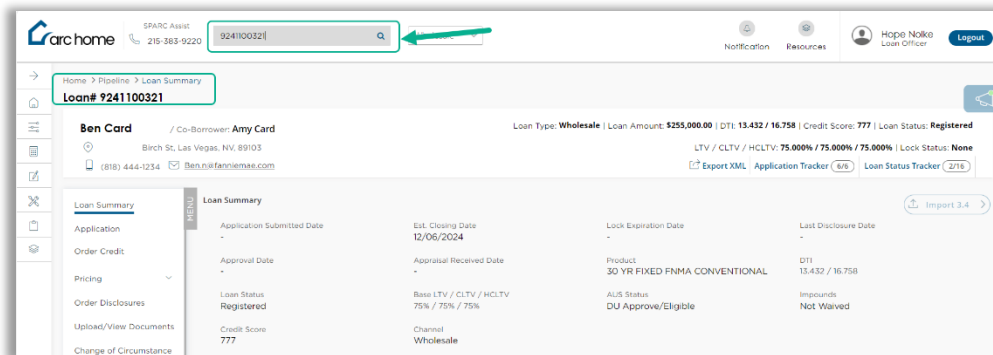
- In **Pipeline** view use the **Search By** drop-down menu and choose: **Loan Number**, **Loan Officer**, **Loan Status**, **Lock Status** or **Borrower Last Name**



- After selection utilize either the provided **Text Box** or **Drop-down** menu to input search criteria, then select **Go** to search



- If there is only one corresponding loan it will open to **Loan Summary** page



- If there are multiple **Search Results**, select **Loan Number** to open

**Search Results**

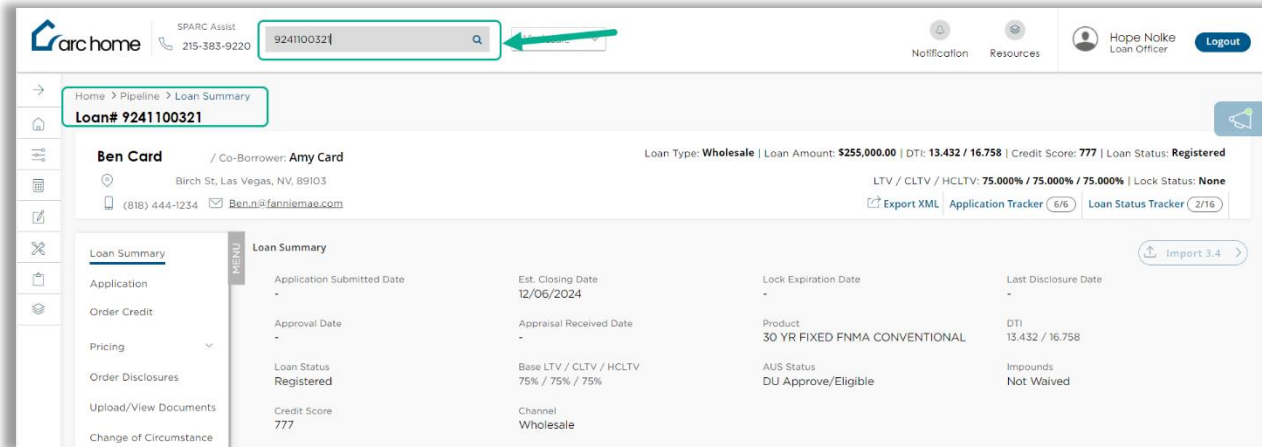
We found 214 results matching the criteria: 'firstimer'

1 - 10 of 214

| Loan Number | Borrower Name   | Loan Amount | Application Date |
|-------------|-----------------|-------------|------------------|
| 9240802498  | Alice Firstimer | \$115,000   | 10/03/2024       |
| 9240801743  | Alice Firstimer | \$72,000    | 09/27/2024       |

## LOAN SEARCH HOME PAGE

- From the Home Page utilize the **Text Box** and input **Borrower Last Name** or **Loan #**
- Click **Enter Key** or select **Magnifying Glass** and
- If there is only one corresponding loan it will open to **Loan Summary** page



arc home SPARC Assist 215-383-9220 9241100321

Notification Resources Hope Nolke Loan Officer Logout

Home > Pipeline > Loan Summary  
Loan# 9241100321

**Ben Card** / Co-Borrower: **Amy Card**  
Birch St, Las Vegas, NV, 89103  
(818) 444-1234 Ben.hs@fanniemae.com

Loan Type: **Wholesale** | Loan Amount: **\$255,000.00** | DTI: **13.432 / 16.758** | Credit Score: **777** | Loan Status: **Registered**  
LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **None**  
Export XML Application Tracker (6/6) Loan Status Tracker (2/16)

Import 3.4 >

**Loan Summary**

| Application            | Application Submitted Date | Est. Closing Date       | Lock Expiration Date          | Last Disclosure Date |
|------------------------|----------------------------|-------------------------|-------------------------------|----------------------|
| Order Credit           | -                          | 12/06/2024              | -                             | -                    |
| Pricing                | Approval Date              | Appraisal Received Date | Product                       | DTI                  |
| Order Disclosures      | -                          | -                       | 30 YR FIXED FNMA CONVENTIONAL | 13.432 / 16.758      |
| Upload/View Documents  | Loan Status                | Base LTV / CLTV / HCLTV | AUS Status                    | Impounds             |
| Change of Circumstance | Registered                 | 75% / 75% / 75%         | DU Approve/Eligible           | Not Waived           |
|                        | Credit Score               | Channel                 |                               |                      |
|                        | 777                        | Wholesale               |                               |                      |

- If there are multiple **Search Results**, select **Loan Number** to open

**Search Results**

We found **214** results matching the criteria: 'firstimer'

1 - 10 of 214

| Loan Number | Borrower Name   | Loan Amount | Application Date |
|-------------|-----------------|-------------|------------------|
| 9240802498  | Alice Firstimer | \$115,000   | 10/03/2024       |
| 9240801743  | Alice Firstimer | \$72,000    | 09/27/2024       |

## PRICE SCENARIO

- Complete all **Loan Information**, **Property Information**, **Borrower Information** and **Other Information** required fields as indicted with \*
- Once complete select **Search** to initiate **Pricing Input**

### Price Scenario



#### Loan Information

|                           |                       |                    |                     |
|---------------------------|-----------------------|--------------------|---------------------|
| Purpose of Loan *         | Appraised Value *     |                    |                     |
| Down Payment Percentage * | Down Payment Amount * | Base Loan Amount * | Base LTV/CLTV/HCLTV |
| Impound Type *            |                       |                    |                     |
| Tax and insurance escrow  | 2nd Financing         | Yes                | No                  |

#### Property Information

|                  |                                                |                                                       |                 |
|------------------|------------------------------------------------|-------------------------------------------------------|-----------------|
| Zip *            | City *                                         | State *                                               | County *        |
| In Rural Area? * | Property Use *                                 | <input type="checkbox"/> Has Non Occupant Co-Borrower | Property Type * |
| No Selection     | Primary Residence                              |                                                       | SFR             |
| Structure Type * | <input type="checkbox"/> Is Seasonal Property? | <input type="checkbox"/> New Construction             |                 |
| Detached         |                                                |                                                       |                 |



Search

## PRICING INPUT

- This screen displays **Pricing Scenarios** for all **Conforming** and **Nonconforming** options
- Select **Ineligible Programs** to display all ineligible options
- Select **Expand All** to display all pricing options for each **Product**
- Select the **Back** button on any pricing page to return to the prior screen

### Pricing Input

Note: Rates shown in red are expired, \* - The costs displayed are the borrower's non-financed settlement charges, \*\* - exceeds the MAX DTI / No Income

Eligible Programs Ineligible Programs

Compare Expand All

**30 YR FIXED CONFORMING**

| Product Name                  | Rate  | Price  | P & I    | DTI    |
|-------------------------------|-------|--------|----------|--------|
| 30 YR FIXED FNMA CONVENTIONAL | 6.625 | 99.998 | 2,561.24 | 27.075 |

**30 YR FIXED NONCONFORMING**

| Product Name                   | Rate  | Price  | P & I    | DTI    |
|--------------------------------|-------|--------|----------|--------|
| 30 YR FIXED ACCESS AGENCY PLUS | 7.000 | 99.955 | 2,661.21 | 27.741 |
| 30 YR FIXED ACCESS CLEAN SLATE | 7.125 | 99.968 | 2,694.87 | 27.966 |
| 30 YR FIXED EDGE AGENCY PLUS   | 7.250 | 99.580 | 2,728.71 | 28.191 |

Back

## EXPAND ALL

- Once **Expand All** is select checkboxes to **Pin** programs of your choosing and select **Compare** for Pricing Comparison

Note: Rates shown in red are expired, \* - The costs displayed are the borrower's non-financed settlement charges, \*\* - exceeds the MAX DTI / No Income

Compare (2) Collapse All

**30 YR FIXED CONFORMING**

Product Name: 30 YR FIXED FNMA CONVENTIONAL

Rate: 6.625 Price: 99.710 P & I: 2,561.24 DTI: 27.075

1 - 20 of 20

| Pin                                 | Rate  | Price  | Payment  | DTI    | APR   | Closing Costs | Cash To Close | Reserve Months |
|-------------------------------------|-------|--------|----------|--------|-------|---------------|---------------|----------------|
| <input checked="" type="checkbox"/> | 6.000 | 97.550 | 2,398.20 | 25.988 | 6.378 | \$23,572.33   | \$123,572.33  | 19.6           |
| <input checked="" type="checkbox"/> | 6.125 | 98.104 | 2,430.44 | 26.203 | 6.451 | \$21,388.28   | \$121,388.28  | 20.0           |

## COMPARE

- This view displays a **Pricing Comparison Summary**
- Select checkboxes to **Pin** to display, then select **Compare** to display **Loan Comparison Breakdown**

Home > Pricing Input > Pricing Comparison

| Pin                                 | Product Name                  | Rate  | Price  | Payment  | DTI    | APR   | Closing Costs | Cash To Close | Action                                                                              |
|-------------------------------------|-------------------------------|-------|--------|----------|--------|-------|---------------|---------------|-------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> | 30 YR FIXED FNMA CONVENTIONAL | 6.000 | 97.550 | 2,398.20 | 25.988 | 6.378 | \$23,572.33   | \$123,572.33  |  |
| <input checked="" type="checkbox"/> | 30 YR FIXED FNMA CONVENTIONAL | 6.125 | 98.104 | 2,430.44 | 26.203 | 6.451 | \$21,388.28   | \$121,388.28  |  |


[Compare](#) [Back](#)

## LOAN COMPARSION BREAKDOWN

- This view displays a **Loan Comparison Breakdown** and **Estimated Closing Costs Breakdown**
- Select **Email report to Borrower** to create a message
- Select **Download as PDF** this will populate a **PricingComparsion.pdf** into the **Downloads Folder**

Loan Comparison Breakdown  
OVERLAND PARK, KS 66212

| Loan Program                     | 30 YR FIXED FNMA CONVENTIONAL | 30 YR FIXED FNMA CONVENTIONAL |
|----------------------------------|-------------------------------|-------------------------------|
| Purchase Price                   | \$500,000.00                  | \$500,000.00                  |
| Down Payment                     | \$100,000.00                  | \$100,000.00                  |
| Down Payment Percentage          | 20.000 %                      | 20.000 %                      |
| 1st Lien                         | \$400,000.00                  | \$400,000.00                  |
| Rate --(Rate in red are expired) | 6.000%                        | 6.125%                        |
| APR                              | 6.378%                        | 6.451%                        |
| Impound                          | Tax and Insurance escrow      | Tax and Insurance escrow      |
| Monthly Payment                  | \$3,896.20                    | \$3,930.44                    |
| Principle & Interest             | \$2,398.20                    | \$2,430.44                    |
| Property Taxes                   | \$500.00                      | \$500.00                      |
| Hazard Insurance                 | \$250.00                      | \$250.00                      |
| Mortgage Insurance               | \$0.00                        | \$0.00                        |
| HOA Fee                          | \$50.00                       | \$50.00                       |
| Other                            | \$700.00                      | \$700.00                      |
| Estimated Debt-to-Income Ratio   | 25.988%                       | 26.203%                       |
| Estimated Costs Paid at Closing  | \$23,572.33                   | \$21,388.28                   |
| Total Cash to Close              | \$123,572.33                  | \$121,388.28                  |
| Estimated Reserves               | \$76,427.67                   | \$78,611.72                   |
| Estimated Reserve Months         | 19.6 Months                   | 20.0 Months                   |
| Rate Expiration Date             | 12/09/2024                    | 12/09/2024                    |

Estimated Closing Cost Breakdown

[Back](#) [Email report to Borrower](#) [Download as PDF](#)

## EMAIL REPORT TO BORROWER

- This option allows you to input an **Email Address** and **Message to Borrower**
- Select **Send** to have message delivered to provided email address

Email Address \*

test@archomeloans.com

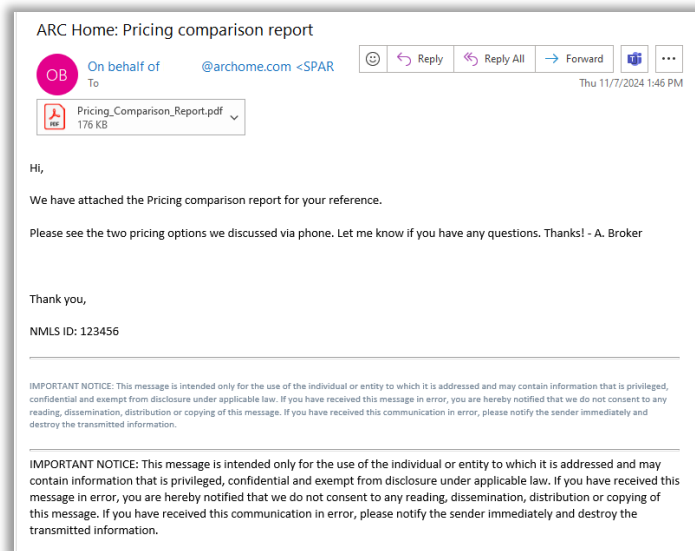
Message to Borrower

Please see the two pricing options we discussed via phone. Let me know if you have any questions. Thanks!  
- A. Broker

Send

Cancel

### Example of Email Message



### Example of Loan Comparison Breakdown

Report Generated 07/11/2024 11:45:30 AM PST

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.



224 Strawbridge Drive, Suite 200, Moorestown,  
NJ 08057  
(844) 851-3600 | www.archomeloans.com

Custom Mortgage Report for:  
OVERLAND PARK, KS 66212

Originated by:  
NMLS# 123456  
215-383-9254 @archome.com

Loan Comparison Summary

| Program Name                  | Purchase Price | Down Payment | Rate   | APR    | Payment    |
|-------------------------------|----------------|--------------|--------|--------|------------|
| 30 YR FIXED FNMA CONVENTIONAL | \$500,000.00   | \$100,000.00 | 6.000% | 6.378% | \$3,898.20 |
| 30 YR FIXED FNMA CONVENTIONAL | \$500,000.00   | \$100,000.00 | 6.125% | 6.451% | \$3,930.44 |

For details, see the Loan Comparison Breakdown page in this report.

## RATE SHEETS

- This section provides links to [Arc Home Rate Sheets](#)
- Enter **Email Address**
- Select **Go**

Please enter your email address to view rates

Enter email address

**Note:** If you receive a message that rate sheets are unavailable contact your Account Executive or [SPARCassist@archome.com](mailto:SPARCassist@archome.com) to have your email access updated, the rate sheets will then be available start of the next business day.

- Select **View Excel** or **View PDF** for materials of your choosing

**Wholesale Non-Agency Rates**

Arc Elite Offers the Best Alt Doc and Full Doc Solutions and Price

## RESOURCES

- This section provides links to [Wholesale Training Resources](#) and [Wholesale Loan Products and Guidelines](#)
- Additional resource is the [Wholesale Important Information](#)

**Resources**

Wholesale training resources:

<https://wholesale.archomellc.com/page/sparc-2-training>

Wholesale Loan Products and guidelines:

<https://wholesale.archomellc.com/page/wholesale-loan-products>

## SERVICES

**Note:** To order an appraisal for a file, please access the loan and complete the steps in **Third Party Services: Appraisals**.

- This section will provide access to Appraisal Tracking via Mercury Network
- Select the [Link](#)

### Services

Appraisal Tracking:

<https://archomewei.mortgagecl.com/SignIn.aspx>

- Input **Username** and **Password**
- Select **SIGN IN**

### Sign In

Enter your username and password to place orders with us, check the status of your orders, and download reports directly from your account.

Username:

Password:

☐ Remember me

**SIGN IN**

[Forgot Username or Password?](#)

POWERED BY **Mercury Network**  
Vendor Management Platform

[Terms of Use](#)

- Locate file utilizing **All Open Orders**, **Orders: Find** text box, or **Active Orders Folders**
- **Double Click** on desired loan to view details

Orders

Find:

☐ Starts with ☒ Contains

In field: 

Subject city

Placed: 

All Active

All Open Orders (1)

| Tracking #    | Status  | Due date   | Inspection | Borrower       | Property                                    | Lender | Account exec    | Vendor               | Loan #     | Order date | Product                | Updated                   |
|---------------|---------|------------|------------|----------------|---------------------------------------------|--------|-----------------|----------------------|------------|------------|------------------------|---------------------------|
| MERC-52585053 | On Hold | 11/22/2024 |            | Andy C America | 14 HEATHREN DR<br>SICKLERVILLE, NJ<br>08081 |        | Class Valuation | Class Valuation, LLC | 9241100491 | 11/14/2024 | 1004 URAR with<br>1007 | 11/14/2024<br>12:06:39 PM |

Active Order Folders

All Open Orders

In Progress

Open Bid Orders

Inspection Scheduled

Inspection Complete

Pending Quality Review

Due Today

Past Due

Exceptions

Awaiting Disclosure Expiration

Require Disclosure Date

No Borrower E-mail

Revision-Correction Needed

Delayed

On Hold

Payment Failed

Completed

Cancelled

Deleted

## SERVICES (continued)

- View **Appraisal Order Details**
- Select **Edit** to update any editable fields
- View **History** for time and date of action items including **Link** to collect payment
- Select **Attach Documents** to **Attach paper documents** using **DirectFax** or **Attach existing electronic documents**
- View **Vendor Name** and **Assigned AE** to see assigned appraiser contact information

| Appraisal Order Details                                                                                                                                                                                       |                                                                                      | Tracking #: MERC-52585053 | History (6)                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>14 HEATHER DR</b><br><b>SICKLERVILLE, NJ 08081</b><br><b>Borrower: Andy C America</b><br><b>Appraised Value:</b>                                                                                           |                                                                                      |                           | Time: 11/14/2024 12:06 PM CST<br>Event: Send Payment Link Successful by Account Management<br>Notes: Make a payment <a href="#">link</a> sent to               |
| Order Date:                                                                                                                                                                                                   | 11/14/2024                                                                           |                           | Time: 11/14/2024 12:01 PM CST<br>Event: On Hold by Class Valuation<br>Notes: Awaiting payment                                                                  |
| Due Date:                                                                                                                                                                                                     | 11/22/2024                                                                           |                           | Time: 11/14/2024 12:01 PM CST<br>Event: Message by Class Valuation<br>Notes: Thank you for your order. For reference, your Class Valuation file # is: 2721101. |
| Closing Date:                                                                                                                                                                                                 | <a href="#">Edit</a>                                                                 |                           | Time: 11/14/2024 12:01 PM CST<br>Event: Appraiser Accepted Assignment by Class Valuation<br>Notes: Order automatically accepted.                               |
| Fee:                                                                                                                                                                                                          | \$645.00                                                                             |                           |                                                                                                                                                                |
| Payment Type:                                                                                                                                                                                                 | <a href="#">Deferred CC</a>                                                          |                           |                                                                                                                                                                |
| Estimated Value:                                                                                                                                                                                              |                                                                                      |                           |                                                                                                                                                                |
| Loan Number:                                                                                                                                                                                                  | 9241100491                                                                           |                           |                                                                                                                                                                |
| File Number:                                                                                                                                                                                                  |                                                                                      |                           |                                                                                                                                                                |
| FHA Case #:                                                                                                                                                                                                   | <a href="#">Edit</a>                                                                 |                           |                                                                                                                                                                |
| DU Case File ID:                                                                                                                                                                                              | <a href="#">Edit</a>                                                                 |                           |                                                                                                                                                                |
| LPA Key:                                                                                                                                                                                                      | <a href="#">Edit</a>                                                                 |                           |                                                                                                                                                                |
| PDAPI Key:                                                                                                                                                                                                    |                                                                                      |                           |                                                                                                                                                                |
| BACE Submission ID:                                                                                                                                                                                           |                                                                                      |                           |                                                                                                                                                                |
| Property Data ID:                                                                                                                                                                                             |                                                                                      |                           |                                                                                                                                                                |
| Other Ref #:                                                                                                                                                                                                  |                                                                                      |                           |                                                                                                                                                                |
| Vendor Name:                                                                                                                                                                                                  | Class Valuation, LLC                                                                 |                           |                                                                                                                                                                |
| Assigned AE:                                                                                                                                                                                                  | Class Valuation<br>(248) 955-9580<br>Fax: (888) 914-4555<br>info@classappraisals.com |                           |                                                                                                                                                                |
| <div> <div>No documents are attached to this order, yet.</div> <div>When you add them, your documents will be securely stored in the cloud with the order workfile.</div> <div> Attach Documents</div> </div> |                                                                                      |                           |                                                                                                                                                                |

## PRIMARY CONTACTS

- This section displays contact information for your Account Executive, please reach out with any questions

## HELP CENTER

- This section displays contact information for teams at Arc Home
  - Arc Home Wholesale Lock Desk [email:] [WholesaleLockDesk@archome.com](mailto:WholesaleLockDesk@archome.com) [phone:] 215-360-3737
  - Arc Home Wholesale Opening Team [email:] [openingteam@archome.com](mailto:openingteam@archome.com)
  - Arc Home Wholesale Closing Team [email:] [arcwholesaleclosing@archome.com](mailto:arcwholesaleclosing@archome.com)
  - Arc Home General Contact to reach our head office [phone:] 844-851-3600

## SPARC ASSIST

- Not yet a partner? Complete a [Broker Application](#) and email to [counterpartysubmissions@archome.com](mailto:counterpartysubmissions@archome.com)
- Need help resetting your password? Utilize the [Forgot Password](#) link and input your Username
- Account locked? Forgot your Username? Please email [SPARCassist@archome.com](mailto:SPARCassist@archome.com) or call 215-383-9220

## NOTIFICATIONS

- This section will allow you to read messages from Arc Home Team with important updates, announcements, and reminders

## WHOLESALE FEES

| Channel   | Product                                             | Funding Fee <sup>1</sup> | Tax Service Fee               | Flood Cert Fee | LLC & Corporation Vesting Review Fee   | Trust Vesting Review Fee | Texas Attorney Review Fee |
|-----------|-----------------------------------------------------|--------------------------|-------------------------------|----------------|----------------------------------------|--------------------------|---------------------------|
| Wholesale | Conventional Conforming, Government (FHA, VA, USDA) | \$1,150                  | Including in Underwriting Fee |                | N/A                                    | \$125                    | \$150                     |
|           | FNMA/FHLMC Primary, Investment & Second Home        | \$1,150                  |                               |                | N/A                                    |                          |                           |
|           | FHA Streamline, USDA Streamline Assist and VA IRRL  | \$645                    |                               |                | N/A                                    |                          |                           |
|           | Elite Jumbo                                         | \$1,275                  |                               |                | N/A                                    |                          |                           |
|           | Arc Access, Edge, and Foreign National DSCR         | \$1,495                  |                               |                | \$300 Business Purpose Investment Only |                          |                           |

<sup>1</sup> If the seller provides a Life of Loan SFHA Determination Certificate from Servicelink (except for Government) or CoreLogic Flood Services, the Flood Certification Fee does not apply. If the file does not include a Life of Loan SFHA Determination Certificate, or it is from a vendor other than CoreLogic, the fee will apply.

## MORTGAGEE CLAUSES & LOSS PAYEES

|                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Government (FHA, VA, USDA)</p> <p>Conventional QM (FHLMC or FNMA)</p>                                                                                                                                                                          | <p>ARC Home LLC C/O *</p> <p>LoanCare, LLC</p> <p>ISAOA/ATIMA</p> <p>P.O. Box 202049</p> <p>Florence, SC 29502-2049</p> <p><b>*PLEASE NOTE:</b> For <u>AR, FL, IL, MO, TX, and WI</u> the lender name should be <u>Arc Home Loans LLC</u>; In <u>Oregon</u>, the lender name should be <u>Arc Home LLC, a limited liability company of Maryland</u></p> |
| <p>FNMA/FHLMC 30 YR Fixed Primary</p> <p>FNMA/FHLMC 30 YR Fixed Investment</p> <p>FNMA/FHLMC 30 YR Second Home</p> <p>Access Non-QM</p> <p>Edge</p> <p>Elite Jumbo</p> <p>Marquee Jumbo</p> <p>30 YR Conventional Investment (non FHLMC/FNMA)</p> | <p>Shellpoint Mortgage Servicing</p> <p>ISAOA ATIMA</p> <p>P.O. Box 7050</p> <p>Troy, MI 48007-7050</p>                                                                                                                                                                                                                                                 |

## CPL & TITLE VESTING

|                                         |                                                                                                     |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------|
| Closing Protection Letter               | <p>Arc Home LLC ISAOA/ATIMA</p> <p>224 Strawbridge Drive, Suite 200</p> <p>Moorestown, NJ 08057</p> |
| Proposed Insured on Schedule A of Title | Arc Home LLC ISAOA/ATIMA                                                                            |

Final Title Policy lender name must match lender name on Mortgage/Deed of Trust