SPARC 2.0 BROKER USER GUIDE

SPARC 2.0 BROKER USER GUIDE TABLE OF CONTENTS

SPARC 2.0 BROKER USER GUIDE

OVERVIEW

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

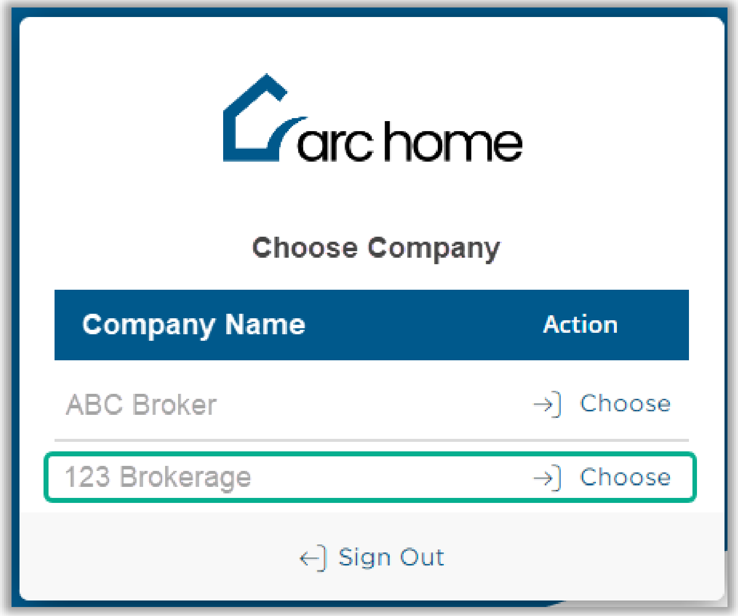
LOGIN

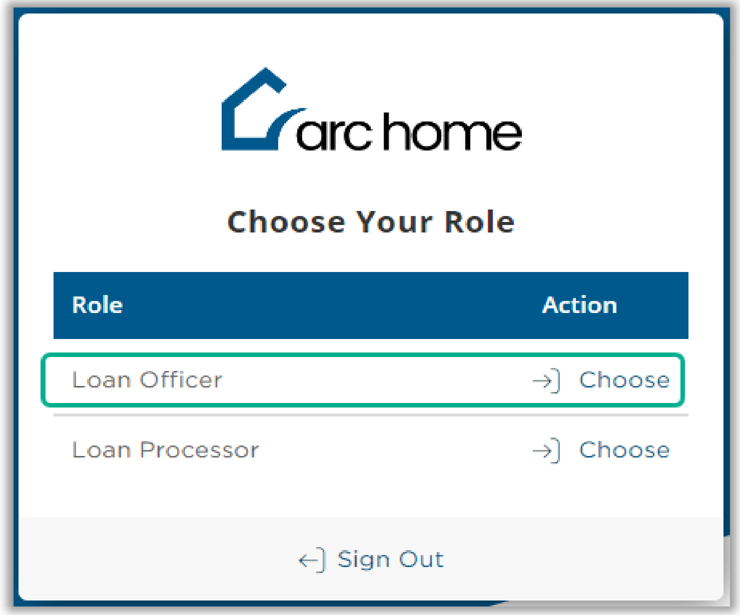
- Navigate to Sparc 2.0
- Input **Username** and **Password**
- Select **LOGIN**

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

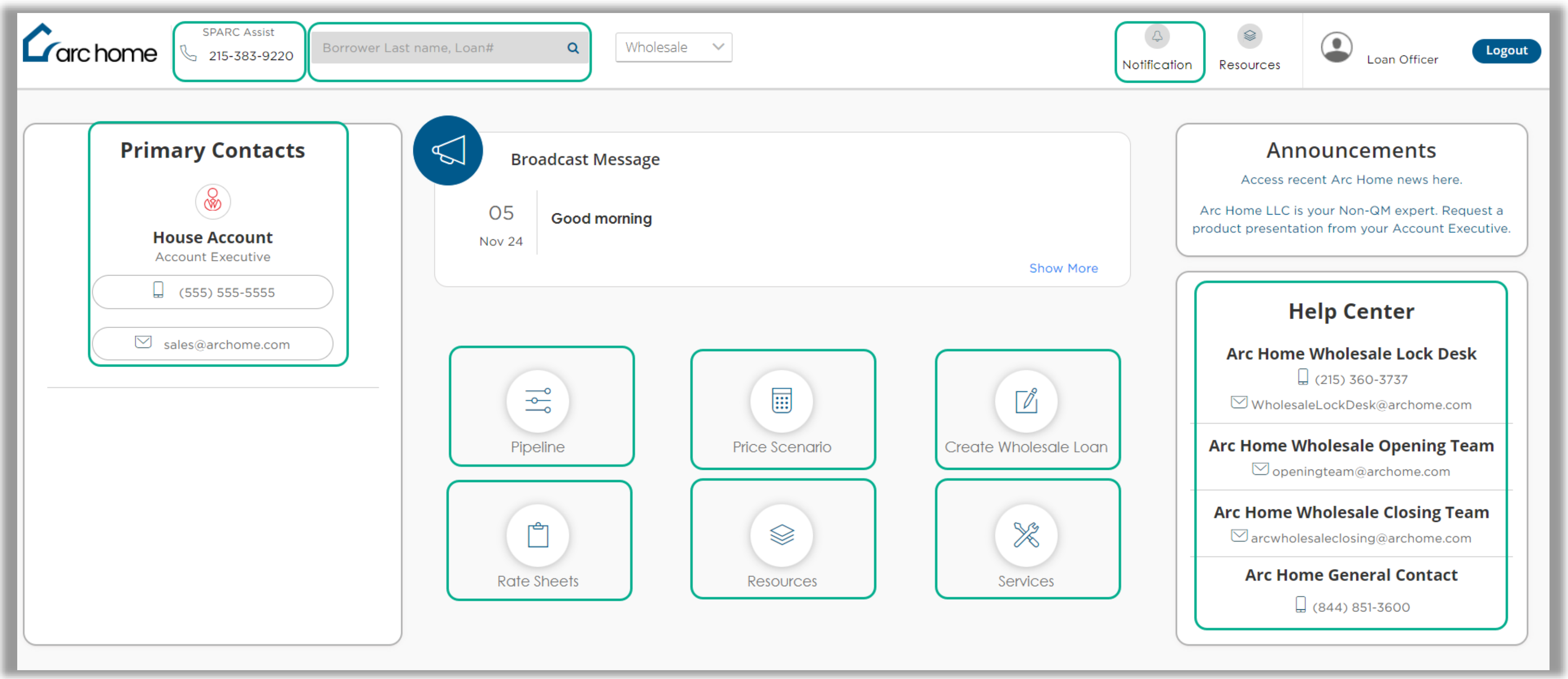




HOME PAGE

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

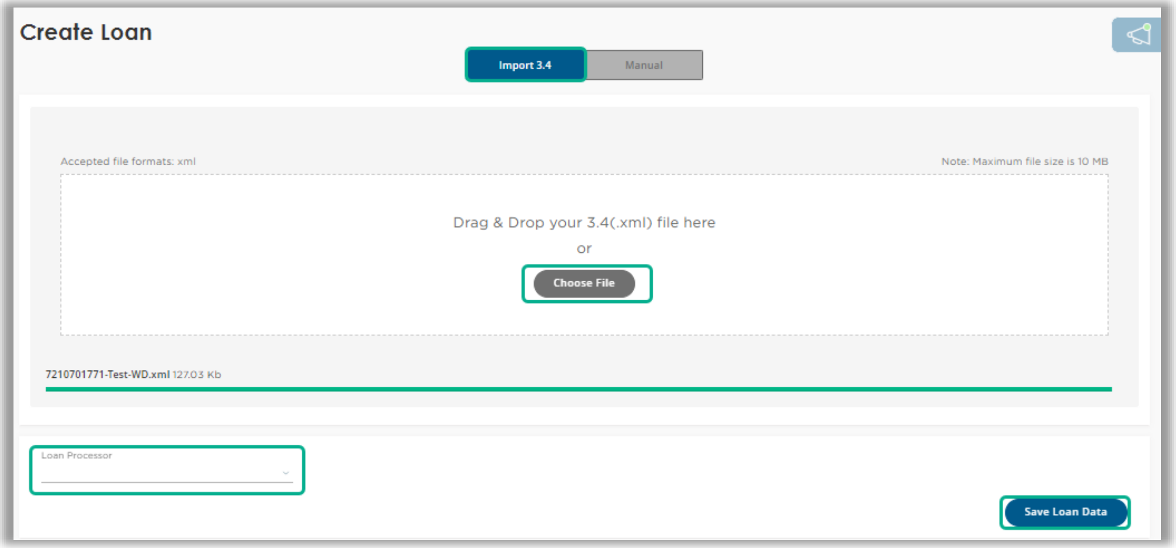
Sparc Assist	Loan Search	Primary Contacts	Pipeline
Price Scenario	Create Wholesale Loan	Rate Sheets	Resources
Services	Help Center	Notifications	Mortgagee Clauses



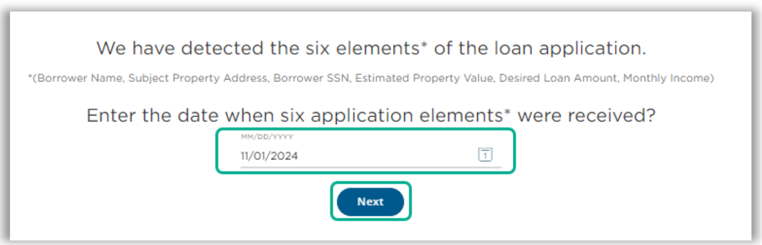
arc home

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**

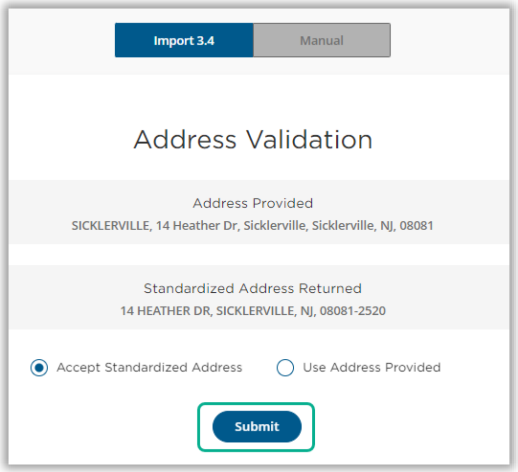


- **Enter the date when six application elements were received** in MM/DD/YYYY format
- Select **Next**

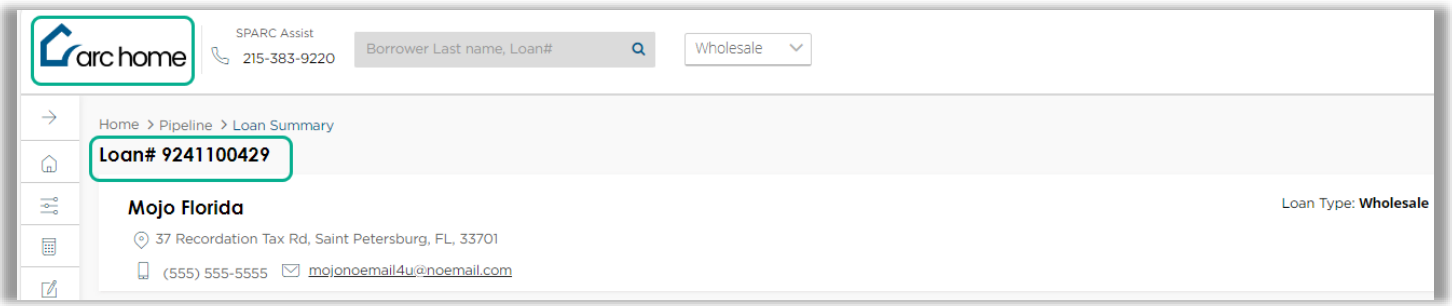


CREATE WHOLESALE LOAN (continued)

- Confirm address and then select **Submit**

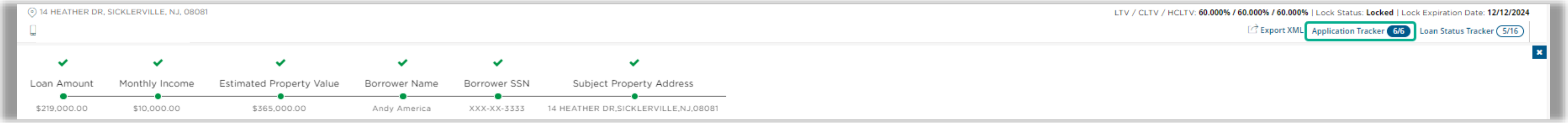


- Loan will open to the **Loan Summary** page
- An Arc Home **Loan #** has now been assigned
- **Arc Home Logo** may be selected to return to Home Page at anytime

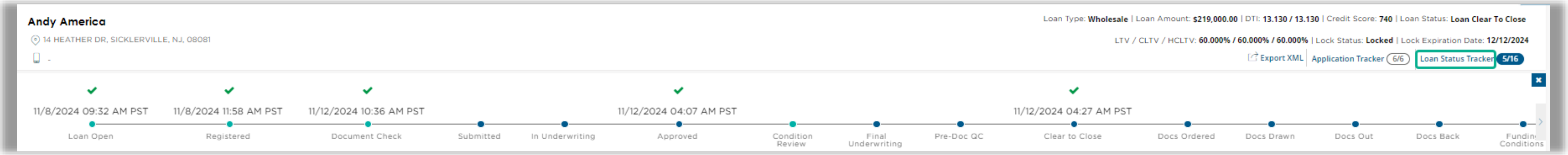


CREATE WHOLESALE LOAN (continued)

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

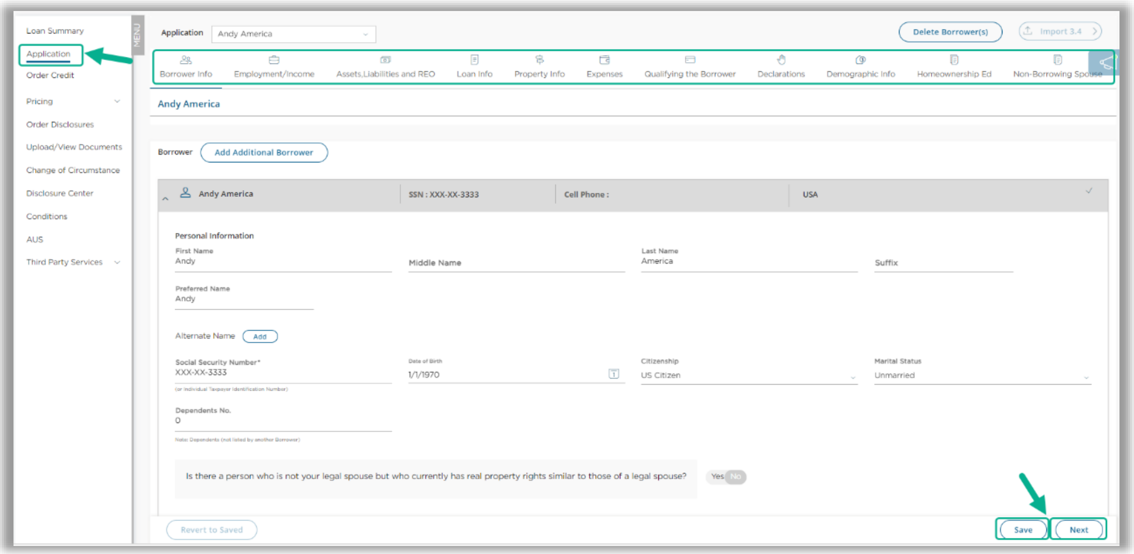


- Select **Loan Status Tracker** to view loan status progression a Green Check (✓) indicates a Loan Status has been reached with the date and time that status was achieved



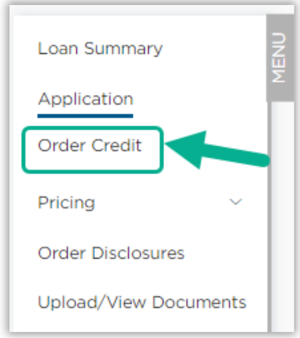
APPLICATION

- 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

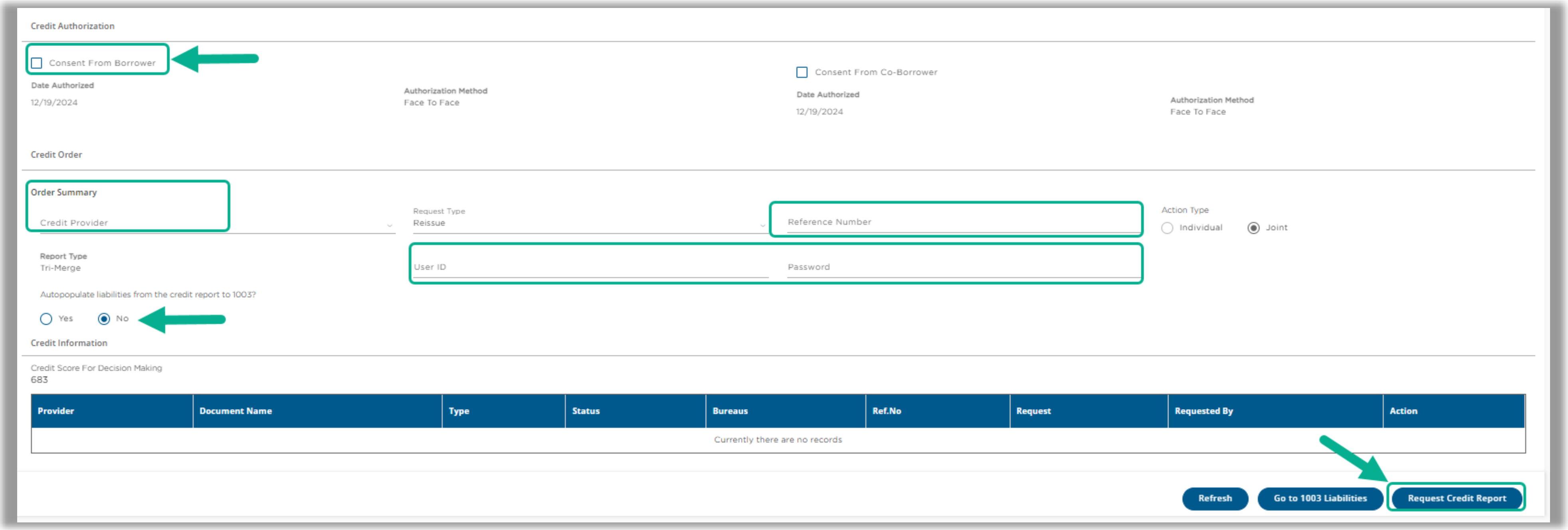


ORDER CREDIT

- 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**



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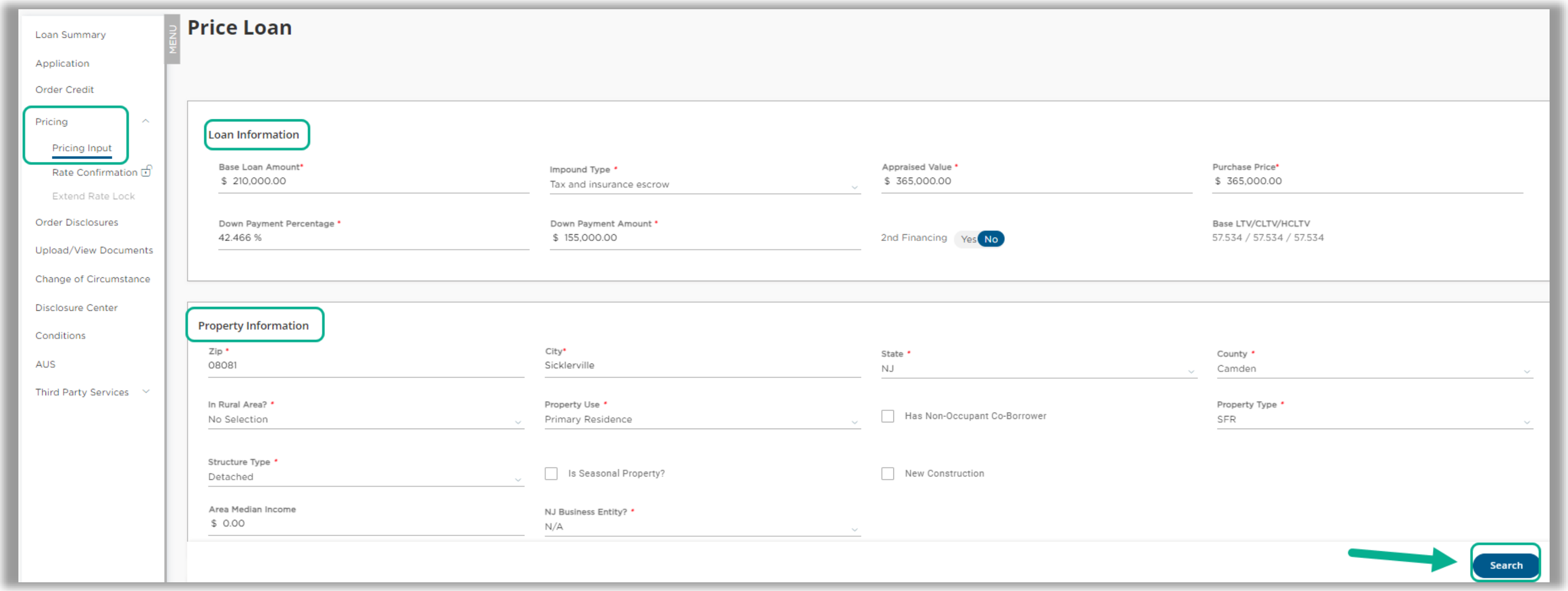
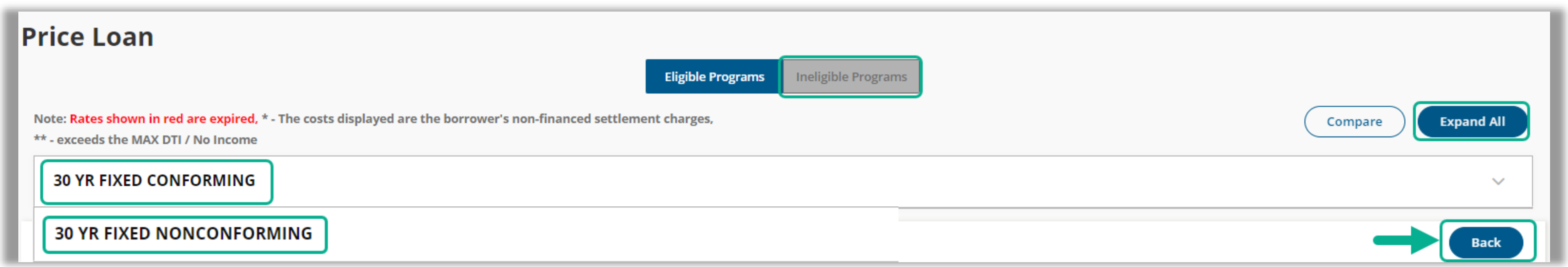
PRICING INPUT

- 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**

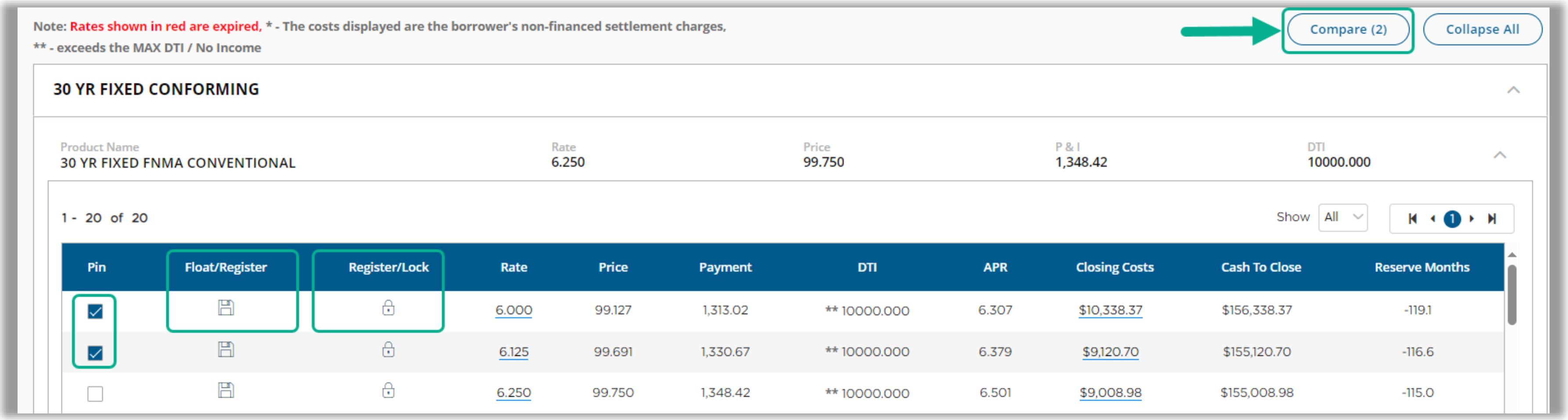


- This screen displays **Pricing Scenarios** for any available **Conforming** and **Nonconforming** options
- Select **Ineligible Programs** to display all ineligible options
- Select **Expand All** to display all pricing options for each **Product**
- Select the **Ineligible Pricing** to view the reason 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



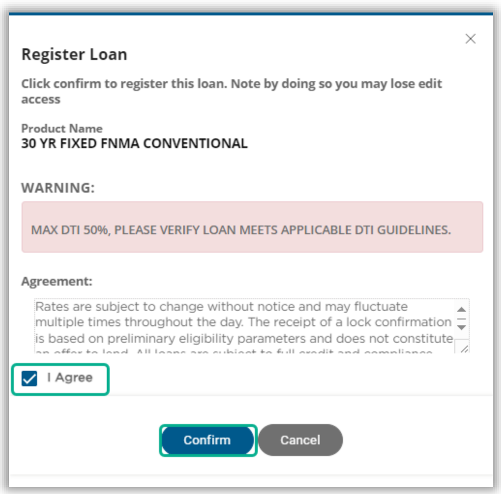
PRICING INPUT (continued)

- 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

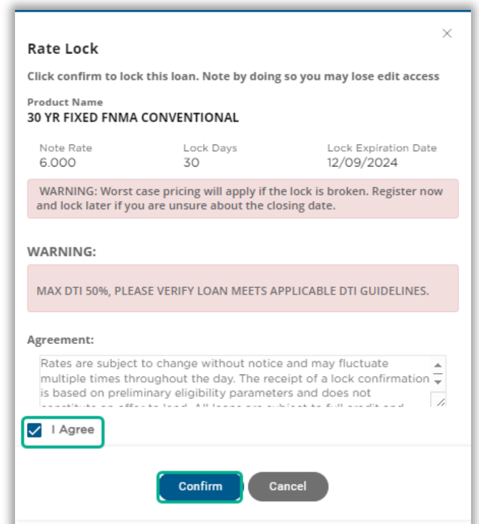


- Select the checkbox **I Agree** after reading **Agreement**
- To complete registration select **Confirm**

Example of Float/Register

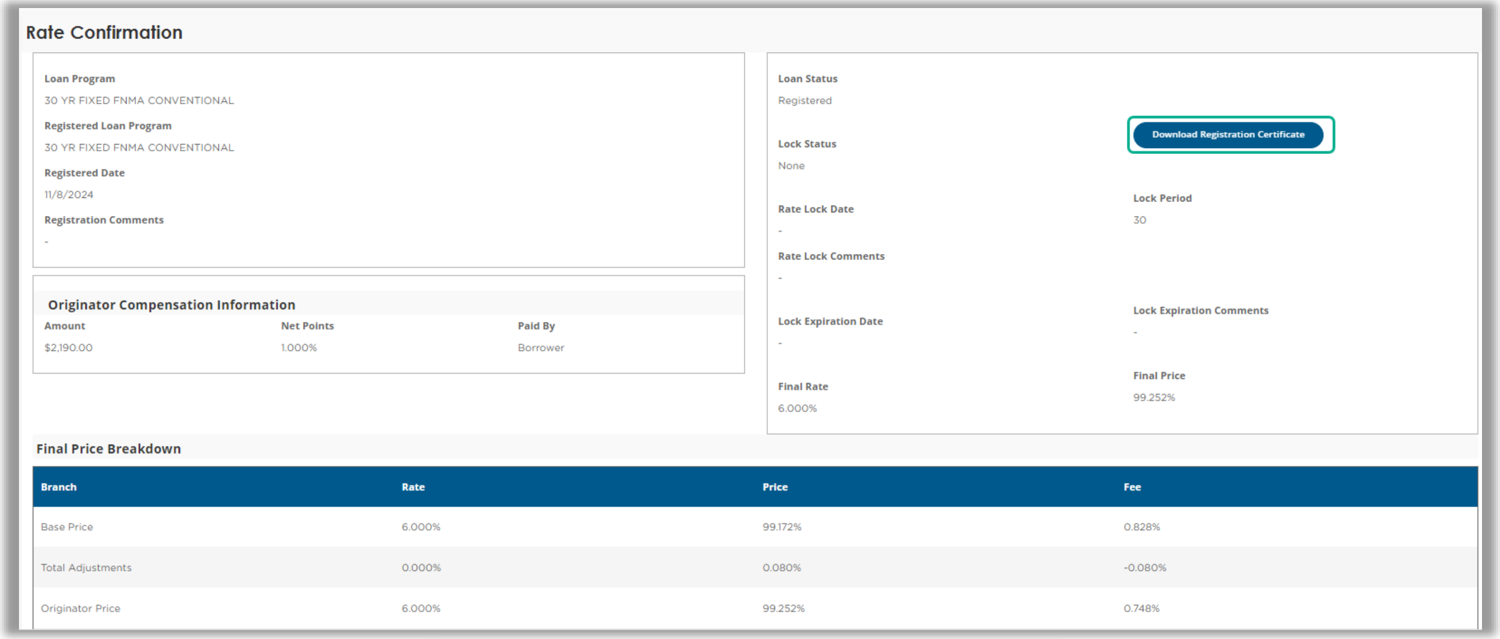


Example of Register/Lock

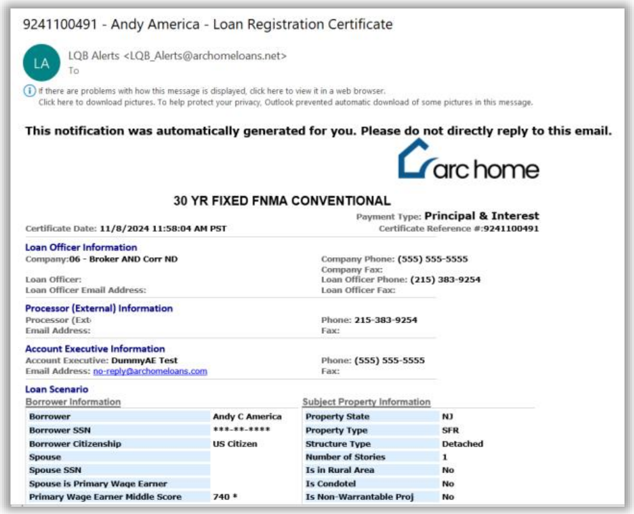


RATE CONFIRMATION

- 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**

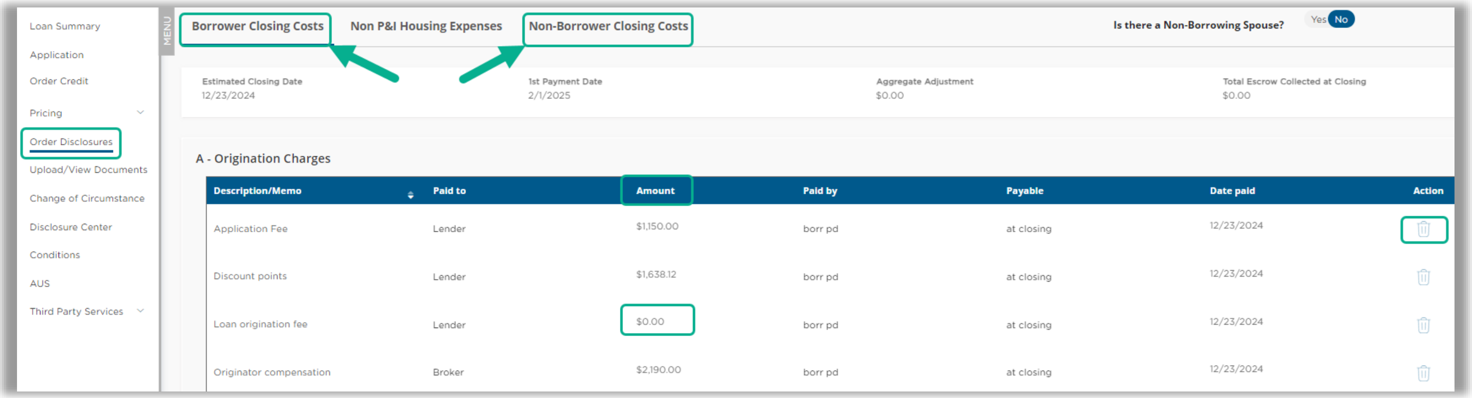


Example of Email Message

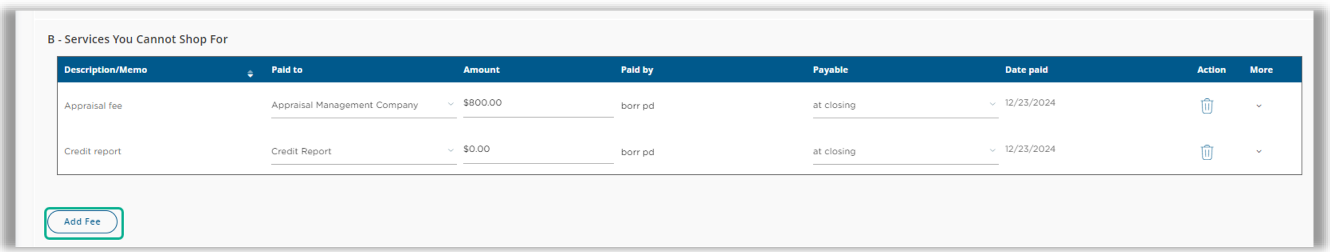


ORDER DISCLOSURES

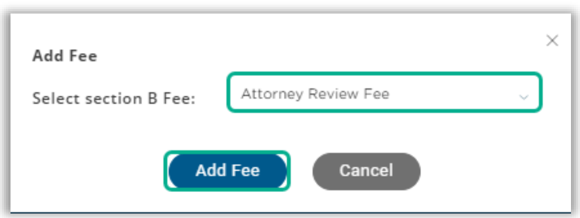
- Navigate to **Order Disclosures** on the left-hand side menu
- Review all fees in **Borrower Closing Costs** section if amounts are missing enter in **Amount** column (a **Credit Report** fee is required)
  - Fees will populate from **Smart Fees**, upload a fee sheet after requesting disclosures and 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- Prepaids etc.)



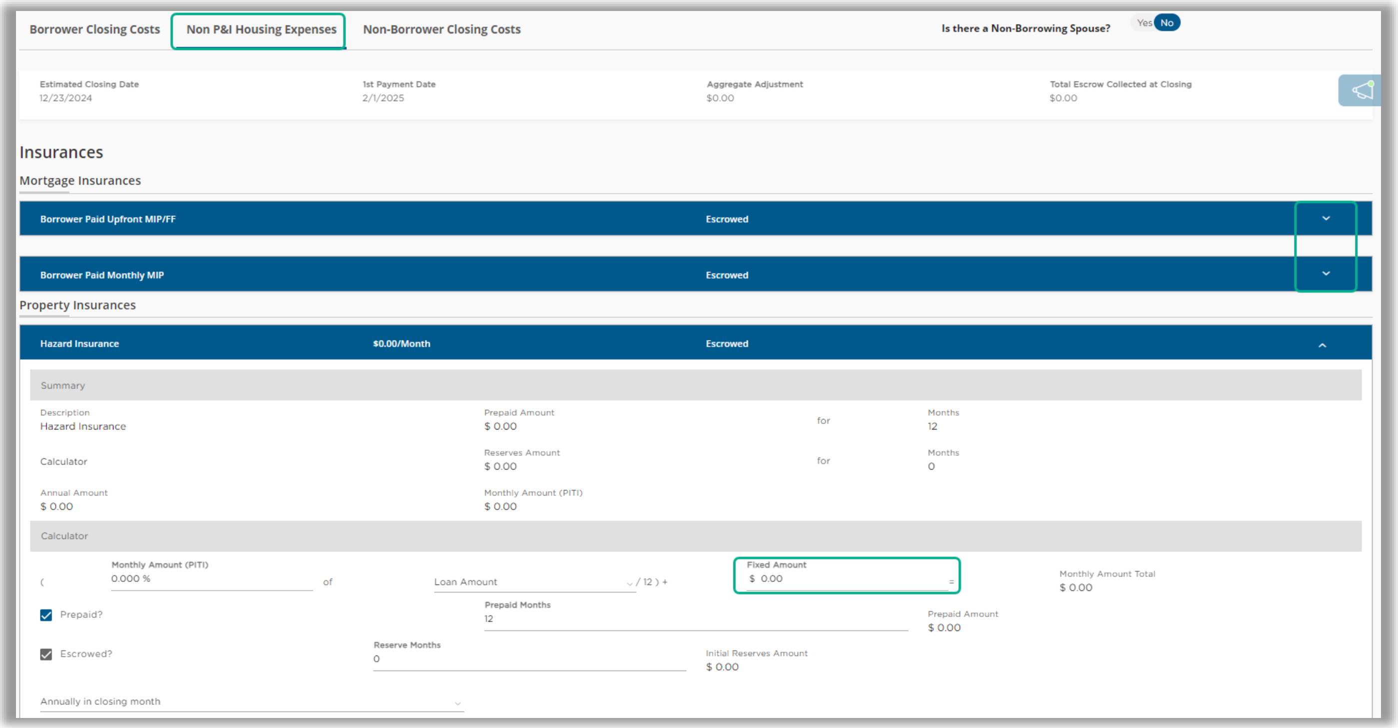
- From pop-up menu utilize drop-down menu to select desired **Fee**
- Then select **Add Fee**



ORDER DISCLOSURES (continued)

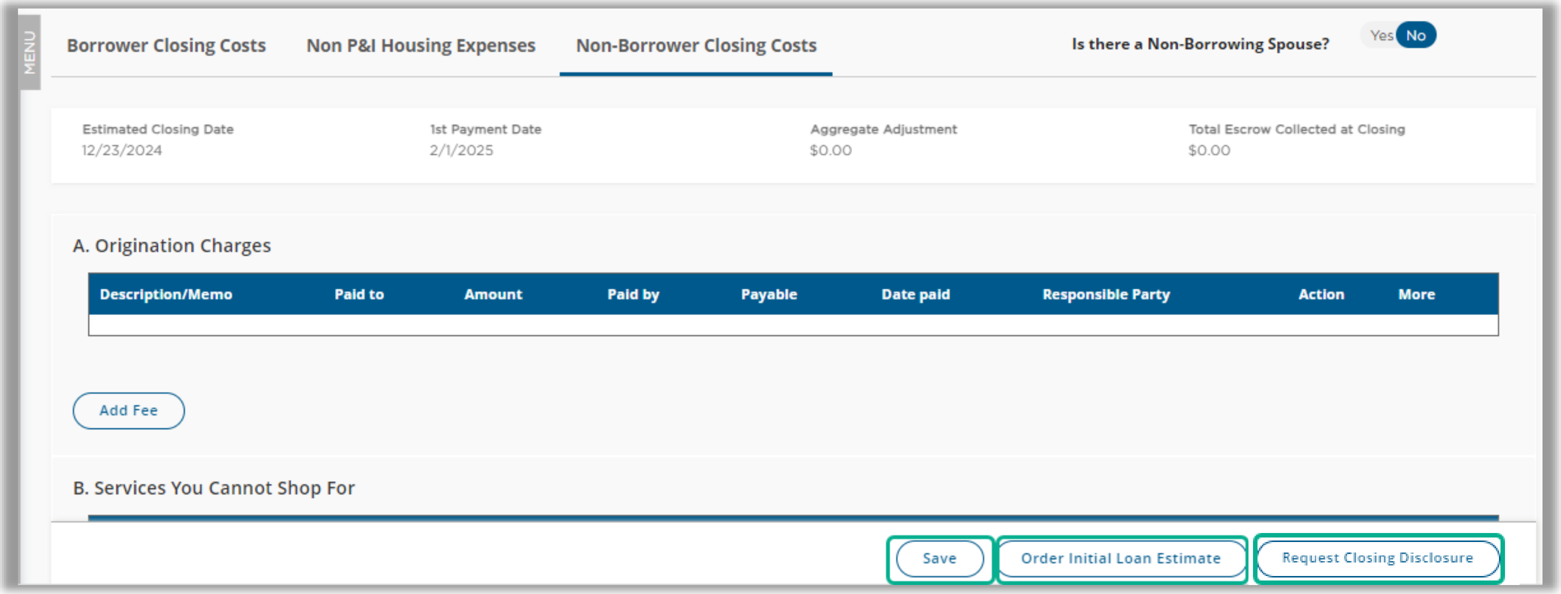
NOTE: If you need Transfer Taxes updated, please email OpeningTeam@archome.com. Transfer Taxes that are disclosed incorrectly, or not disclosed when applicable, will require a new application to correctly capture the fees.

- 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

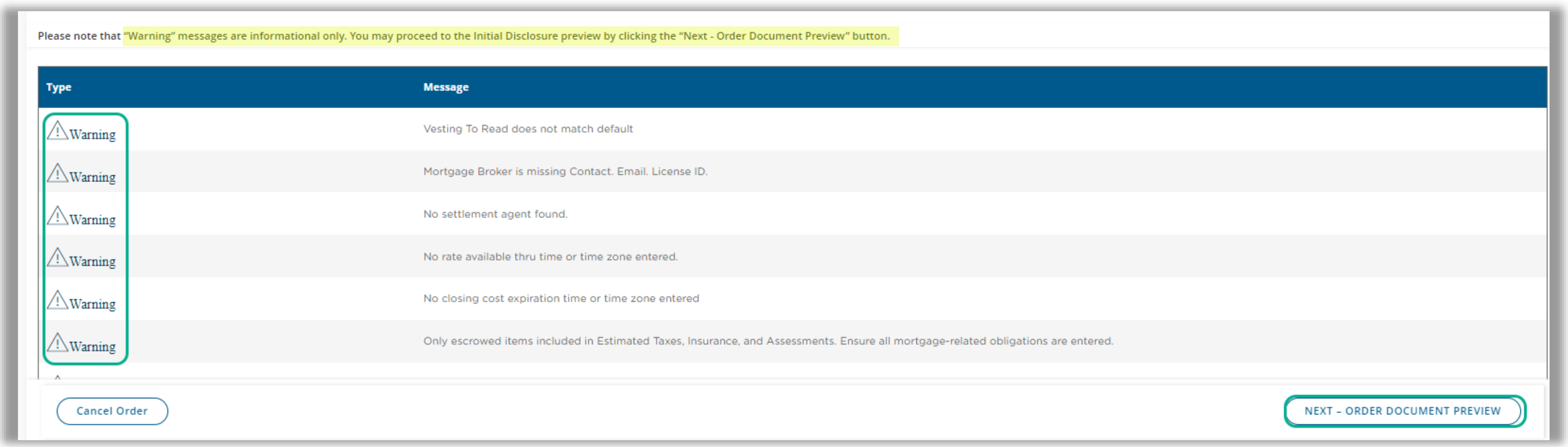


ORDER DISCLOSURES (continued)

- 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



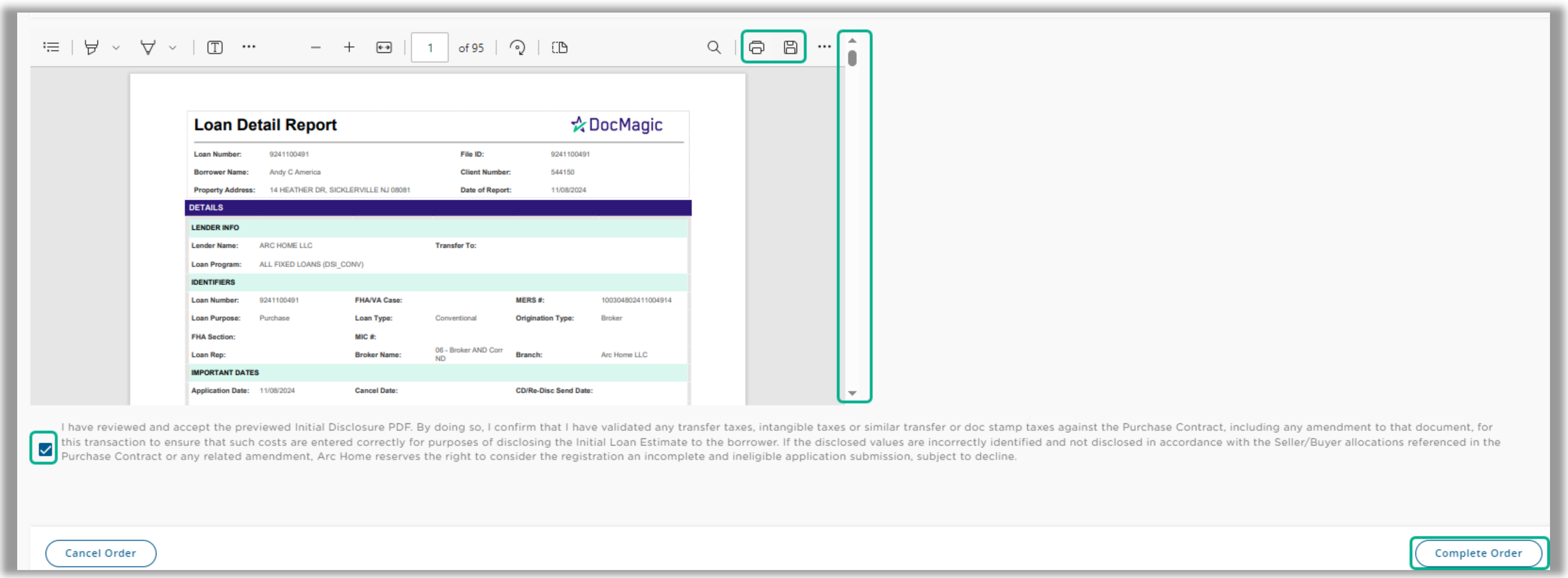
- Review informational **Warning** messages
- Select **Next – Order Document Preview**



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.



Example of Email

Andy America,

Thank you for choosing your loan with ARC HOME LLC!

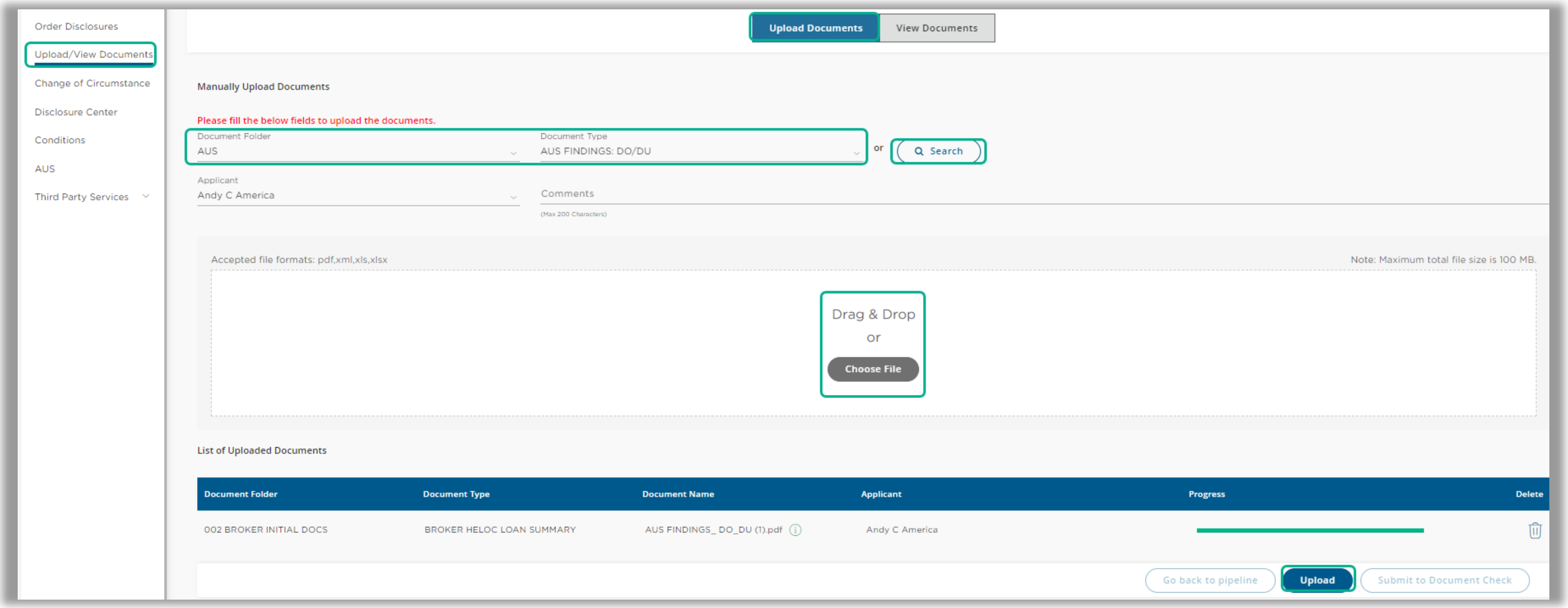
Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

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.

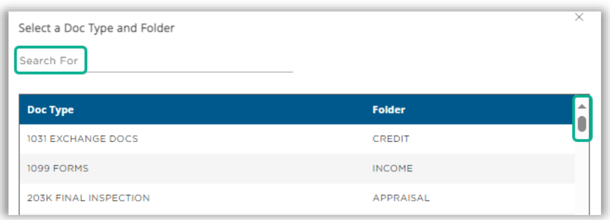
UPLOAD/VIEW DOCUMENTS

- 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)



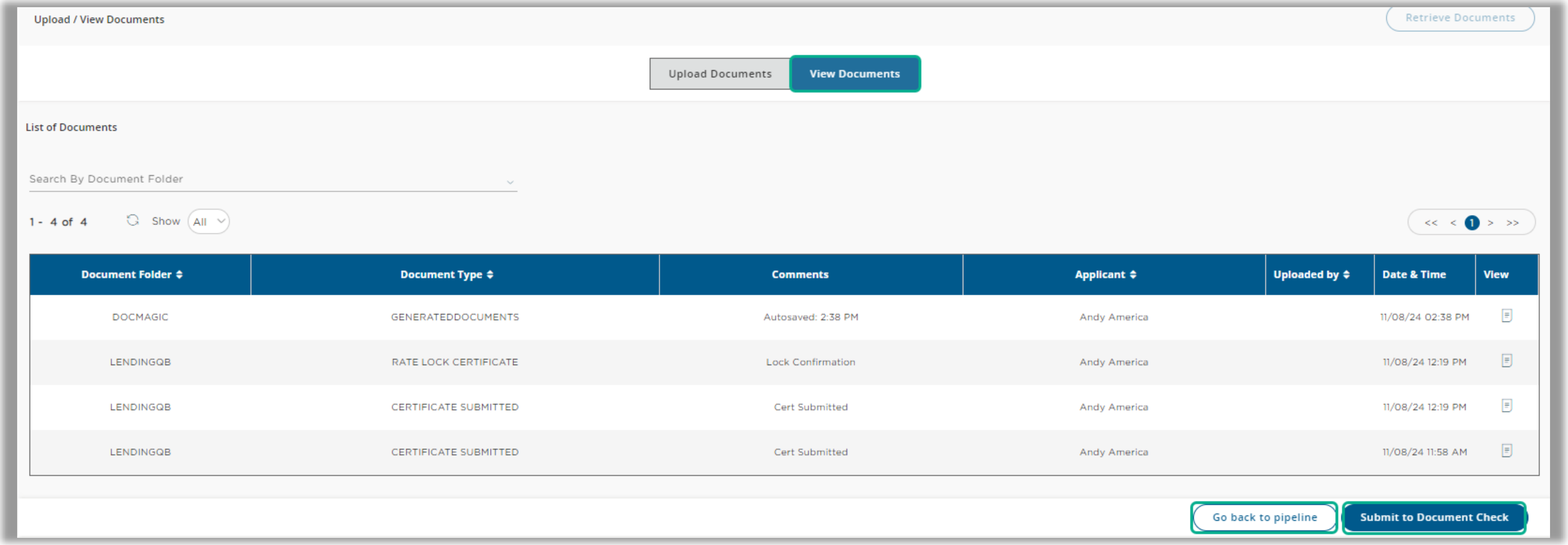
SEARCH DOCUMENTS

- 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**



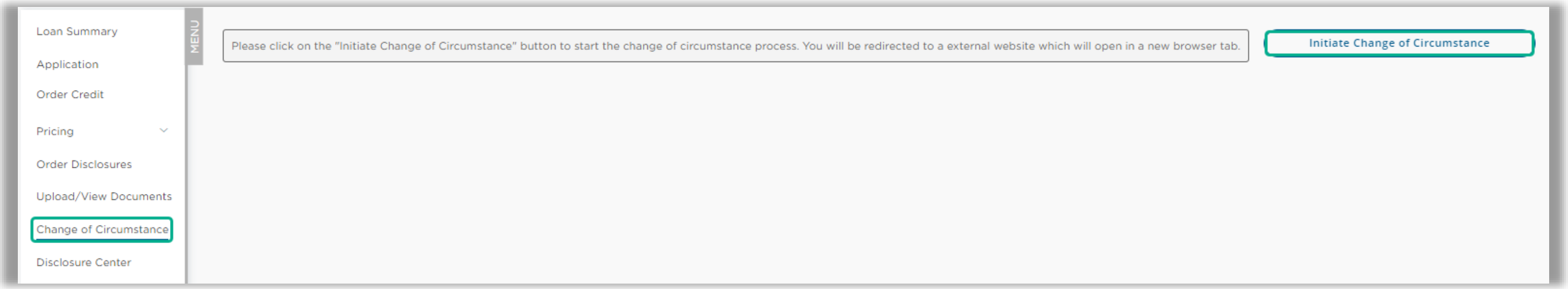
UPLOAD/VIEW DOCUMENTS (continued)

- 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**

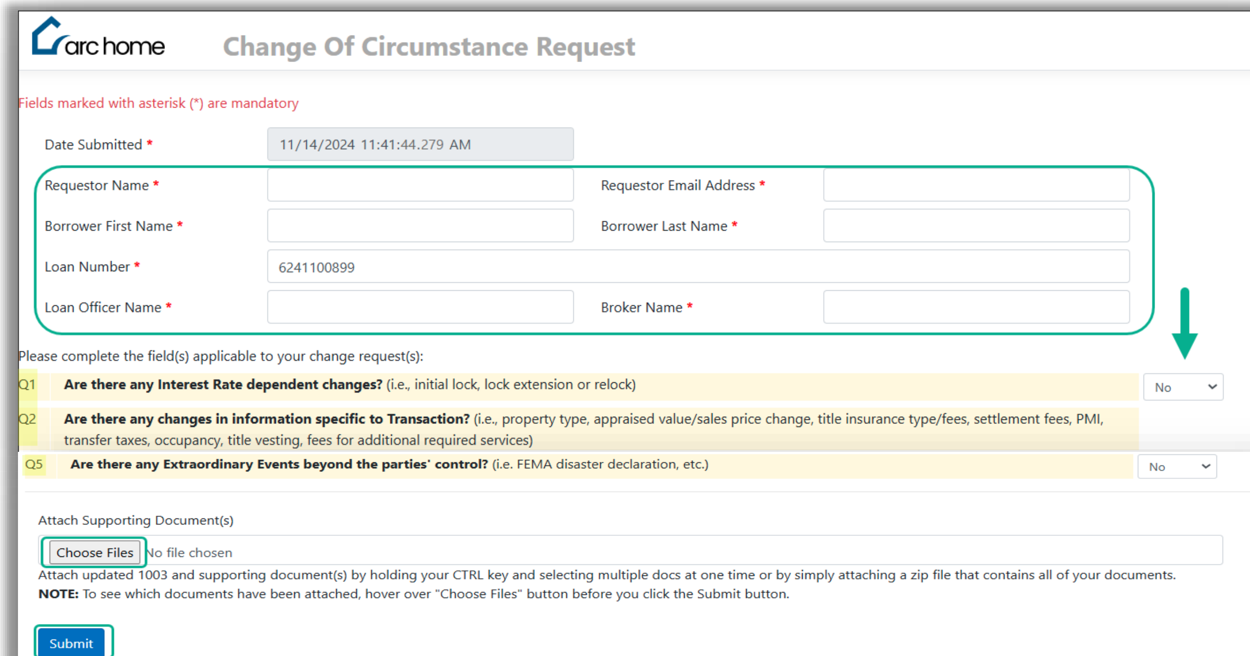


CHANGE OF CIRCUMSTANCE

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

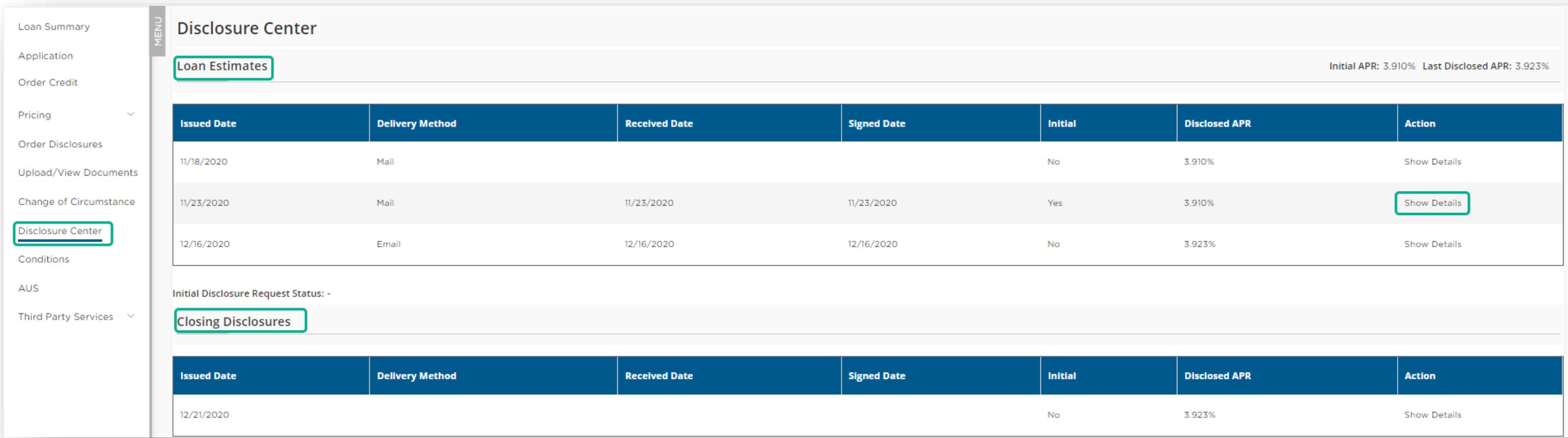


- Input information for all mandatory fields: **Requestor Name**, **Requestor Email Address**, **Borrower First Name**, **Borrower Last Name**, **Loan Number**, **Loan Officer Name** and **Broker Name**
- Read questions **Q1** through **Q5** and update drop-down menu to **Yes** by all appropriate questions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

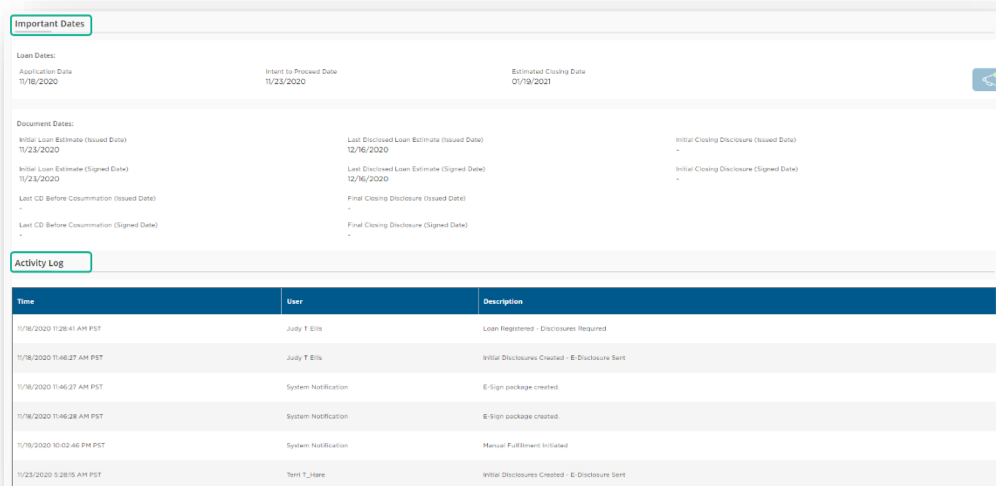


DISCLOSURE CENTER

- 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

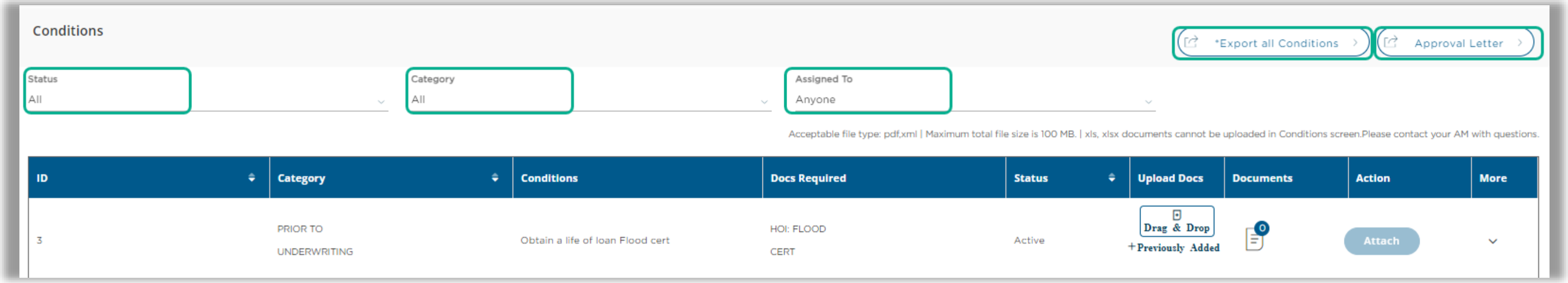


- The **Important Dates** section displays document dates that impact TILA-RESPA Integrated Disclosure (TRID) Rule
- The **Activity Log** section displays all document dates that impact TRID



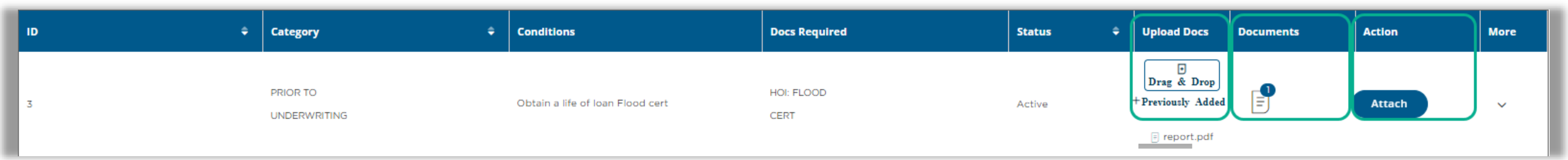
CONDITIONS

- 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**



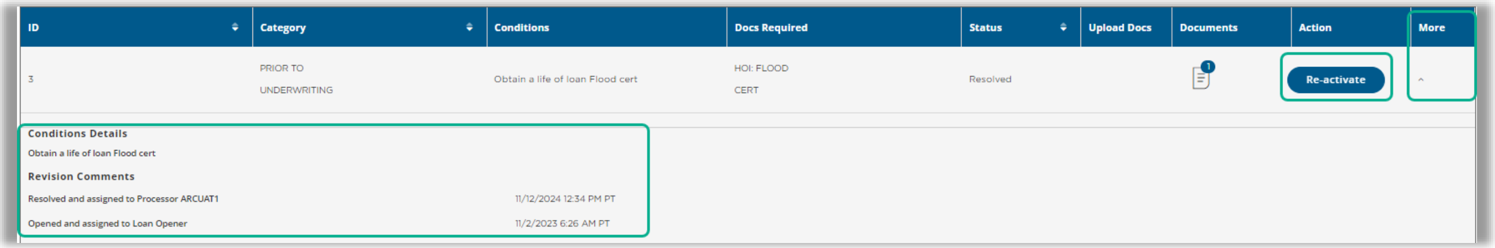
Note: Conditions must have documents uploaded and select attach **one condition at a time**.

- 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**

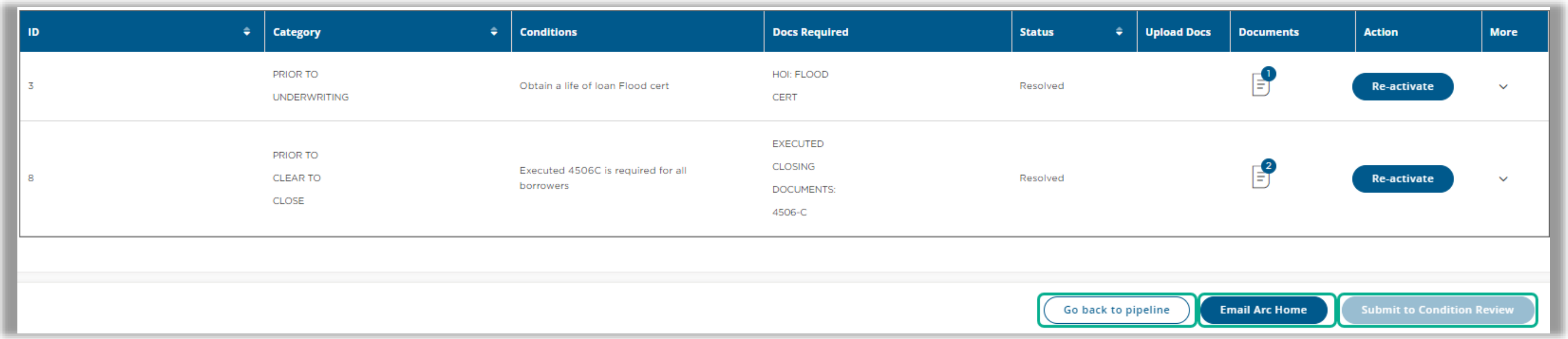


CONDITIONS (continued)

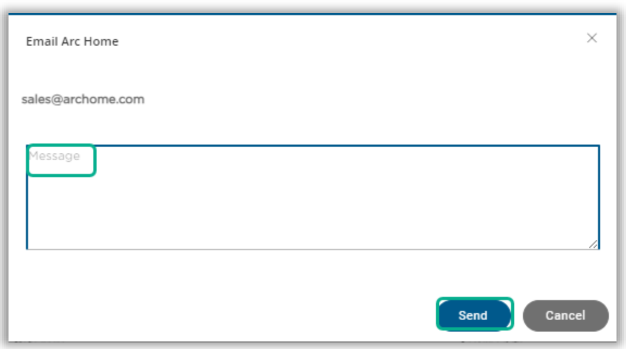
- **Re-activate** will revert condition to **Active** and enable **Attach** button
- **More** will expand display to show **Condition Details**



- 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

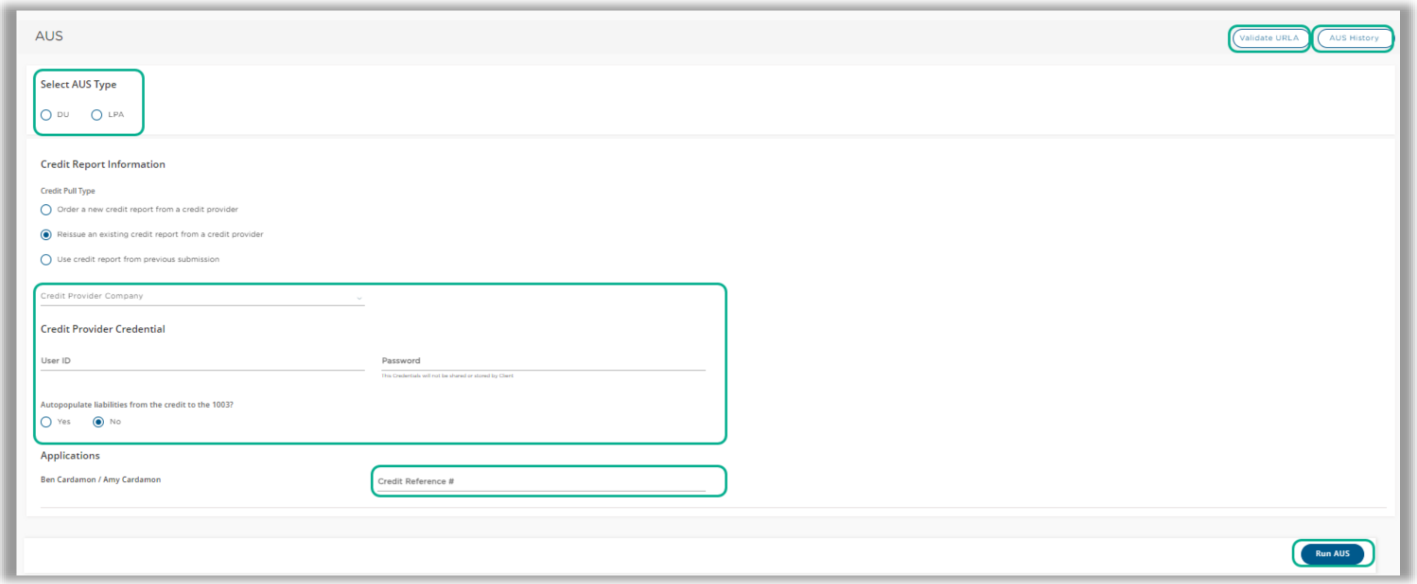


- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**

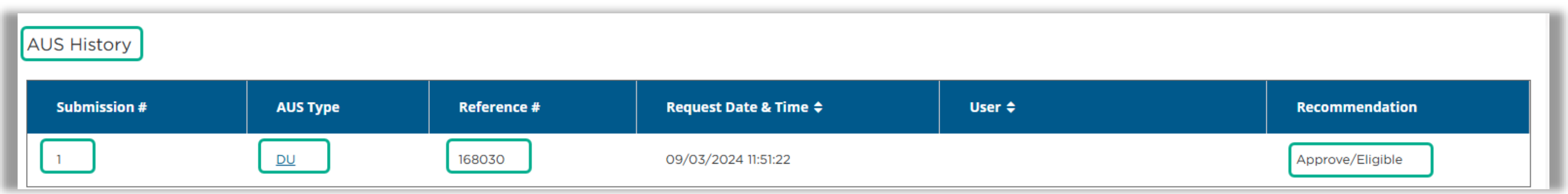


AUS

- 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

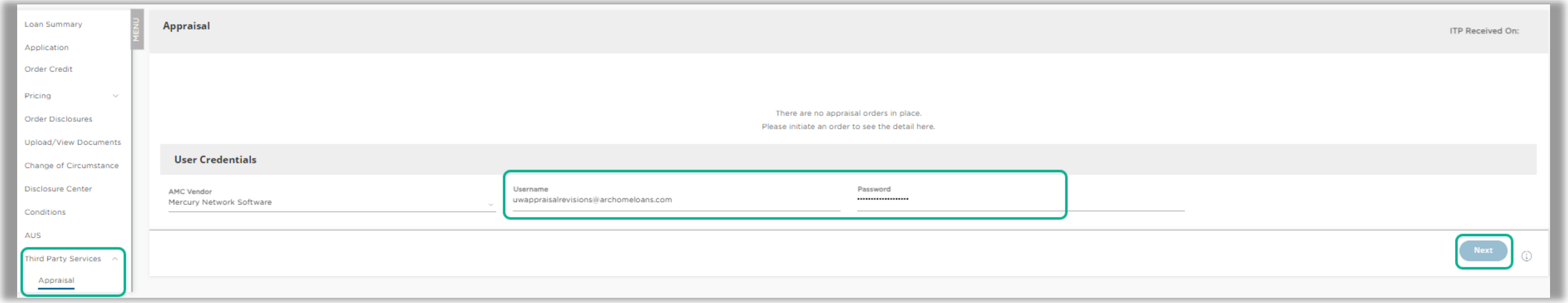

AUS History

Submission #	AUS Type	Reference #	Request Date & Time	User	Recommendation
1	DU	168030	09/03/2024 11:51:22		Approve/Eligible

THIRD PARTY SERVICES: APPRAISALS

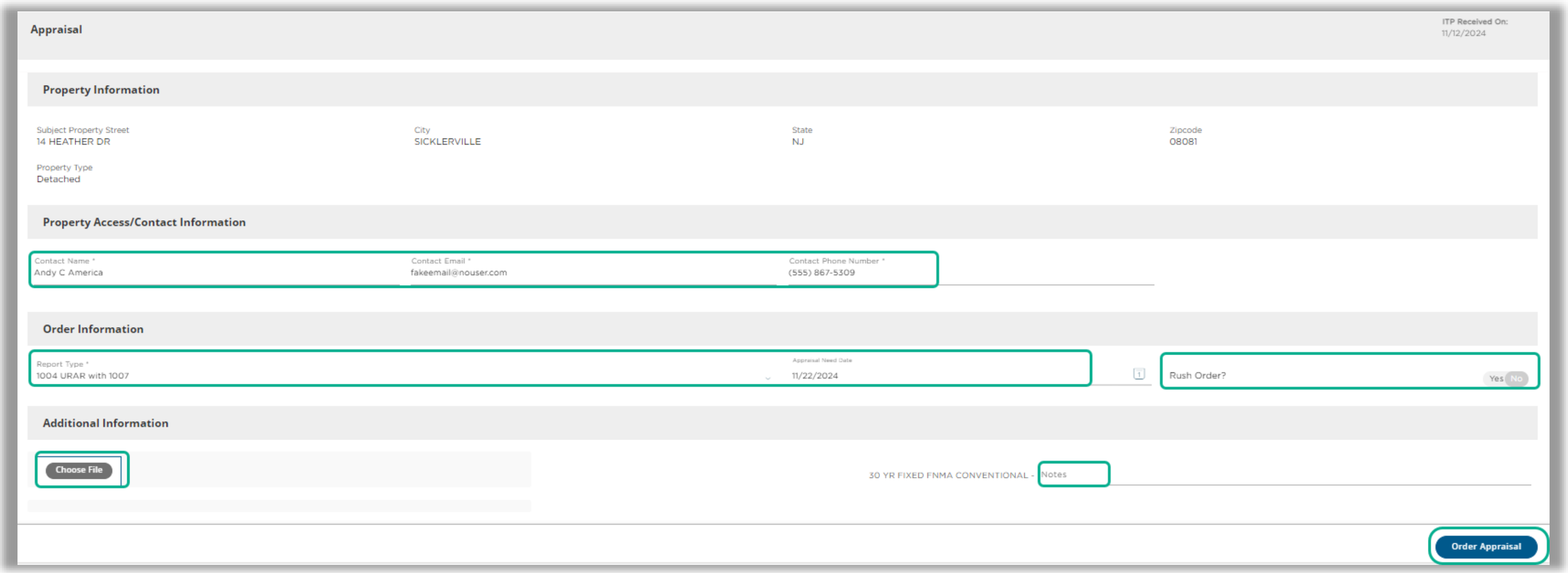
- Navigate to **Third Party Services** on the left-hand side menu and select **Carat** to expand
- Select **Appraisal**
- Input **Username** and **Password**
- Select **Next**

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.

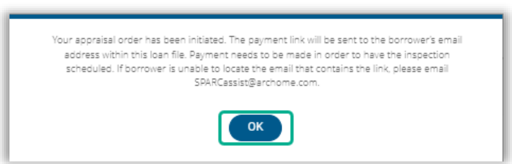


THIRD PARTY SERVICES: APPRAISALS (continued)

- 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**



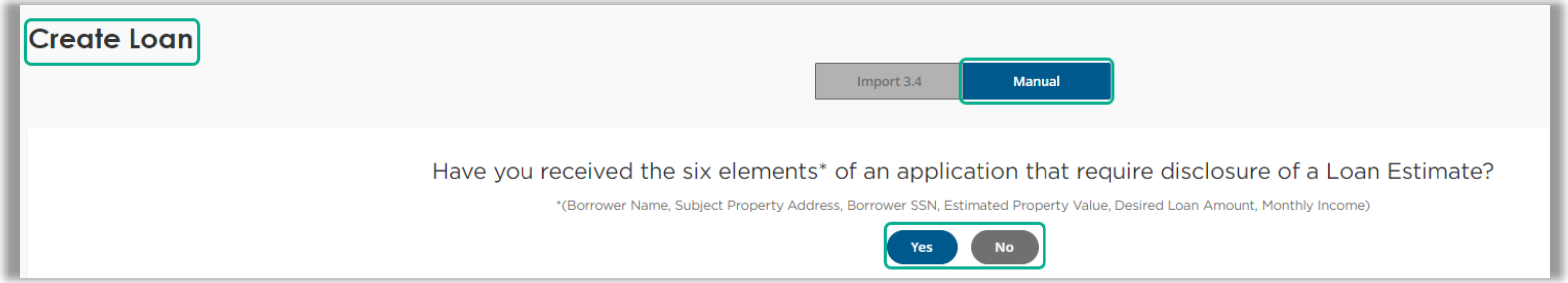
- Review messaging and select **OK** to close



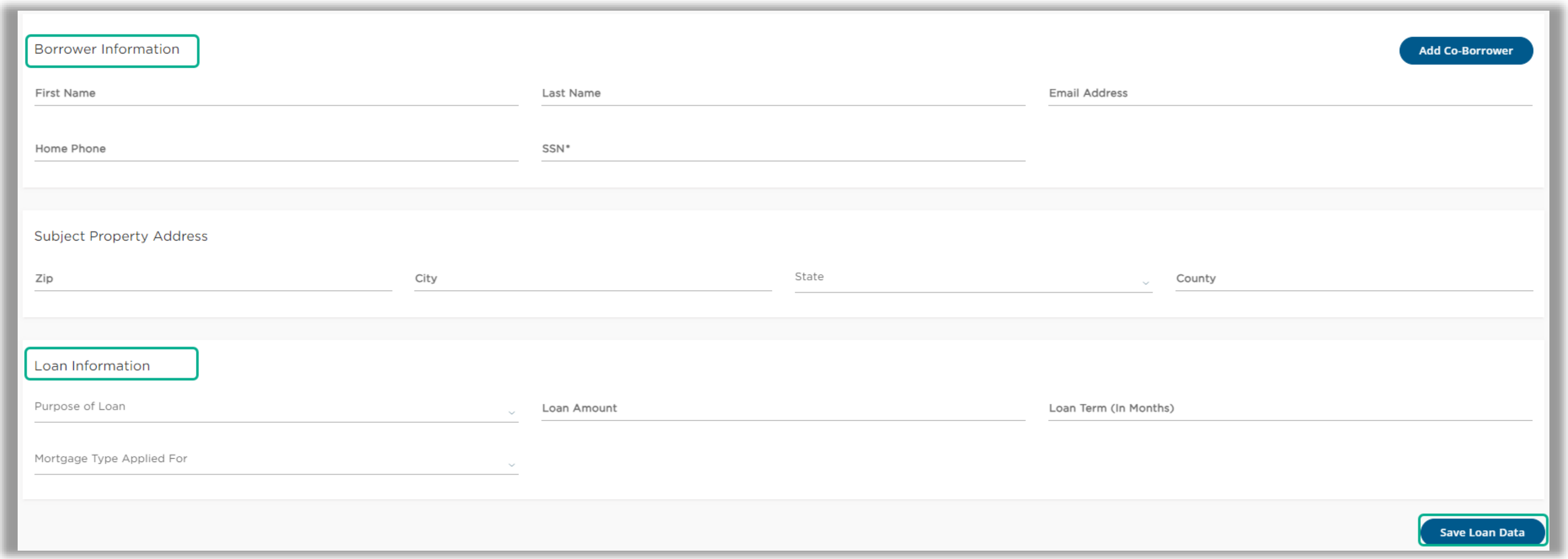
Note: Once Mercury Network has uploaded the appraisal it will be available by navigating to **Upload/View Documents**.

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

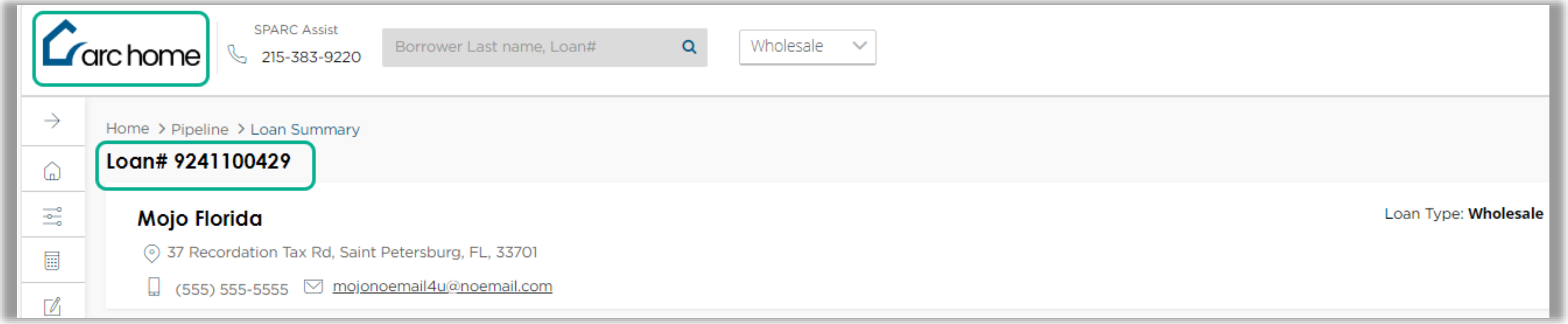


- Complete the **Borrower Information** and **Loan Information**
- Select **Save Loan Data**



MANUAL (continued)

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

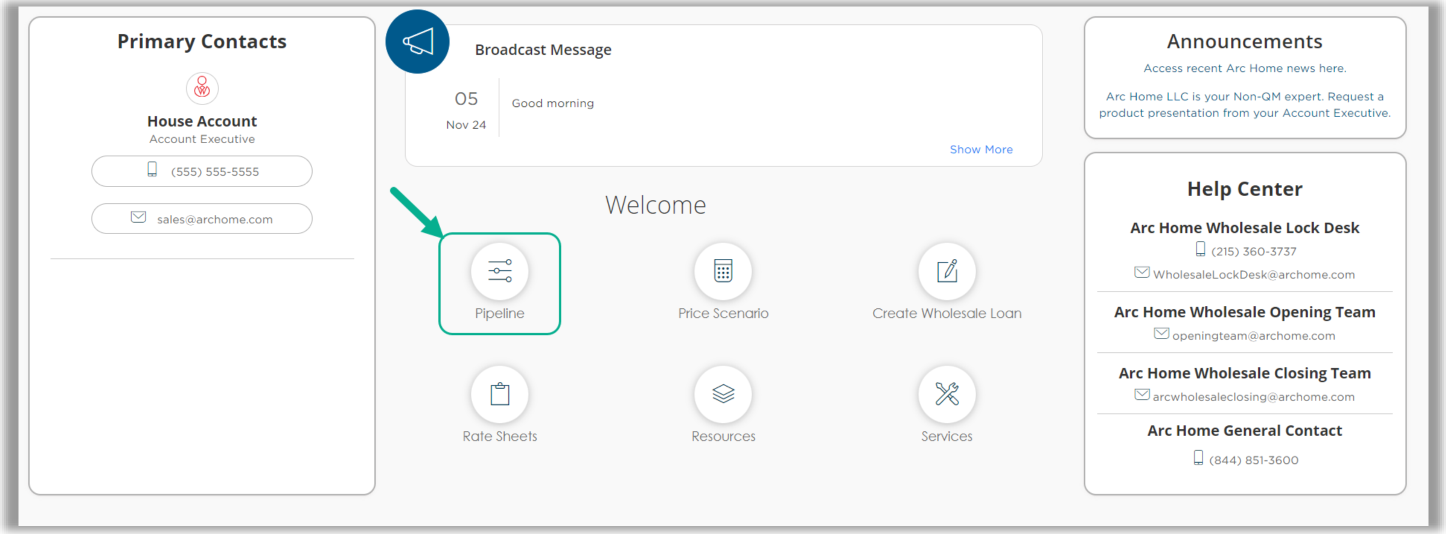


- Proceed to **Application**

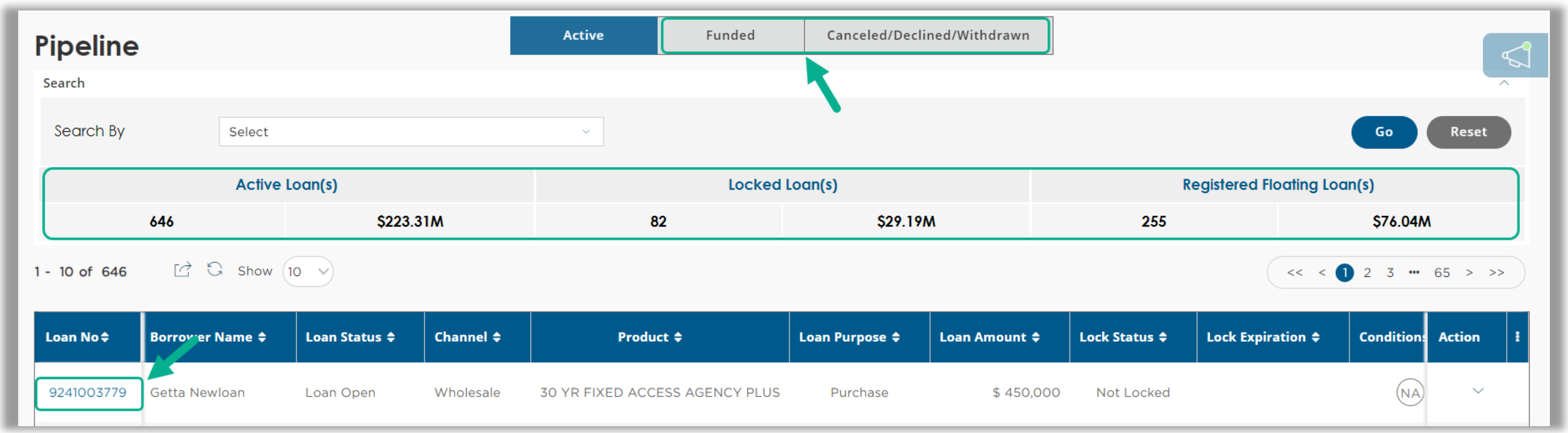
arc home

PIPELINE

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

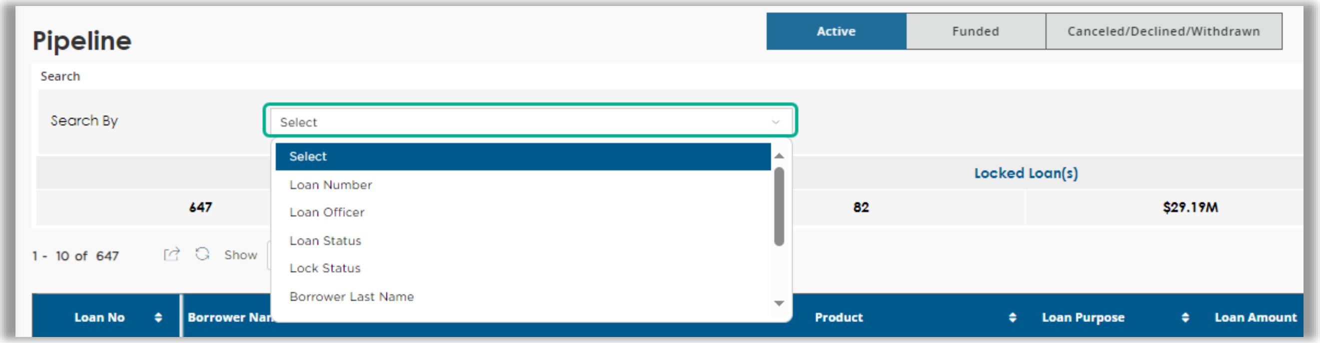


- The **Active** pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded**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

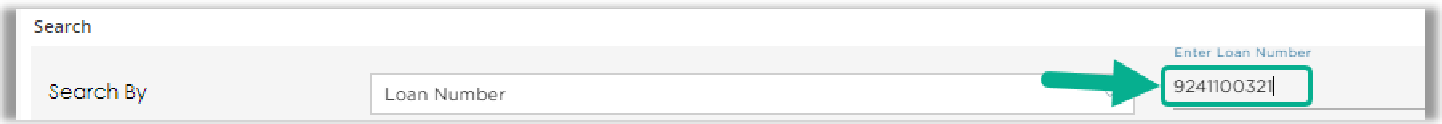


LOAN SEARCH PIPELINE

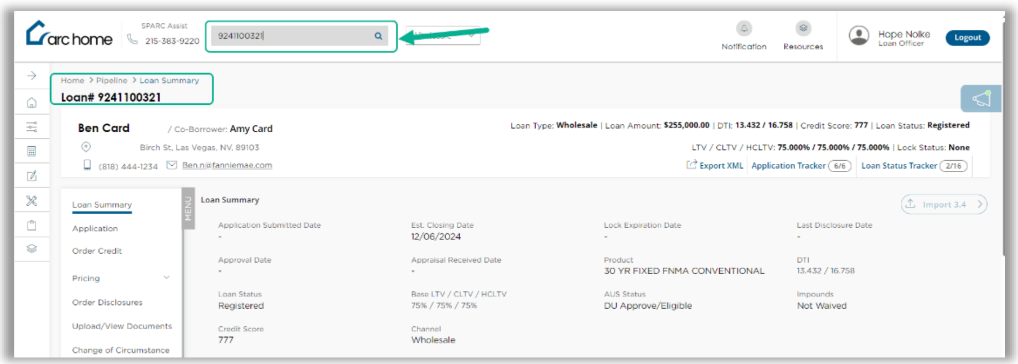
- In **Pipeline** view use the **Search By** drop-down menu and choose: **Loan Number, Loan Officer, Loan Status, Lock Status** or **Borrower Last Name**



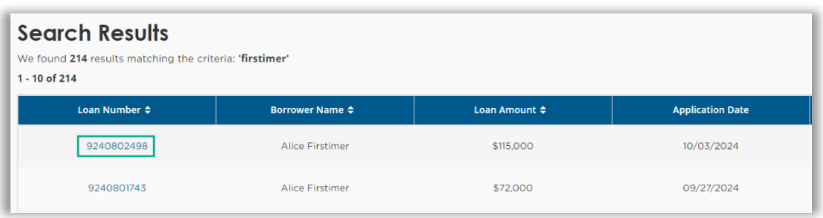
- After selection utilize either the provided **Text Box** or **Drop-down** menu to input search criteria, then select **Go** to search



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

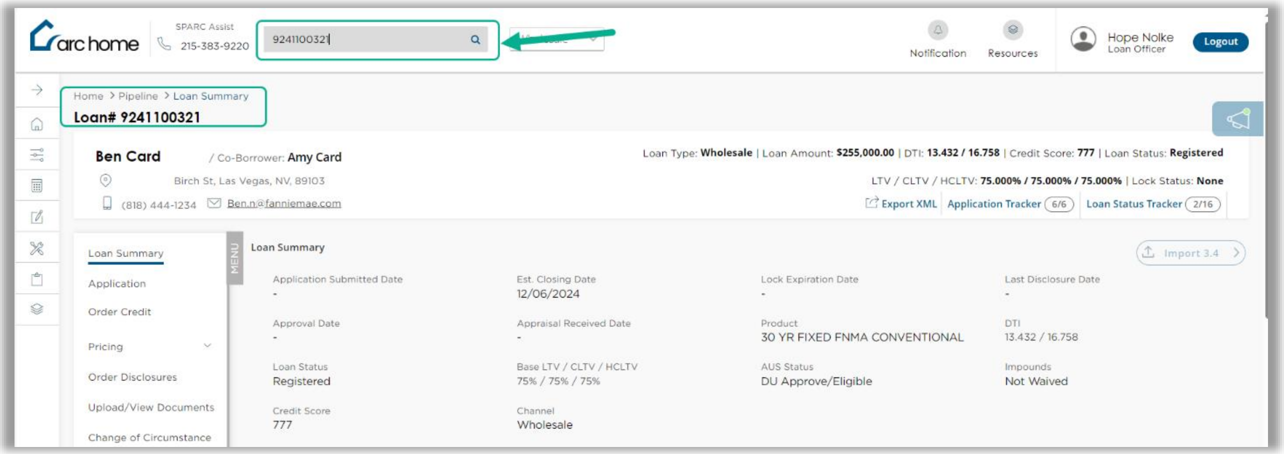


- If there are multiple **Search Results,** select **Loan Number** to open

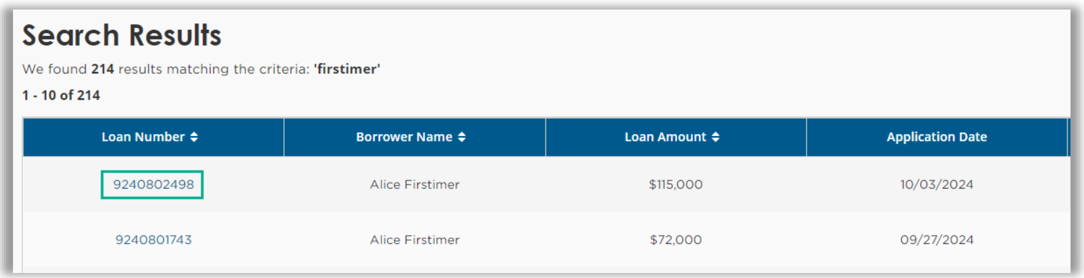


LOAN SEARCH HOME PAGE

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



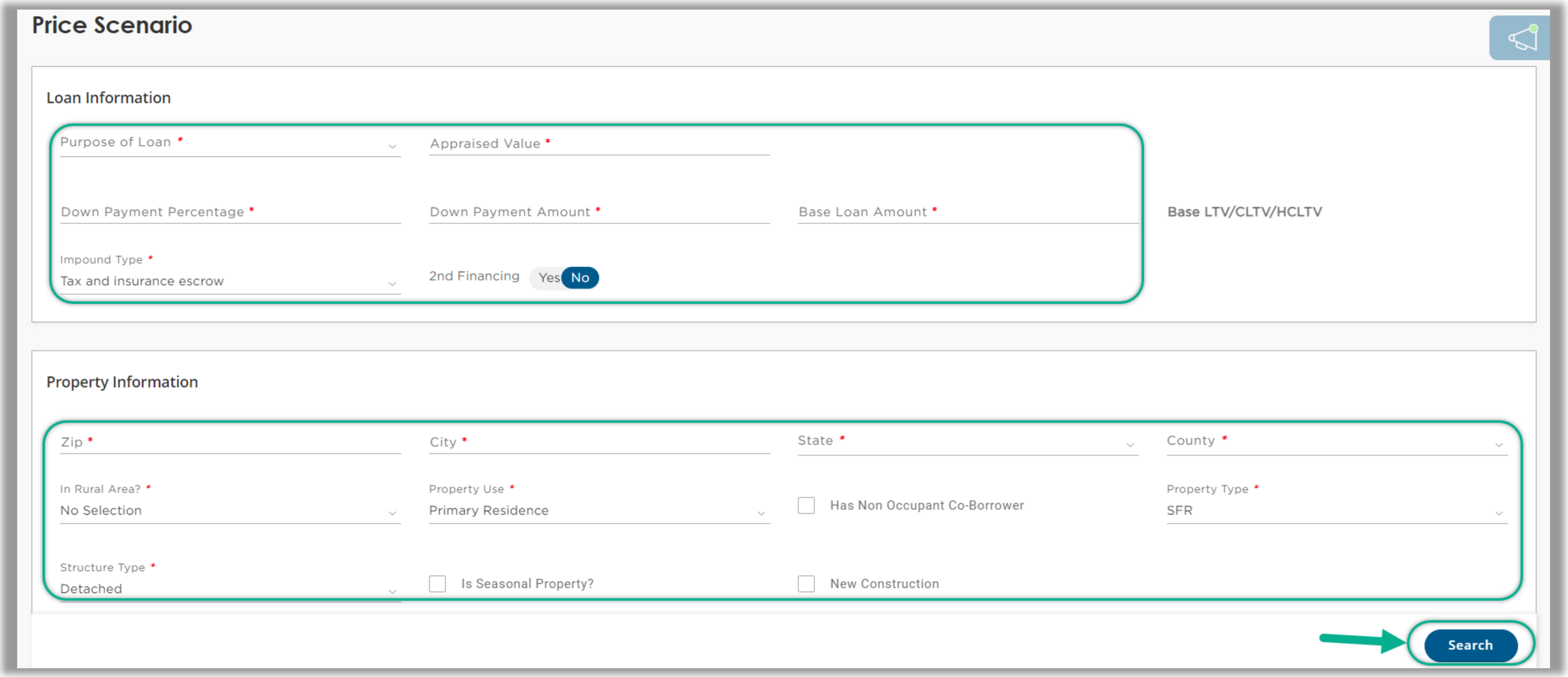
- If there are multiple **Search Results,** select **Loan Number** to open



arc home

PRICE SCENARIO

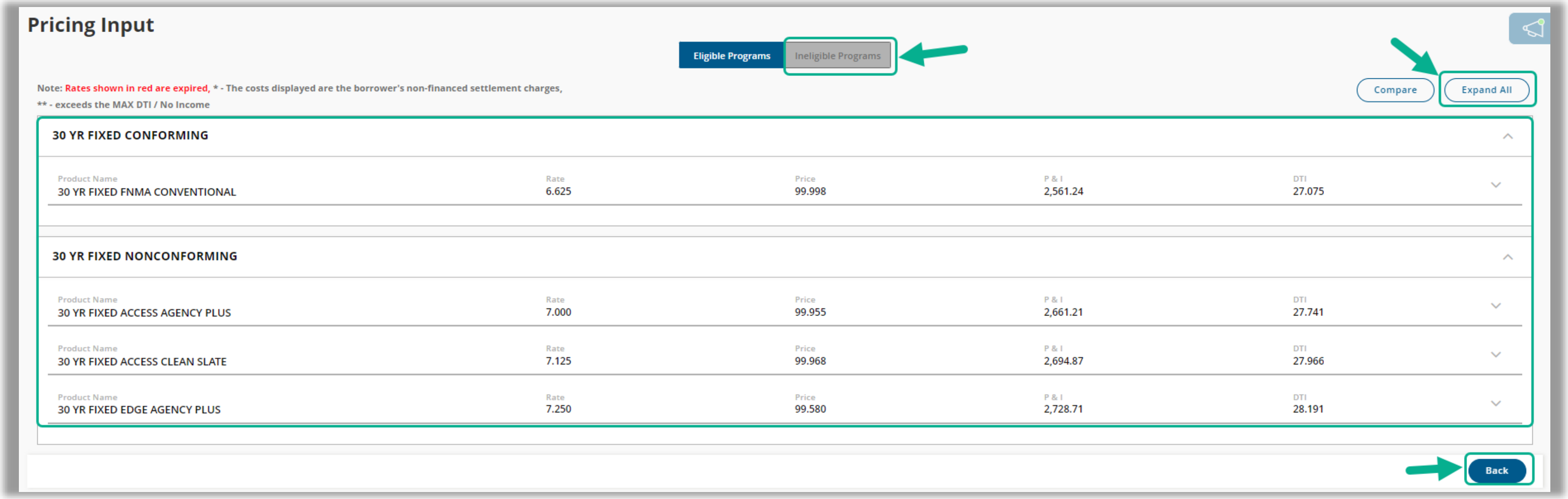
- Complete all **Loan Information**, **Property Information, Borrower Information** and **Other Information** required fields as indicted with *
- Once complete select **Search** to initiate **Pricing Input**



arc home

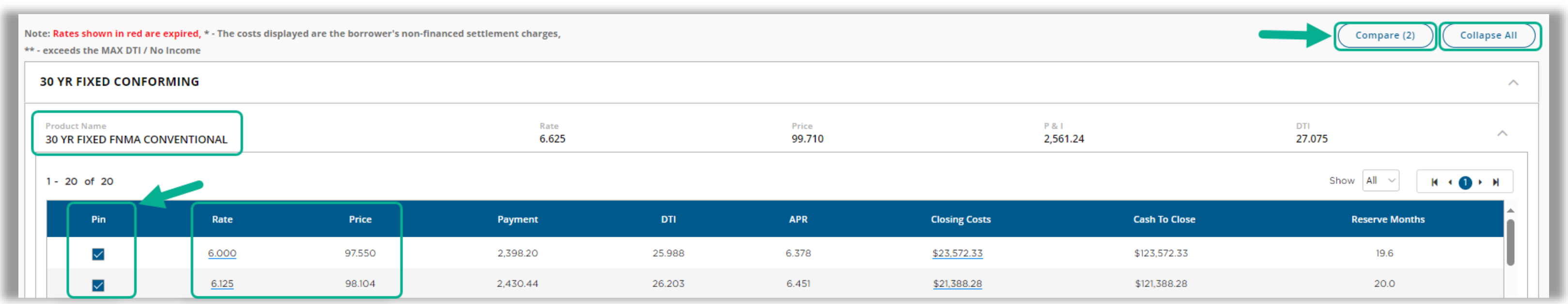
PRICING INPUT

- 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



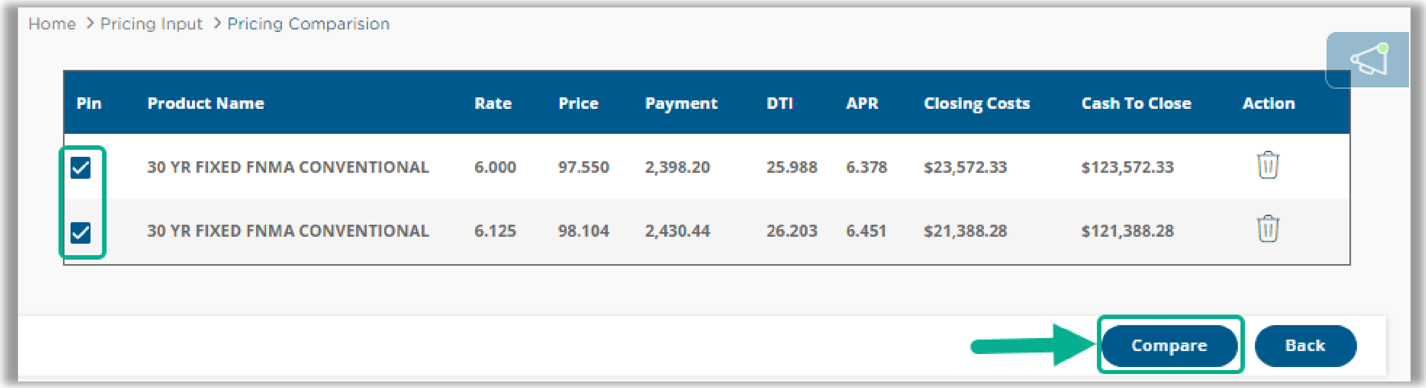
EXPAND ALL

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



COMPARE

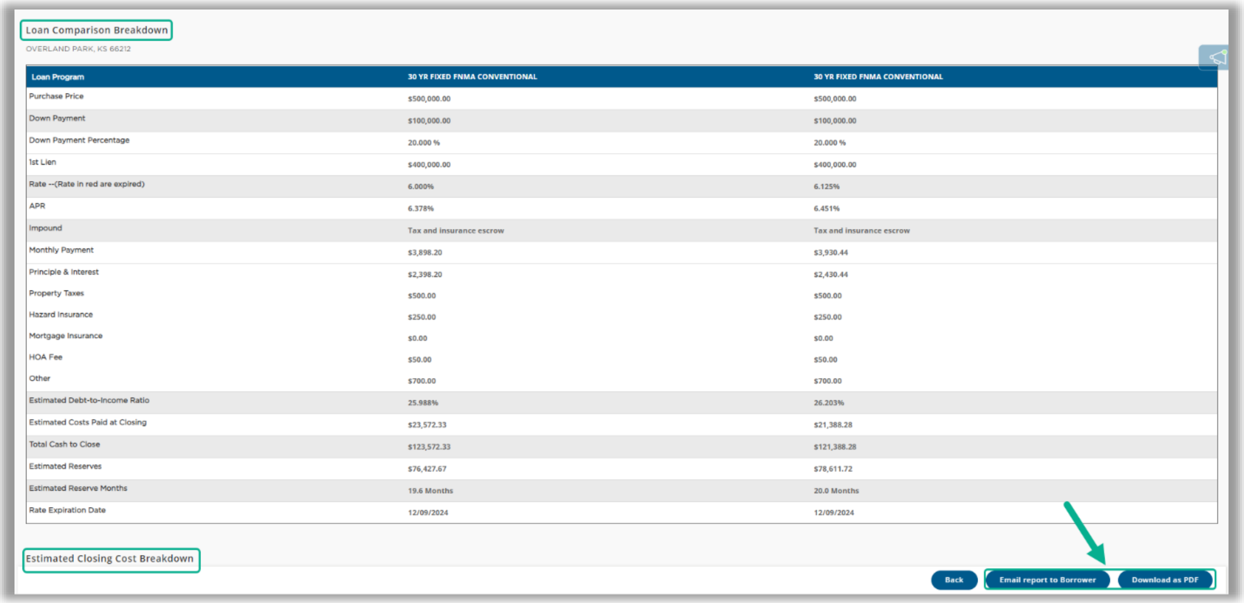
- This view displays a **Pricing Comparison Summary**
- Select checkboxes to **Pin** to display, then select **Compare** to display Loan Comparison Breakdown


Home > Pricing Input > Pricing Comparision

Pin	Product Name	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Action
☑	30 YR FIXED FNMA CONVENTIONAL	6.000	97.550	2,398.20	25.988	6.378	$23,572.33	$123,572.33	
☑	30 YR FIXED FNMA CONVENTIONAL	6.125	98.104	2,430.44	26.203	6.451	$21,388.28	$121,388.28	

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

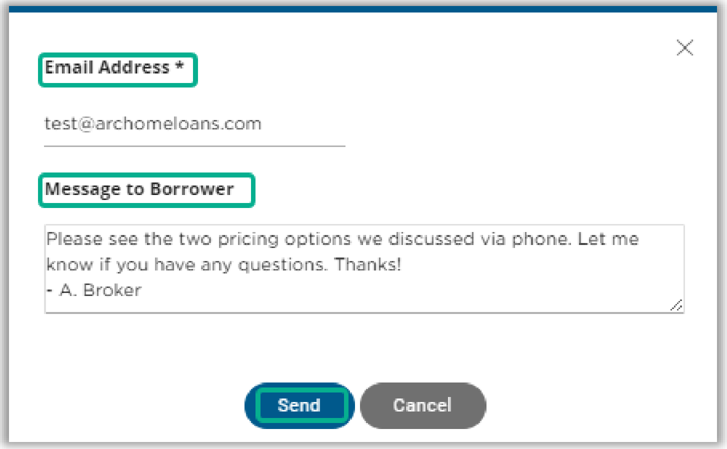
OVERLAND PARK, KS 66212

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	$3,898.20	$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

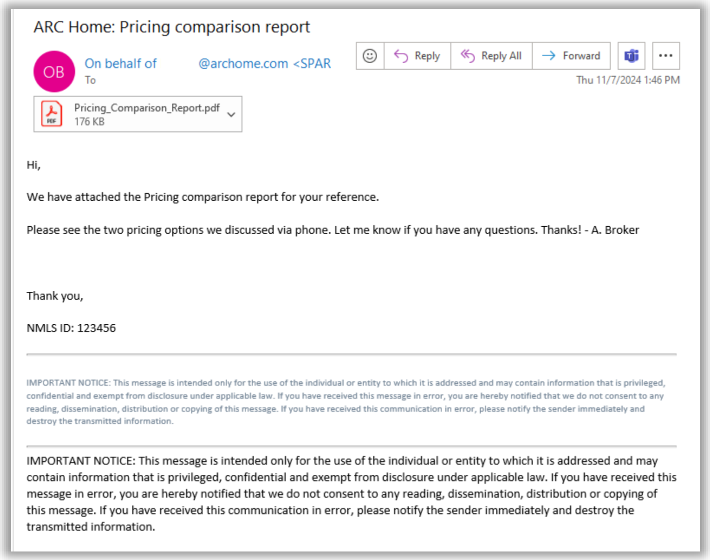
Estimated Closing Cost Breakdown

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



Example of Email Message



ARC Home: Pricing comparison report

OB On behalf of @archome.com <SPAR

To

Reply | Reply All | Forward

Thu 11/7/2024 1:46 PM

Pricing_Comparison_Report.pdf
176 KB

Hi,

We have attached the Pricing comparison report for your reference.

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

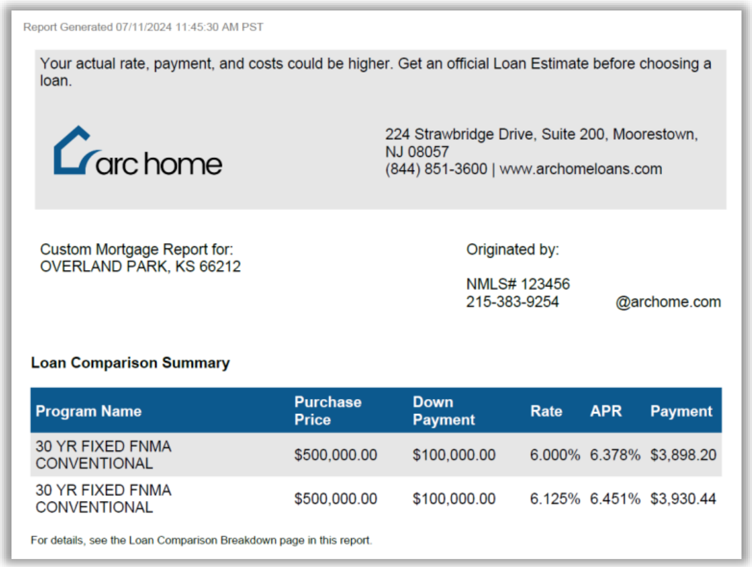
Thank you,

NMLS ID: 123456

IMPORTANT NOTICE: This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this message in error, you are hereby notified that we do not consent to any reading, dissemination, distribution or copying of this message. If you have received this communication in error, please notify the sender immediately and destroy the transmitted information.

IMPORTANT NOTICE: This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this message in error, you are hereby notified that we do not consent to any reading, dissemination, distribution or copying of this message. If you have received this communication in error, please notify the sender immediately and destroy the transmitted information.

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.

arc home

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

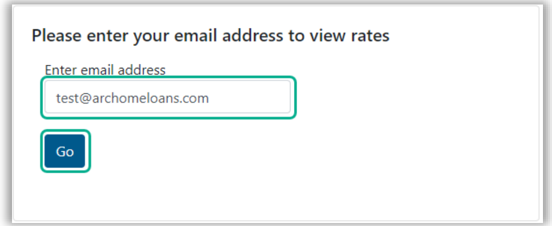
Loan Comparison Summary

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.

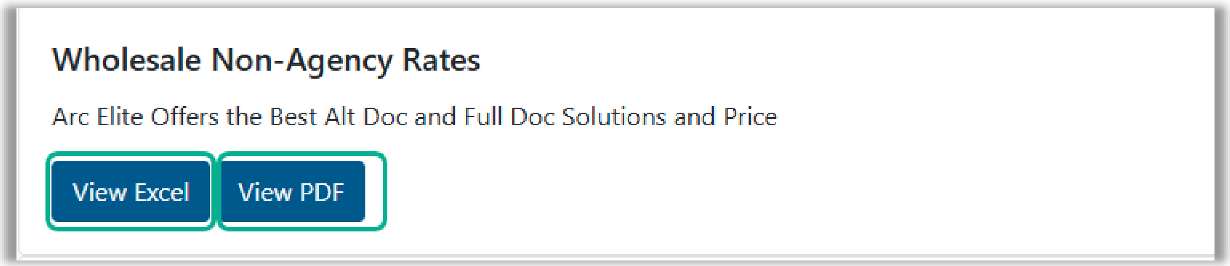
RATE SHEETS

- This section provides links to **Arc Home Rate Sheets**
- Enter **Email Address**
- Select **Go**



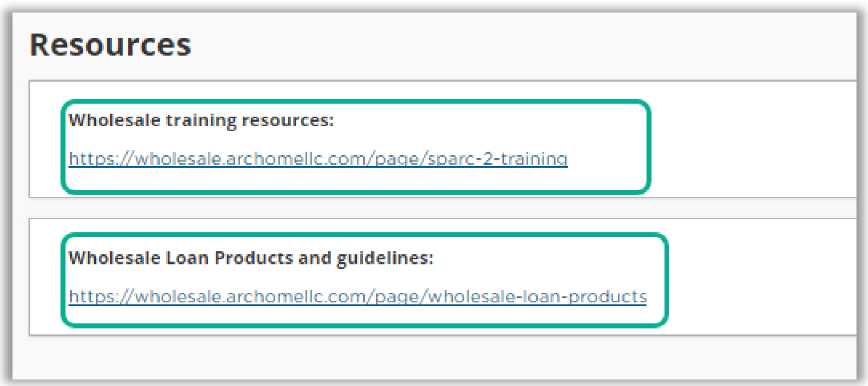
Note: If you receive a message that rate sheets are unavailable contact your Account Executive or **SPARCassist@archome.com** to have your email access updated, the rate sheets will then be available start of the next business day.

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



RESOURCES

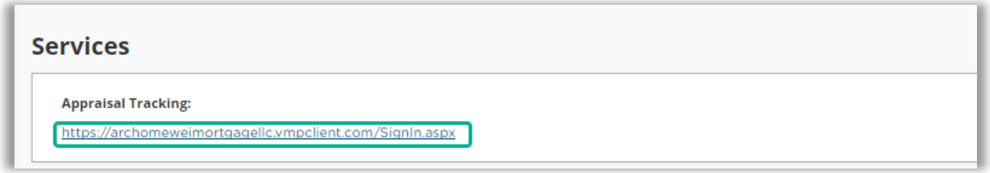
- This section provides links to **Wholesale Training Resources** and **Wholesale Loan Products and Guidelines**
- Additional resource is the **Wholesale Important Information**



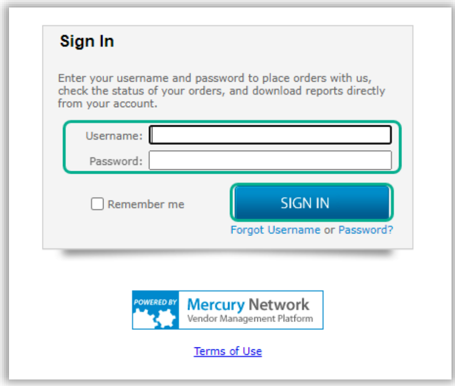
SERVICES

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

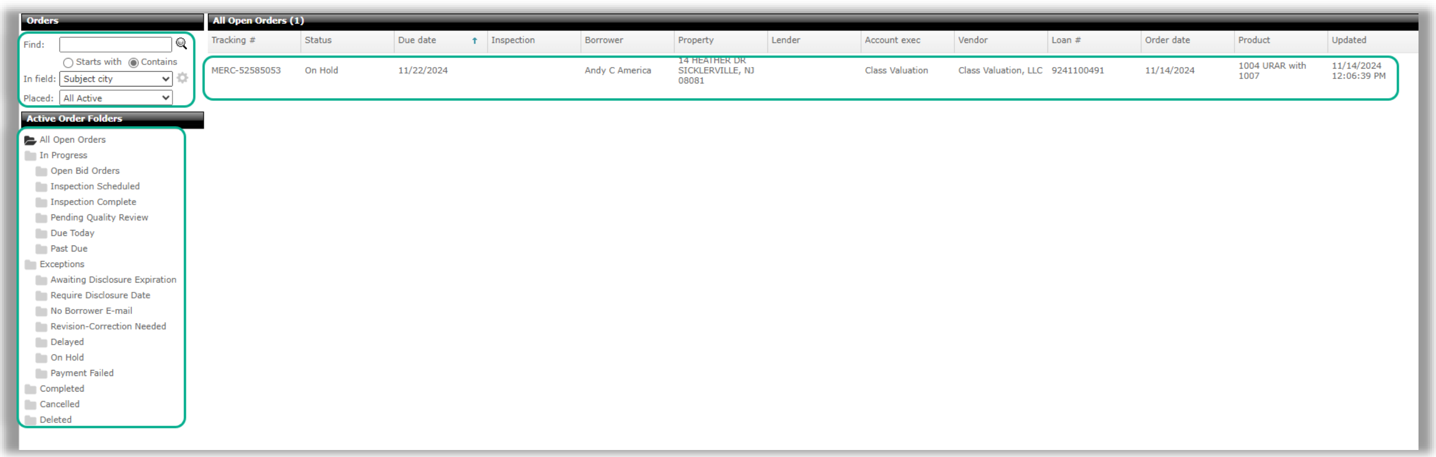
- This section will provide access to Appraisal Tracking via Mercury Network
- Select the Link



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



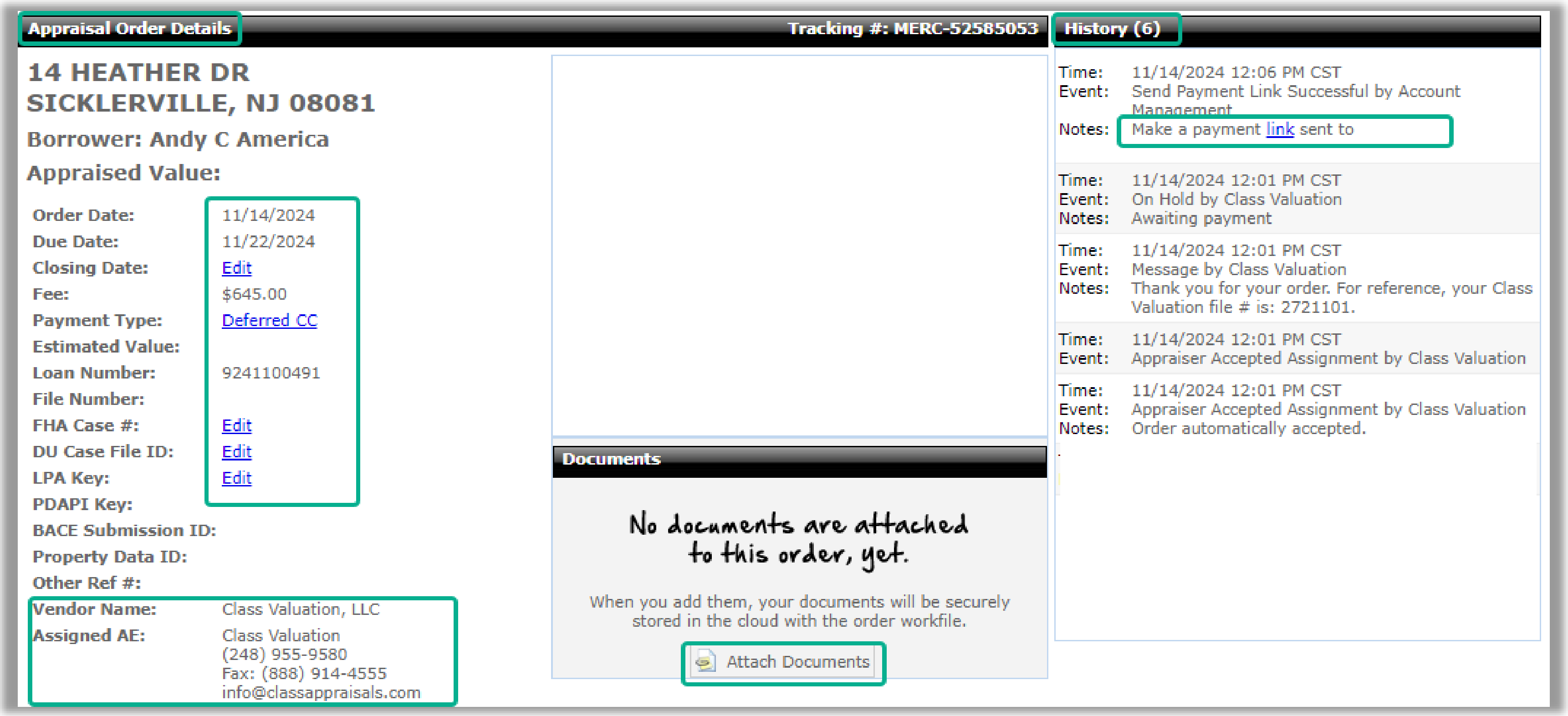
- Locate file utilizing **All Open Orders**, **Orders: Find** text box, or **Active Orders Folders**
- **Double Click** on desired loan to view details



arc home

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



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** [phone:] 215-360-3737
  - Arc Home Wholesale Opening Team [email:] **openingteam.@archome.com**
  - Arc Home Wholesale Closing Team[email:] **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**
- Need help resetting your password? Utilize the **Forgot Password** link and input your Username
- Account locked? Forgot your Username? Please email **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

<table>
<tr><th>Channel</th><th>Product</th><th>Funding Fee[1]</th><th>Tax Service Fee</th><th>Flood Cert Fee</th><th>LLC & Corporation Vesting Review Fee</th><th>Trust Vesting Review Fee</th><th>Texas Attorney Review Fee</th></tr>
<tr><td rowspan="5">Wholesale</td><td>Conventional Conforming, Government (FHA, VA, USDA)</td><td>$1,150</td><td colspan="2" rowspan="5">Including in Underwriting Fee</td><td>N/A</td><td rowspan="5">$125</td><td rowspan="5">$150</td></tr>
<tr><td>FNMA/FHLMC Primary, Investment & Second Home</td><td>$1,150</td><td>N/A</td></tr>
<tr><td>FHA Streamline, USDA Streamline Assist and VA IRRL</td><td>$645</td><td>N/A</td></tr>
<tr><td>Elite Jumbo</td><td>$1,275</td><td>N/A</td></tr>
<tr><td>Arc Access, Edge, and Foreign National DSCR</td><td>$1,495</td><td>$300 Business Purpose Investment Only</td></tr>
</table>

[1] 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

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

CPL & TITLE VESTING

Closing Protection Letter	Arc Home LLC ISAOA/ATIMA 224 Strawbridge Drive, Suite 200 Moorestown, NJ 08057
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