



SPARC 2.0 BROKER USER GUIDE



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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

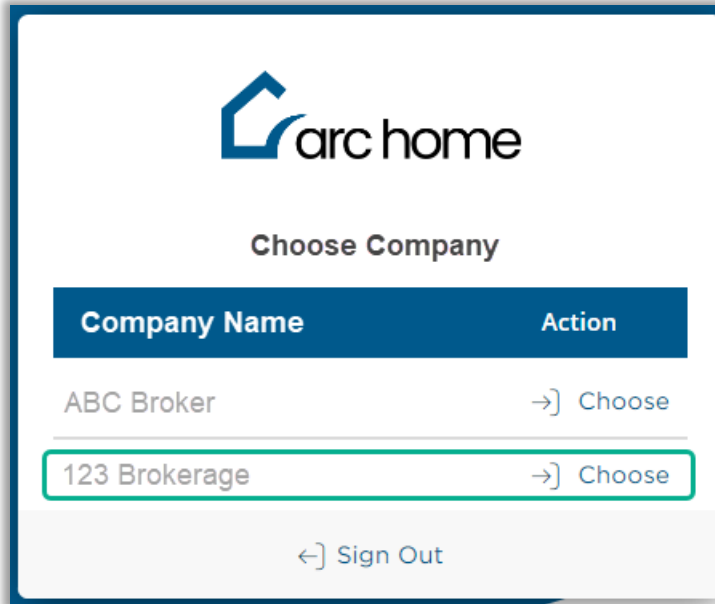
- Navigate to [Sparc 2.0](#)
- Input **Username** and **Password**
- Select **LOGIN**



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

SELECT COMPANY OR ROLE *if applicable*

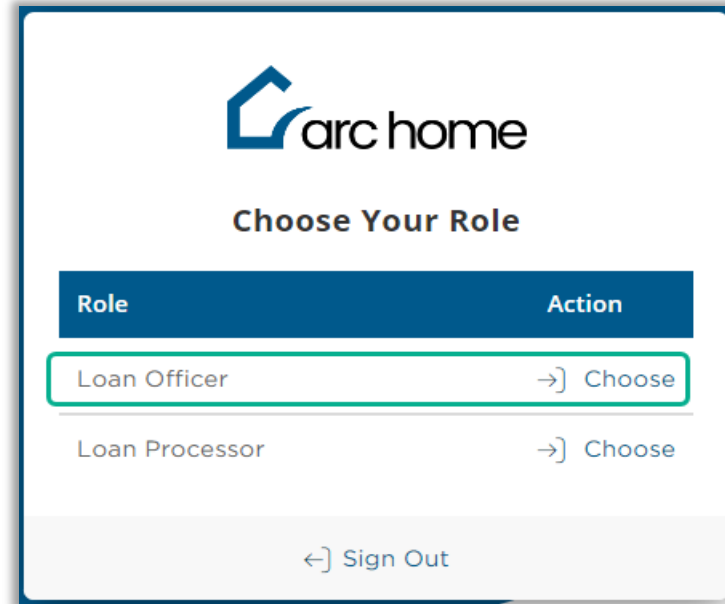
- If you have access to more than one **Company** or **Role** select the appropriate option



The screenshot shows the 'Choose Company' interface. At the top is the 'arc home' logo. Below it is the heading 'Choose Company'. There is a table with two columns: 'Company Name' and 'Action'. The first row contains 'ABC Broker' and '→] Choose'. The second row contains '123 Brokerage' and '→] Choose', with a green border around the text. At the bottom is a '←] Sign Out' button.

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

←] Sign Out



The screenshot shows the 'Choose Your Role' interface. At the top is the 'arc home' logo. Below it is the heading 'Choose Your Role'. There is a table with two columns: 'Role' and 'Action'. The first row contains 'Loan Officer' and '→] Choose', with a green border around the text. The second row contains 'Loan Processor' and '→] Choose'. At the bottom is a '←] Sign Out' button.

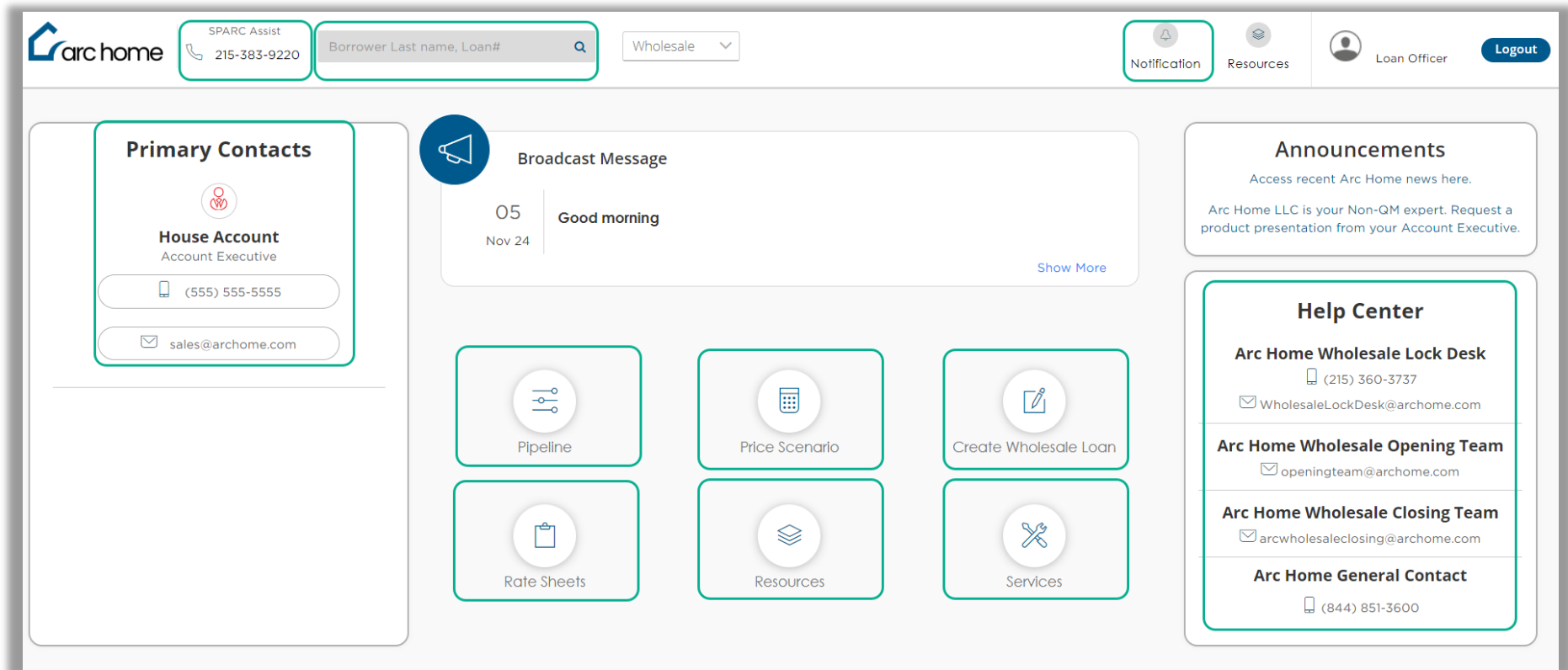
Role	Action
Loan Officer	→] Choose
Loan Processor	→] Choose

←] Sign Out

HOME PAGE

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

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



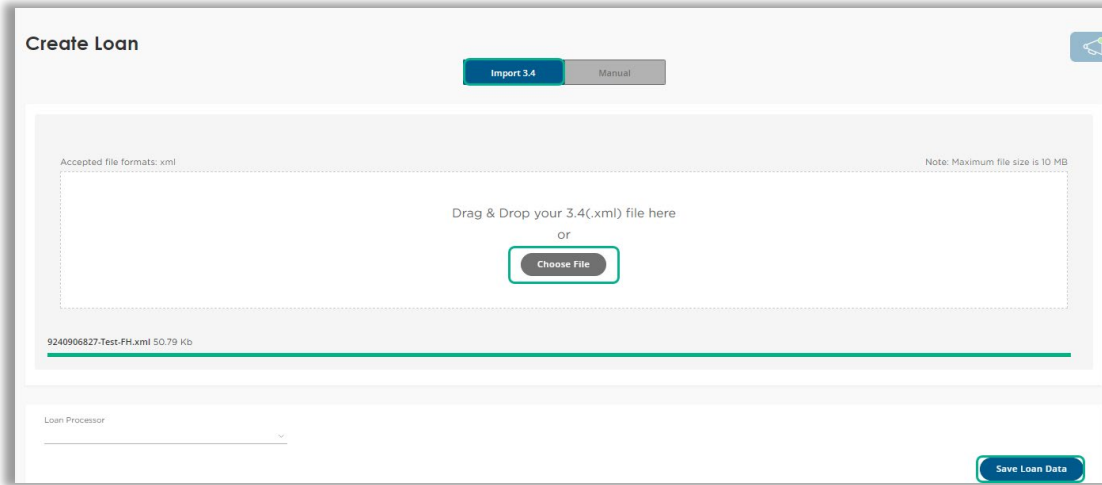
The screenshot shows the Arc Home Home Page dashboard. At the top left is the Arc Home logo. To its right is a 'SPARC Assist' contact card with the phone number 215-383-9220. Next is a search bar for 'Borrower Last name, Loan#' with a search icon and a 'Wholesale' dropdown menu. On the top right, there are icons for 'Notification', 'Resources', and 'Loan Officer', along with a 'Logout' button.

The main content area is divided into several sections:

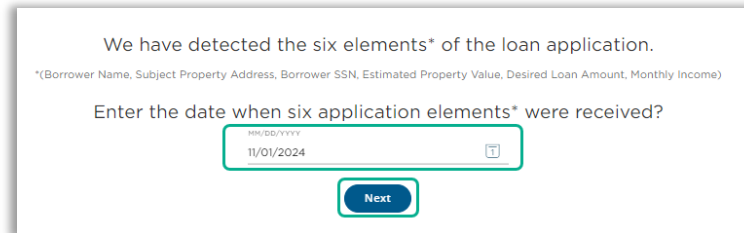
- Primary Contacts:** A card for 'House Account' (Account Executive) with contact information: (555) 555-5555 and sales@archome.com.
- Broadcast Message:** A message dated '05 Nov 24' with the text 'Good morning' and a 'Show More' link.
- Announcements:** A section titled 'Announcements' with the text: 'Access recent Arc Home news here. Arc Home LLC is your Non-QM expert. Request a product presentation from your Account Executive.'
- Help Center:** A section titled 'Help Center' with contact information for three teams:
 - 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
- Navigation Grid:** A grid of six buttons: 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
- Select **Save Loan Data**

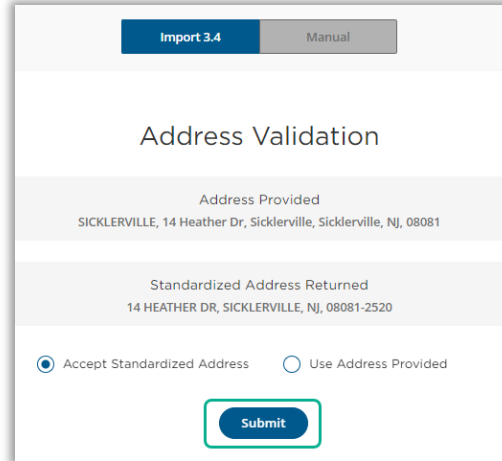


- **Enter the date when six application elements were received in MM/DD/YYYY format**
- **Select Next**



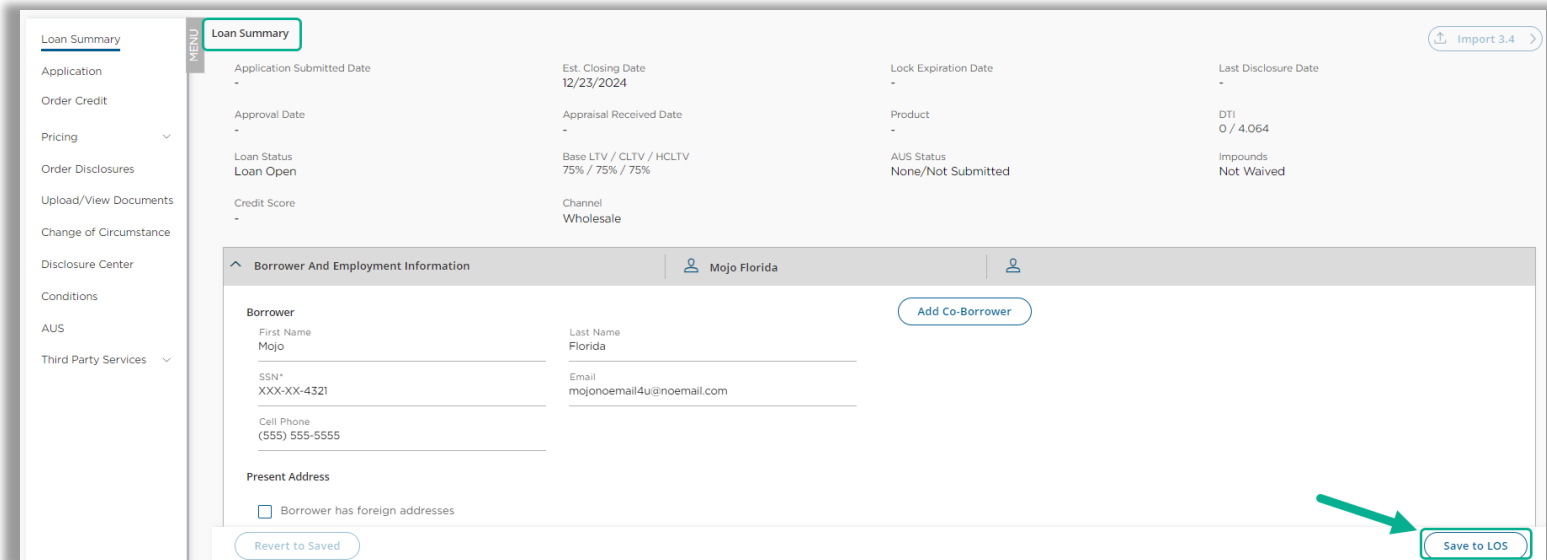
CREATE WHOLESALE LOAN (continued)

- Confirm address and then select **Submit**



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" and 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
- Select **Save to LOS** at any time to save progress



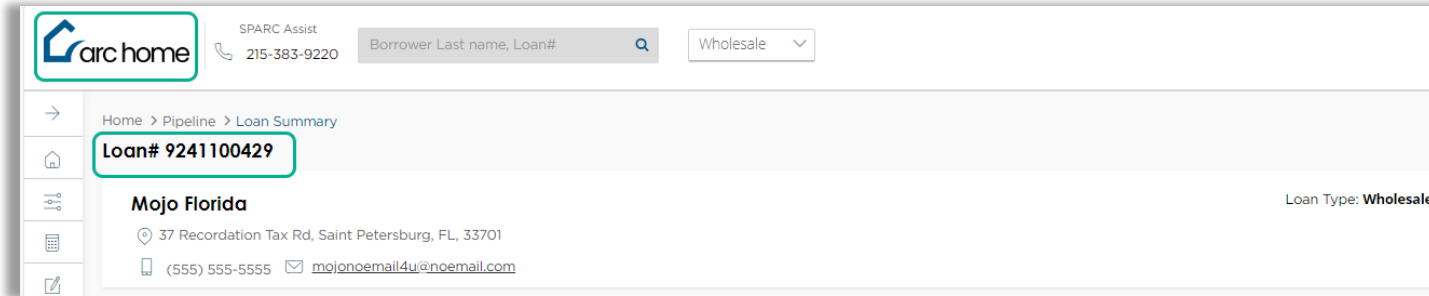
The "Loan Summary" page shows a sidebar menu on the left with "Loan Summary" selected. The main content area displays loan details in a grid:

Application Submitted Date	Est. Closing Date	Lock Expiration Date	Last Disclosure Date
-	12/23/2024	-	-
Approval Date	Appraisal Received Date	Product	DTI
-	-	-	0 / 4.064
Loan Status	Base LTV / CLTV / HCLTV	AUS Status	Impounds
Loan Open	75% / 75% / 75%	None/Not Submitted	Not Waived
Credit Score	Channel		
-	Wholesale		

Below the grid is the "Borrower And Employment Information" section for "Mojo Florida". It includes fields for Borrower Name (Mojo), SSN (XXX-XX-4321), Cell Phone ((555) 555-5555), and List Name (Florida). There is an "Add Co-Borrower" button. A checkbox "Borrower has foreign addresses" is unchecked. At the bottom, there is a "Revert to Saved" button and a "Save to LOS" button, which is highlighted with a green arrow.

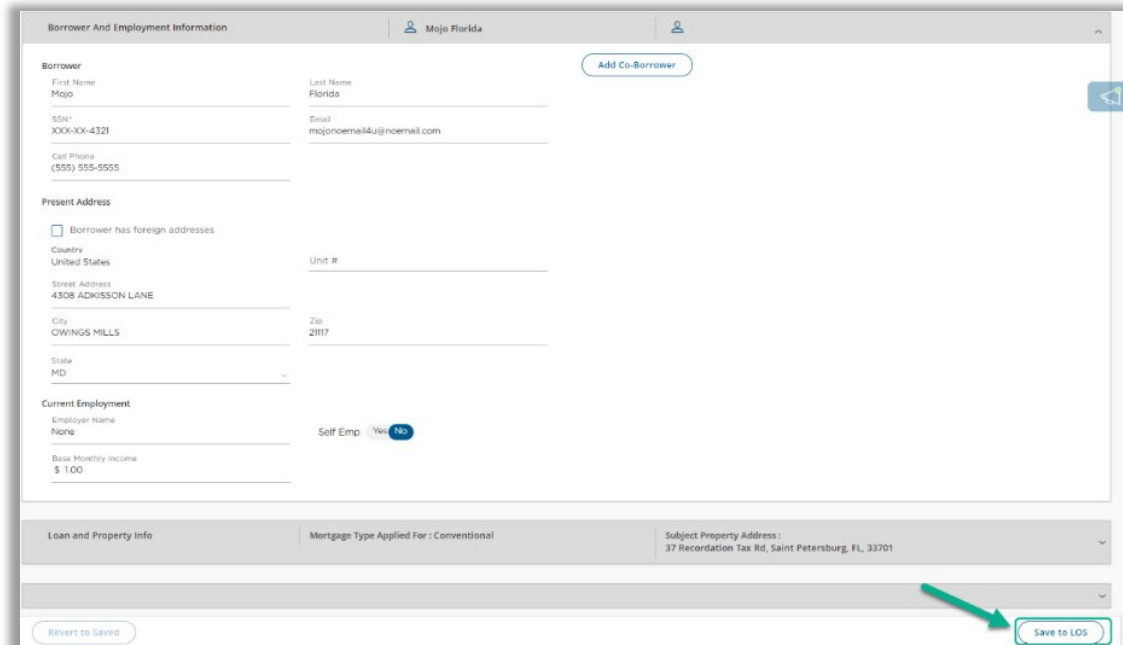
CREATE WHOLESALE LOAN (continued)

- 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 for a wholesale loan. At the top left is the Arc Home logo. To its right is the contact information: "SPARC Assist 215-383-9220". A search bar contains "Borrower Last name, Loan#" and a dropdown menu is set to "Wholesale". Below this is a breadcrumb trail: "Home > Pipeline > Loan Summary". The loan number "Loan# 9241100429" is highlighted in a red box. The borrower is identified as "Mojo Florida" with the loan type "Wholesale". Contact details include the address "37 Recordation Tax Rd, Saint Petersburg, FL, 33701", phone "(555) 555-5555", and email "mojonoemail4u@noemail.com".

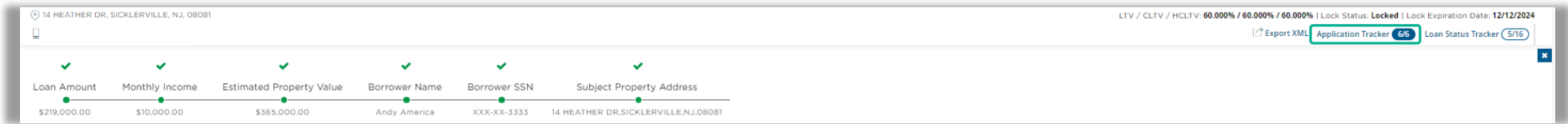
- Confirm 1003 data and **Save to LOS**



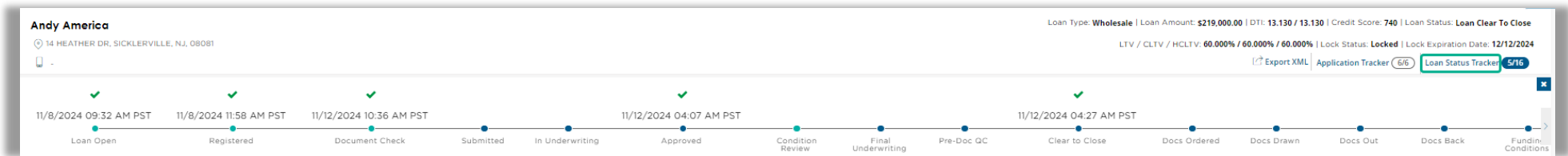
The screenshot displays the "Borrower And Employment Information" form for "Mojo Florida". The form is divided into several sections: "Borrower" (First Name: Mojo, Last Name: Florida, SSN: XXX-XX-4321, Email: mojonoemail4u@noemail.com, Call Phone: (555) 555-5555), "Present Address" (Country: United States, Street Address: 4308 ADKISSON LANE, City: OWINGS MILLS, State: MD), and "Current Employment" (Employer Name: None, Self Emp: No, Base Monthly Income: \$ 100). At the bottom, there is a "Loan and Property Info" section showing "Mortgage Type Applied For: Conventional" and "Subject Property Address: 37 Recordation Tax Rd, Saint Petersburg, FL, 33701". A red arrow points to the "Save to LOS" button at the bottom right of the form.

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

Loan Summary | Application | Andy America | Delete Borrower(s) | Import 3.4

Borrower Info | Employment/Income | Assets, Liabilities and REO | Loan Info | Property Info | Expenses | Qualifying the Borrower | Declarations | Demographic Info | Homeownership Ed | Non-Borrowing Spouse

Andy America

Borrower: Add Additional Borrower

Andy America | SSN: XXX-XX-3333 | Cell Phone: | USA

Personal Information

First Name: Andy | Middle Name: | Last Name: America | Suffix: | Preferred Name: Andy | Alternate Name: Add

Social Security Number*: XXX-XX-3333 | Date of Birth: 1/1970 | Citizenship: US Citizen | Marital Status: Unmarried

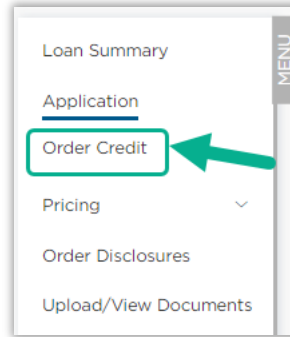
Dependents No: 0

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? Yes No

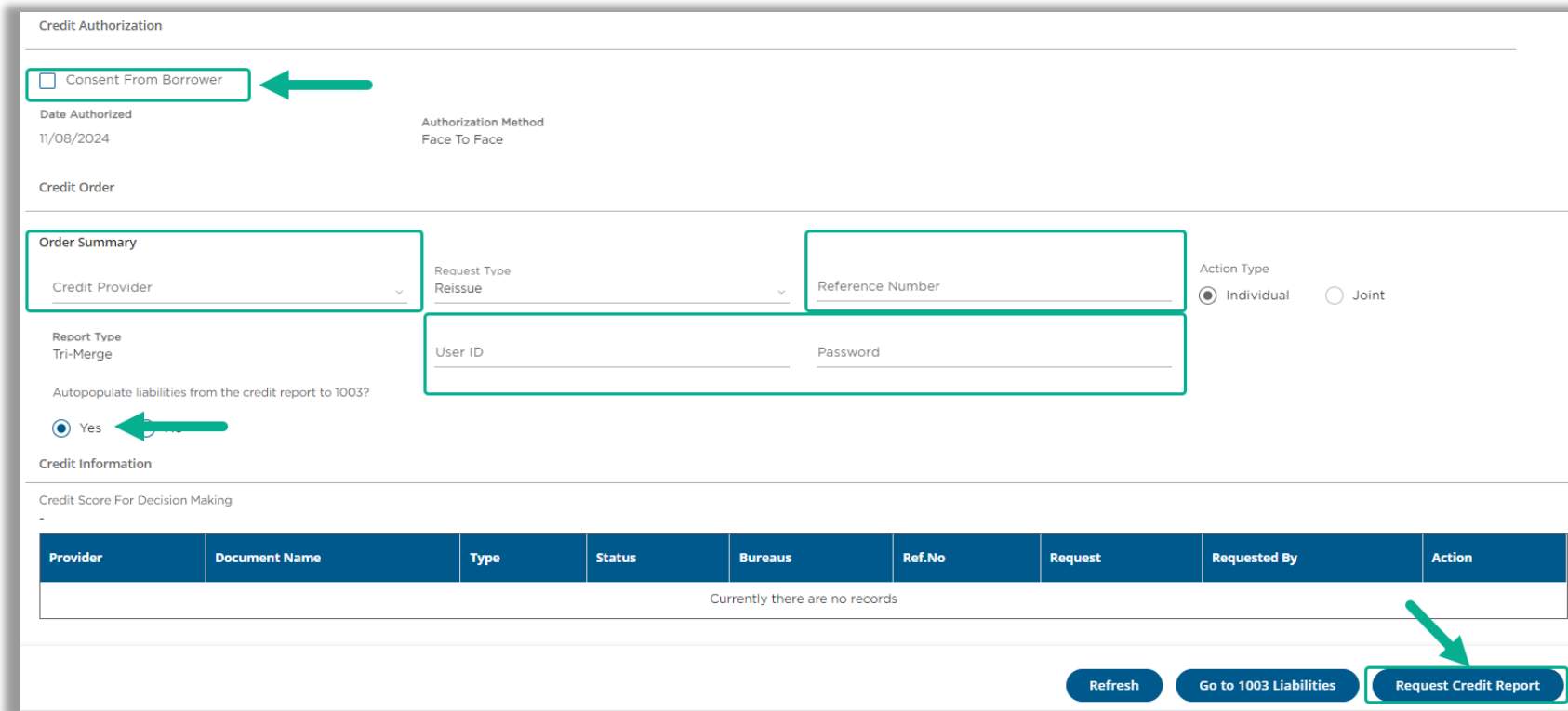
Revert to Saved | Save | Next

ORDER CREDIT

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



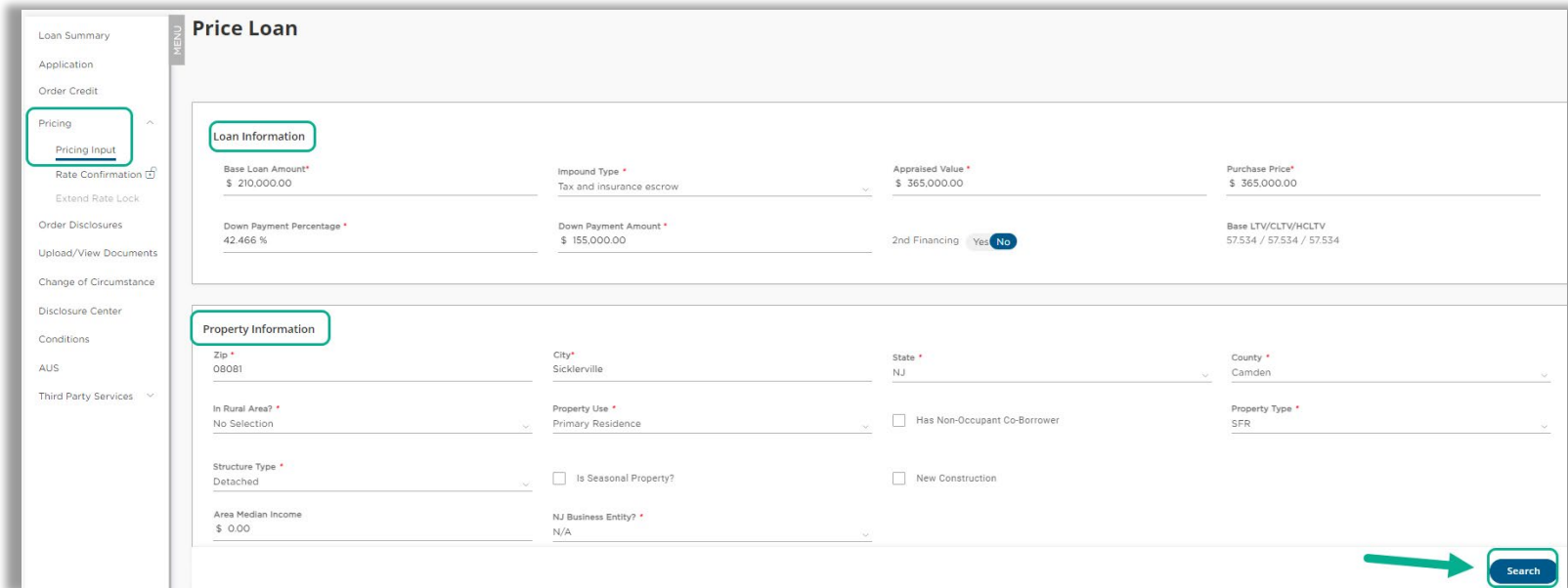
- **Credit Authorization** section, complete checkbox for **Consent From Borrower**
- **Credit Order** section, complete: **Credit Provider**, **Reference Number**, **User ID**, and **Password**
- Select **Yes** to **Autopopulate liabilities from the credit report to 1003?**
- Select **Request Credit Report**



The screenshot shows the 'Credit Authorization' form. The 'Consent From Borrower' checkbox is highlighted with a green box and a green arrow. The 'Date Authorized' is 11/08/2024 and the 'Authorization Method' is Face To Face. The 'Credit Order' section includes an 'Order Summary' with a 'Credit Provider' dropdown, 'Request Type' set to 'Reissue', and a 'Reference Number' field. Below this are 'Report Type' (Tri-Merge), 'User ID', and 'Password' fields. The 'Autopopulate liabilities from the credit report to 1003?' section has the 'Yes' radio button selected, highlighted with a green box and a green arrow. The 'Credit Information' section shows a 'Credit Score For Decision Making' of '-'. At the bottom, there is a table with columns: Provider, Document Name, Type, Status, Bureaus, Ref.No, Request, Requested By, and Action. The table is currently empty with the text 'Currently there are no records'. At the bottom right, there are three buttons: 'Refresh', 'Go to 1003 Liabilities', and 'Request Credit Report' (highlighted with a green box and a green arrow).

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

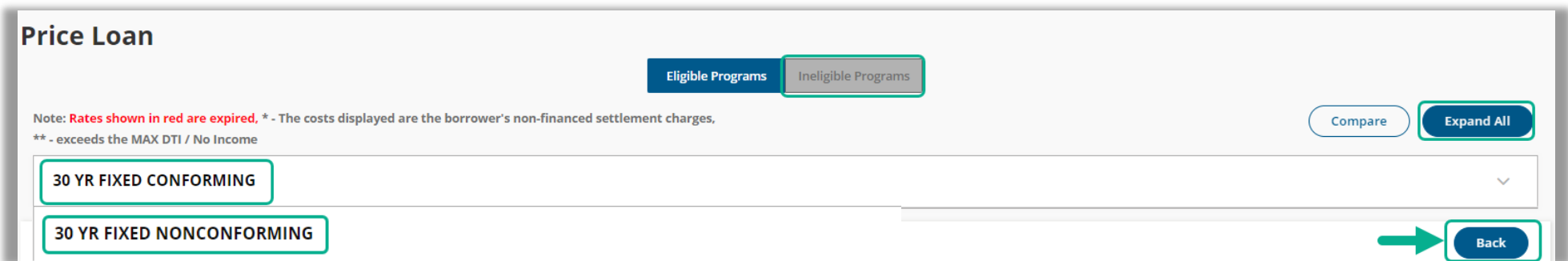
Base Loan Amount* \$ 210,000.00	Impound Type* Tax and insurance escrow	Appraised Value* \$ 365,000.00	Purchase Price* \$ 365,000.00
Down Payment Percentage* 42.466 %	Down Payment Amount* \$ 155,000.00	2nd Financing: Yes <input checked="" type="radio"/> No <input type="radio"/>	Base LTV/CLTV/HCLTV 57.534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

Property Information

Zip* 08081	City* Sicklerville	State* NJ	County* Camden
In Rural Area? * No Selection	Property Use* Primary Residence	<input type="checkbox"/> Has Non-Occupant Co-Borrower	Property Type* SFR
Structure Type* Detached	<input type="checkbox"/> Is Seasonal Property?	<input type="checkbox"/> New Construction	
Area Median Income \$ 0.00	NJ Business Entity? * 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	Rate	Price	P & I	DTI
30 YR FIXED FNMA CONVENTIONAL	6.250	99.750	1,348.42	10000.000

1 - 20 of 20 Show All

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

<p>Loan Program 30 YR FIXED FNMA CONVENTIONAL</p> <p>Registered Loan Program 30 YR FIXED FNMA CONVENTIONAL</p> <p>Registered Date 11/8/2024</p> <p>Registration Comments -</p>	<p>Loan Status Registered</p> <p>Lock Status None</p> <p>Rate Lock Date -</p> <p>Rate Lock Comments -</p> <p>Lock Expiration Date -</p> <p>Final Rate 6.000%</p>
--	--

Originator Compensation Information		
Amount	Net Points	Paid By
\$2,190.00	1.000%	Borrower

<p>Lock Status Registered</p> <p>Lock Status None</p> <p>Rate Lock Date -</p> <p>Rate Lock Comments -</p> <p>Lock Expiration Date -</p> <p>Final Rate 6.000%</p>	<p>Lock Period 30</p> <p>Lock Expiration Comments -</p> <p>Final Price 99.252%</p>
--	---

[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

ⓘ 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 Information	
Company: 06 - Broker AND Corr ND	Loan Officer:	Company Phone: (555) 555-5555	Company Fax:
Loan Officer Email Address:	Processor (Ext):	Loan Officer Phone: (215) 383-9254	Loan Officer Fax:
	Email Address:	Phone: 215-383-9254	Fax:
Account Executive Information		Loan Scenario	
Account Executive: DummyAE Test	Loan Scenario:	Phone: (555) 555-5555	Fax:
Email Address: no-reply@archomeloans.com			

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

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	Action
Application Fee	Lender	\$1,150.00	borr pd	at closing	12/23/2024	🗑️
Discount points	Lender	\$1,638.12	borr pd	at closing	12/23/2024	🗑️
Loan origination fee	Lender	\$0.00	borr pd	at closing	12/23/2024	🗑️
Originator compensation	Broker	\$2,190.00	borr pd	at closing	12/23/2024	🗑️

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

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	Action	More
Appraisal fee	Appraisal Management Company	\$800.00	borr pd	at closing	12/23/2024	🗑️	⌵
Credit report	Credit Report	\$0.00	borr pd	at closing	12/23/2024	🗑️	⌵

- 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

Borrower Closing Costs
Non P&I Housing Expenses
Non-Borrower Closing Costs
Is there a Non-Borrowing Spouse? No

Estimated Closing Date
12/23/2024
1st Payment Date
2/1/2025
Aggregate Adjustment
\$0.00
Total Escrow Collected at Closing
\$0.00

Insurances

Mortgage Insurances

Borrower Paid Upfront MIP/FF	Escrowed	▼
Borrower Paid Monthly MIP	Escrowed	▼

Property Insurances

Hazard Insurance	\$0.00/Month	Escrowed	▲
------------------	--------------	----------	---

Summary

Description	Prepaid Amount		for	Months	
Hazard Insurance	\$ 0.00			12	
Calculator	Reserves Amount		for	Months	
Annual Amount	\$ 0.00			0	
Monthly Amount	Monthly Amount (PITI)				
\$ 0.00	\$ 0.00				

Calculator

(

 of

 / 12) +

=

Prepaid?

Prepaid Months

Prepaid Amount

Escrowed?

Reserve Months

Initial Reserves Amount

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

Non-Borrower Closing Costs | Is there a Non-Borrowing Spouse? Yes No

Estimated Closing Date: 12/23/2024 | 1st Payment Date: 2/1/2025 | Aggregate Adjustment: \$0.00 | Total Escrow Collected at Closing: \$0.00

A. Origination Charges

Description/Memo	Paid to	Amount	Paid by	Payable	Date paid	Responsible Party	Action	More
Add Fee								

B. Services You Cannot Shop For

Buttons: Save | Order Initial Loan Estimate | Request Closing Disclosure



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

Please note that "Warning" messages are informational only. You may proceed to the Initial Disclosure preview by clicking the "Next - Order Document Preview" button.

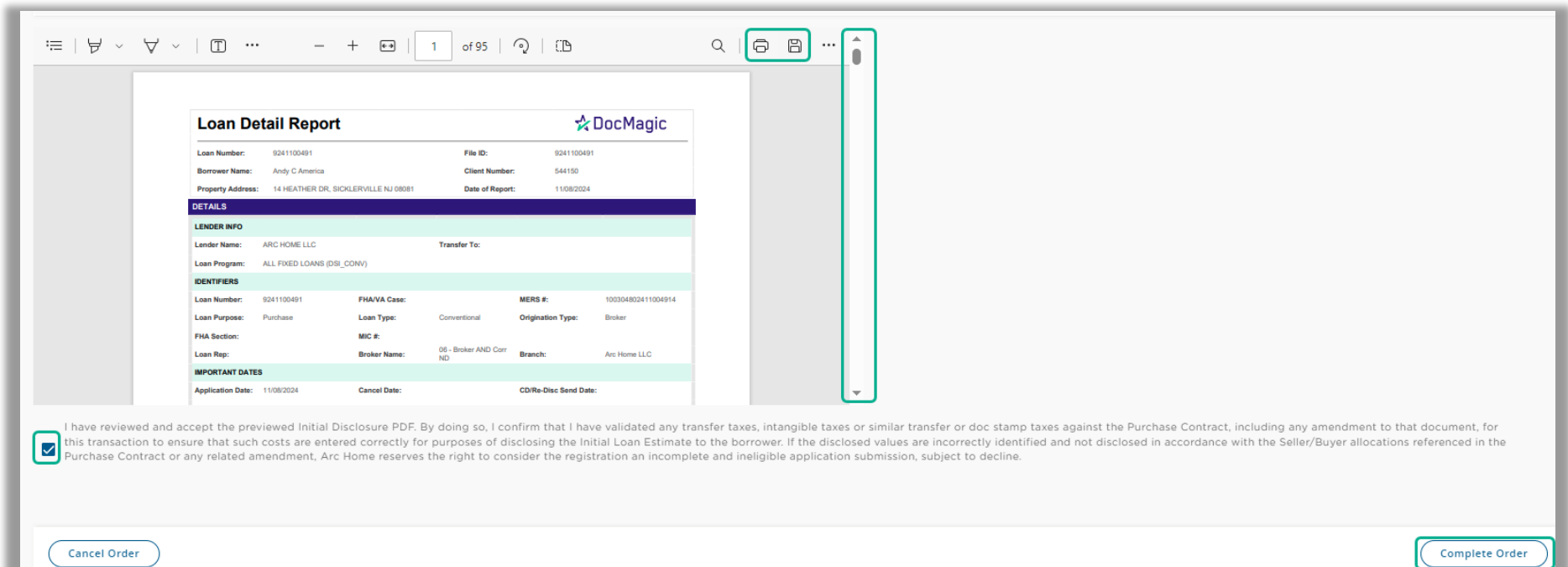
Type	Message
Warning	Vesting To Read does not match default
Warning	Mortgage Broker is missing Contact, Email, License ID.
Warning	No settlement agent found.
Warning	No rate available thru time or time zone entered.
Warning	No closing cost expiration time or time zone entered
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.

Buttons: Cancel Order | 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 DocMagic

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 #: Broker Name: 06 - Broker AND Cor ND Branch: Arc Home LLC

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!

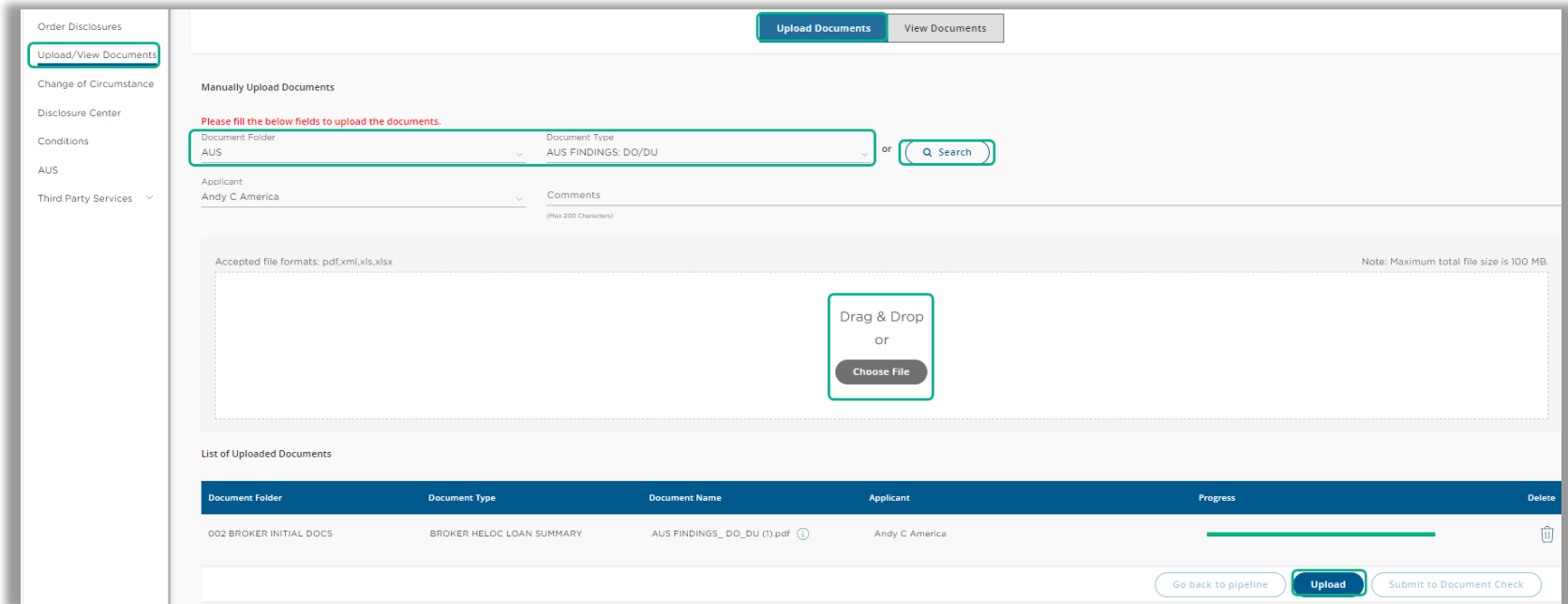
Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

[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)



Order Disclosures

Upload/View Documents

Change of Circumstance

Disclosure Center

Conditions

AUS

Third Party Services

Upload Documents | View Documents

Manually Upload Documents

Please fill the below fields to upload the documents.

Document Folder: AUS | Document Type: AUS FINDINGS: DO/DU | Search

Applicant: Andy C. America | Comments: (Max 200 Characters)

Accepted file formats: pdf,xml,xls,xlsx | Note: Maximum total file size is 100 MB.

Drag & Drop or Choose File

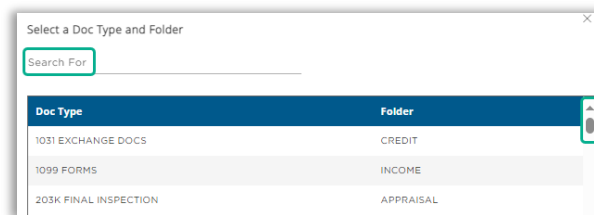
List of Uploaded Documents

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%; height: 10px; background-color: green;"></div>	

Go back to pipeline | Upload | 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**



Select a Doc Type and Folder

Search For: _____

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

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 ▼

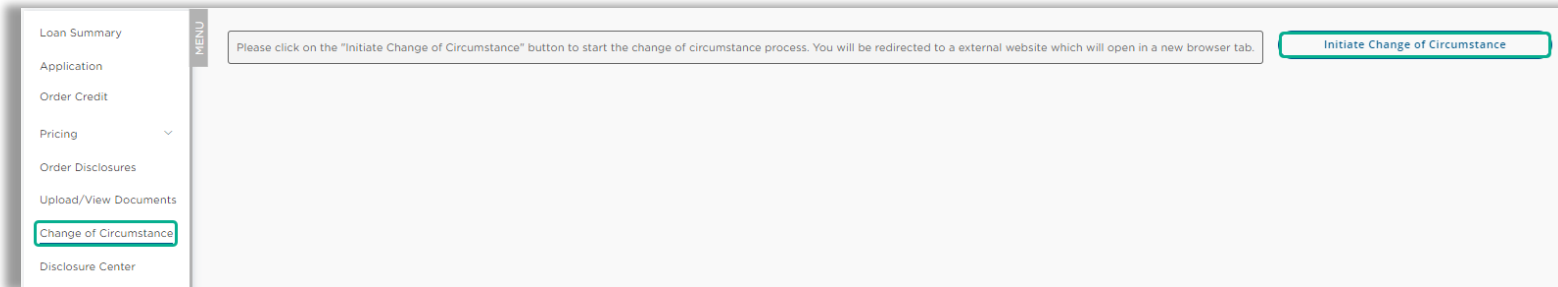
1 - 4 of 4
Show All ▼
<< < 1 > >>

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

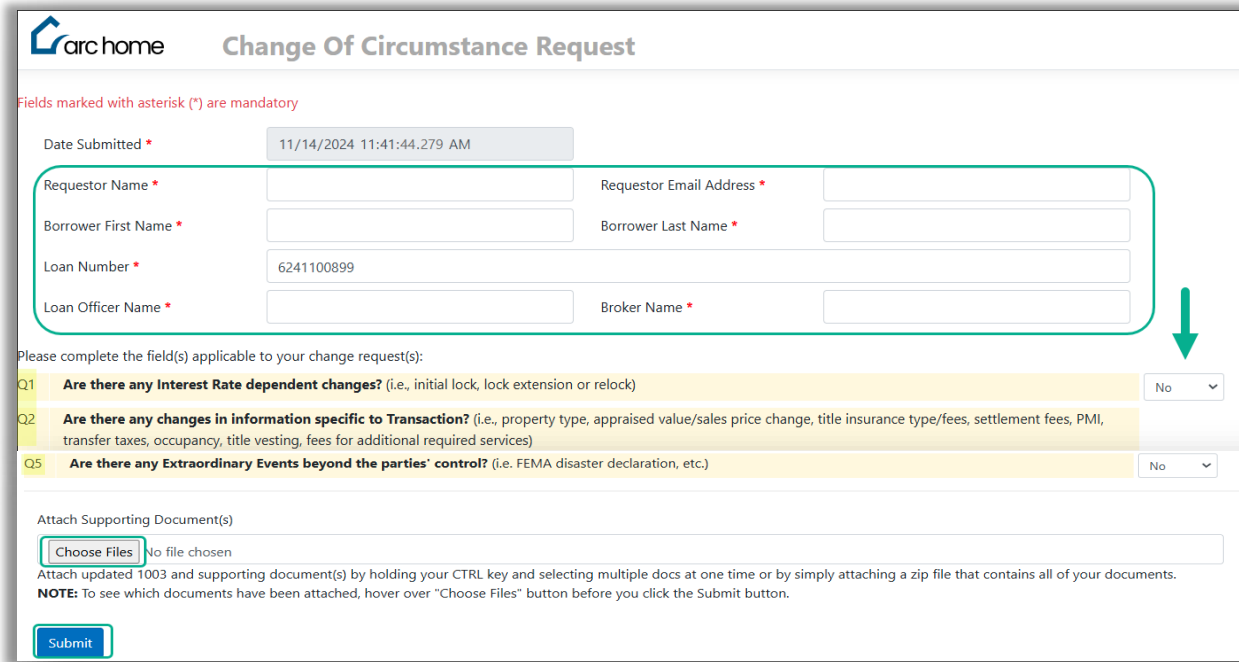
CHANGE OF CIRCUMSTANCE

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



The screenshot shows a sidebar menu on the left with the following items: Loan Summary, Application, Order Credit, Pricing, Order Disclosures, Upload/View Documents, **Change of Circumstance** (highlighted with a red box), and Disclosure Center. The main content area contains a text box with instructions: "Please click on the 'Initiate Change of Circumstance' button to start the change of circumstance process. You will be redirected to an external website which will open in a new browser tab." To the right of this text is a button labeled "Initiate Change of Circumstance" also highlighted with a red box.

- 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**



The screenshot shows the "Change Of Circumstance Request" form. At the top left is the "arc home" logo. The title "Change Of Circumstance Request" is centered. Below the title, a note states: "Fields marked with asterisk (*) are mandatory".

The form contains the following fields:

- Date Submitted *: 11/14/2024 11:41:44.279 AM
- Requestor Name *: [text input]
- Requestor Email Address *: [text input]
- Borrower First Name *: [text input]
- Borrower Last Name *: [text input]
- Loan Number *: 6241100899
- Loan Officer Name *: [text input]
- Broker Name *: [text input]

Below the form fields, there are three questions (Q1, Q2, Q5) with drop-down menus. A green arrow points to the "No" option in the Q1 and Q5 dropdowns.

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]

Below the questions, there is a section for "Attach Supporting Document(s)" with a "Choose Files" button and a "No file chosen" message. A note below this section reads: "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."

At the bottom left of the form is a "Submit" button.

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 screenshot shows the 'Disclosure Center' interface. On the left is a navigation menu with 'Disclosure Center' highlighted. The main content area has two tabs: 'Loan Estimates' (selected) and 'Closing Disclosures'. The 'Loan Estimates' tab displays a table with the following data:

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
12/16/2020	Email	12/16/2020	12/16/2020	No	3.923%	Show Details

Below the table, the 'Initial Disclosure Request Status' is shown as '-'. The 'Closing Disclosures' tab is also visible, showing a table with one entry:

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

The screenshot shows the 'Important Dates' section with the following information:

Loan Dates:
 Application Date: 11/18/2020
 Intent to Proceed Date: 11/23/2020
 Estimated Closing Date: 01/19/2021

Document Dates:

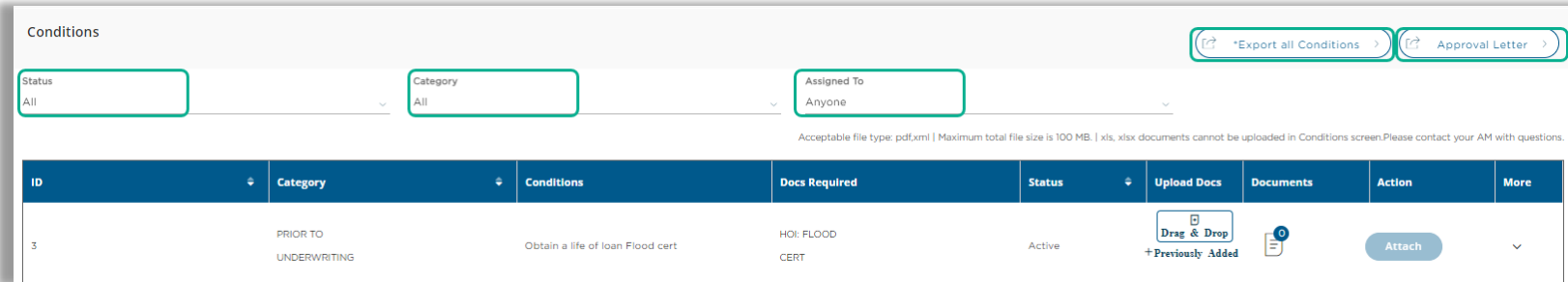
Initial Loan Estimate (Issued Date)	Last Disclosed Loan Estimate (Issued Date)	Initial Closing Disclosure (Issued Date)
11/23/2020	12/16/2020	-
Initial Loan Estimate (Signed Date)	Last Disclosed Loan Estimate (Signed Date)	Initial Closing Disclosure (Signed Date)
11/23/2020	12/16/2020	-
Last CD Before Consummation (Issued Date)	Final Closing Disclosure (Issued Date)	-
-	-	-
Last CD Before Consummation (Signed Date)	Final Closing Disclosure (Signed Date)	-
-	-	-

The 'Activity Log' section shows a table of events:

Time	User	Description
11/18/2020 11:28:41 AM PST	Judy T Ellis	Loan Registered - Disclosures Required
11/18/2020 11:46:27 AM PST	Judy T Ellis	Initial Disclosures Created - E-Disclosure Sent
11/18/2020 11:46:27 AM PST	System Notification	E-Sign package created
11/18/2020 11:46:28 AM PST	System Notification	E-Sign package created
11/19/2020 10:52:46 PM PST	System Notification	Manual Fulfillment Initiated
11/23/2020 9:28:15 AM PST	Terr T_Horne	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

Export all Conditions Approval Letter

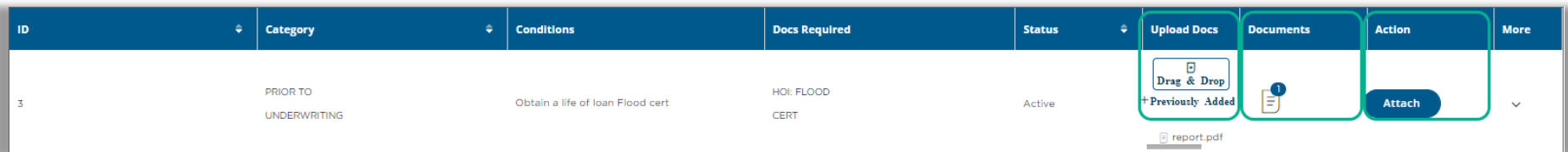
Status: All Category: All Assigned To: Anyone

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 + Previously Added	1	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 + 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			Re-activate	⌵

Conditions Details

Obtain a life of loan Flood cert

Revision Comments

Resolved and assigned to Processor ARCUAT1 11/12/2024 12:34 PM PT

Opened and assigned to Loan Opener 11/2/2023 6:26 AM PT

- 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			Re-activate	⌵
8	PRIOR TO CLEAR TO CLOSE	Executed 4506C is required for all borrowers	EXECUTED CLOSING DOCUMENTS: 4506-C	Resolved			Re-activate	⌵

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 ✕

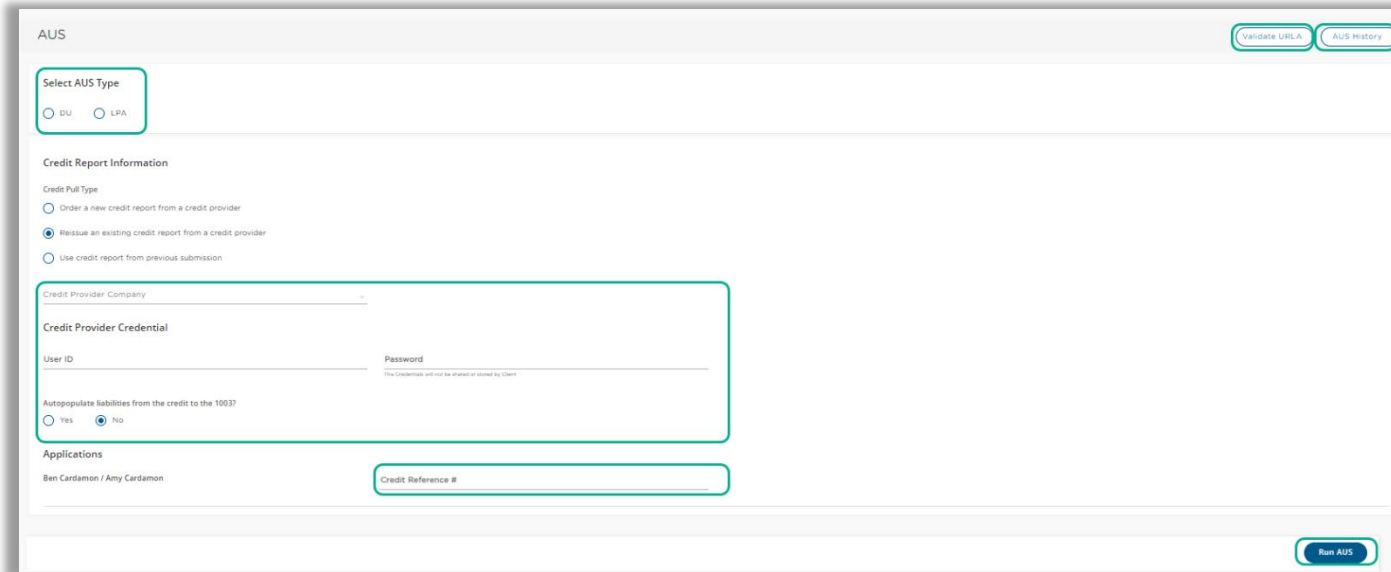
sales@archome.com

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)



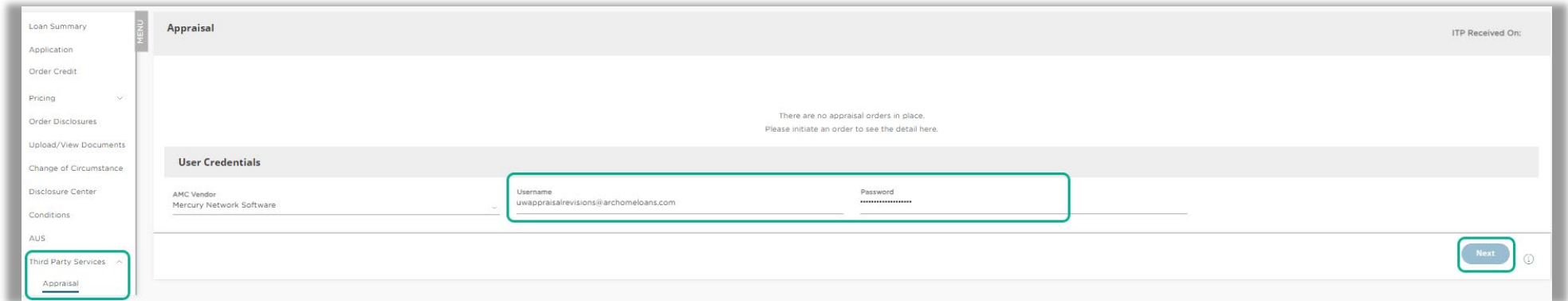
- View **AUS History**: including **Submission #, Reference #** and **Recommendation**
- Select **AUS Type** hyperlink to view AUS

AUS History					
Submission #	AUS Type	Reference #	Request Date & Time ↕	User ↕	Recommendation
1	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**

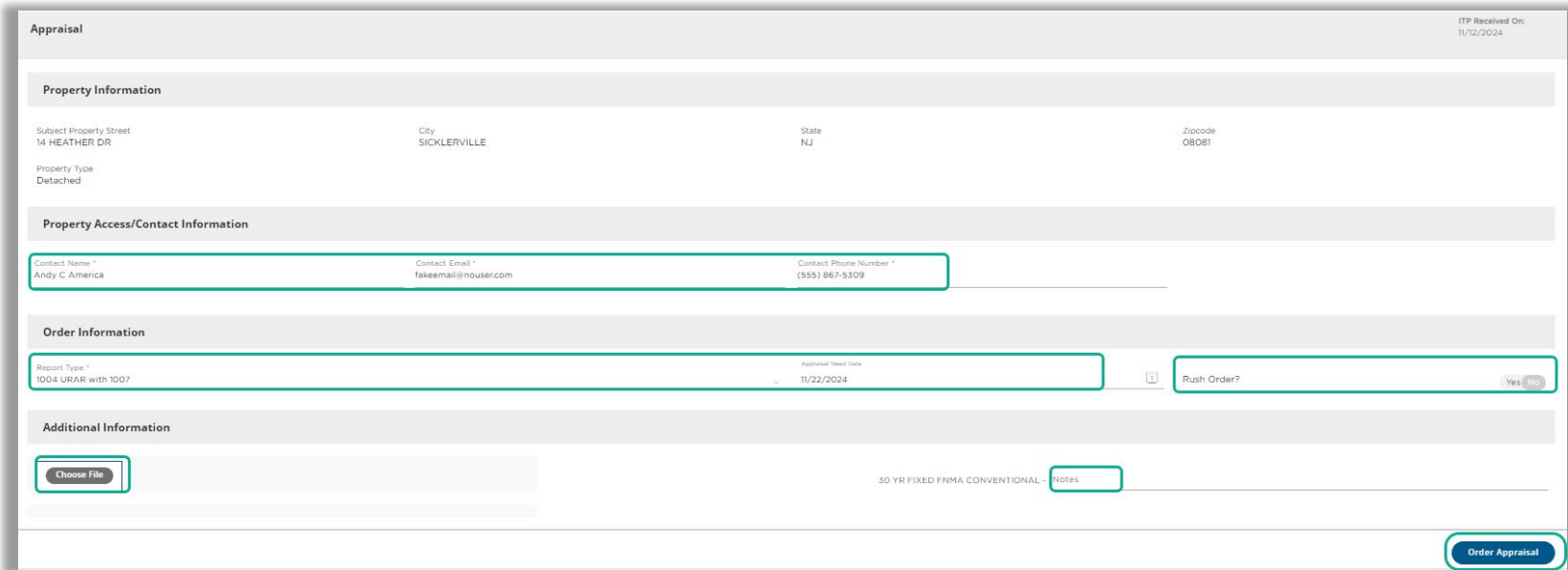
Note: Credentials for ordering an appraisal will be different from SPARC credentials. If you do not have Mercury Appraisal Network credentials reach out to SPARC Assist to establish your credentials.



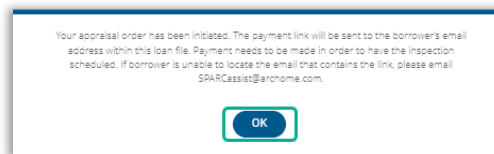
The screenshot displays the 'Appraisal' page in the Arc Home system. The left-hand side menu is open, showing 'Third Party Services' expanded to 'Appraisal'. The main content area is titled 'Appraisal' and contains a message: 'There are no appraisal orders in place. Please initiate an order to see the detail here.' Below this message is a 'User Credentials' section with a dropdown menu for 'AMC Vendor' (Mercury Network Software) and two input fields: 'Username' (uwappraisalrevisions@archomeloans.com) and 'Password' (masked with asterisks). A 'Next' button is located at the bottom right of the page.

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**



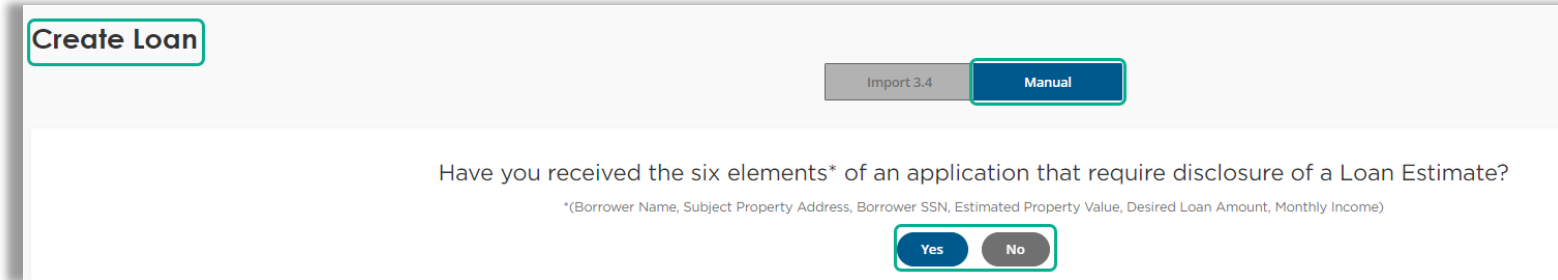
- Review messaging and select **OK** to close



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

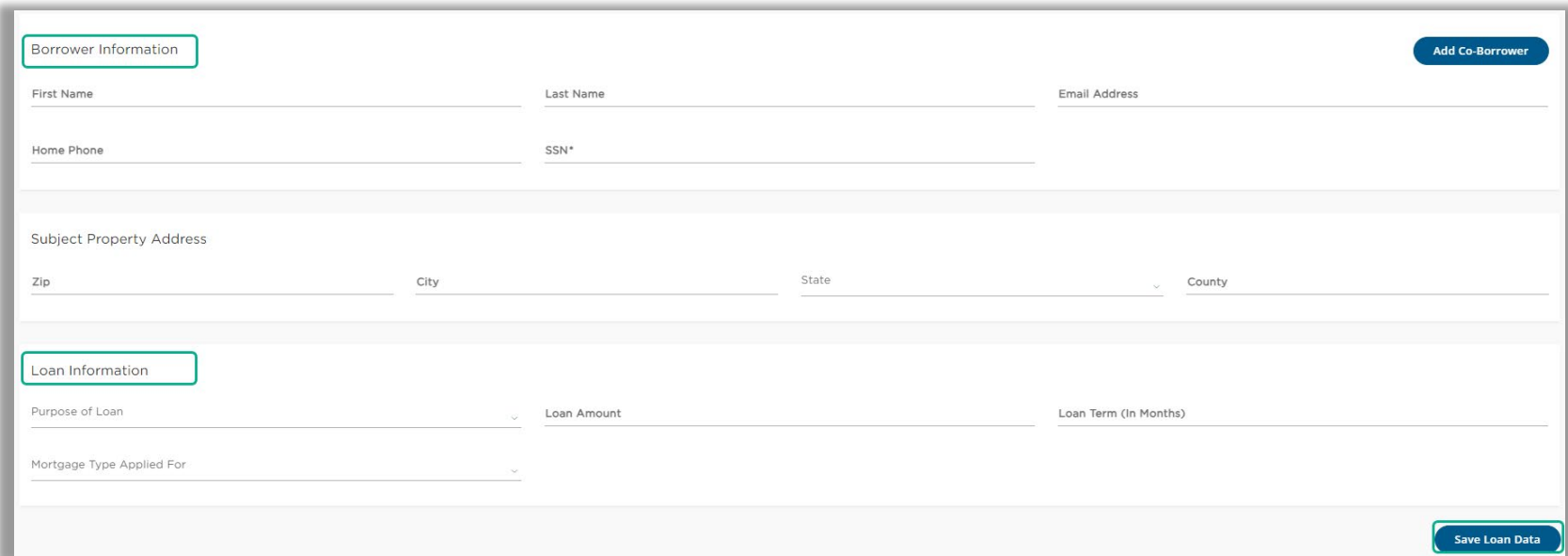
Import 3.4 Manual

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

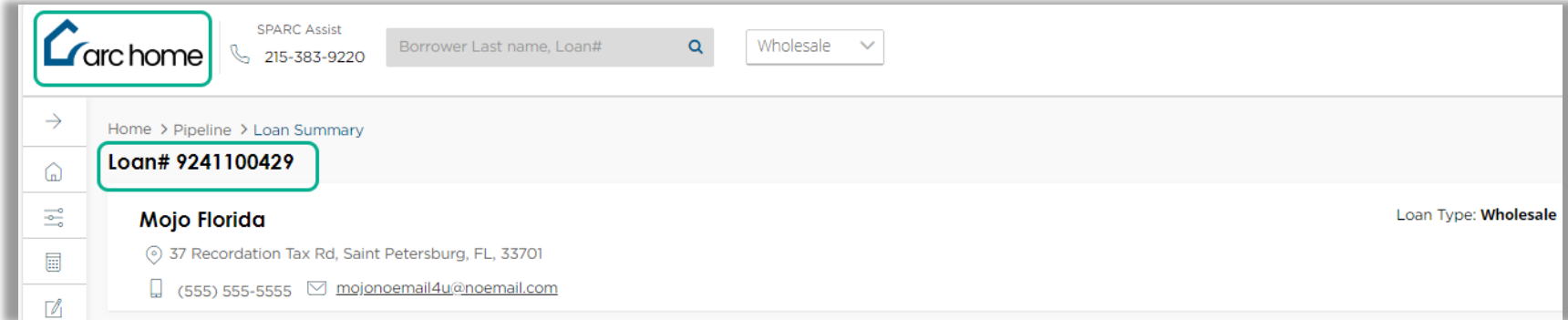
Purpose of Loan Loan Amount Loan Term (In Months)

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

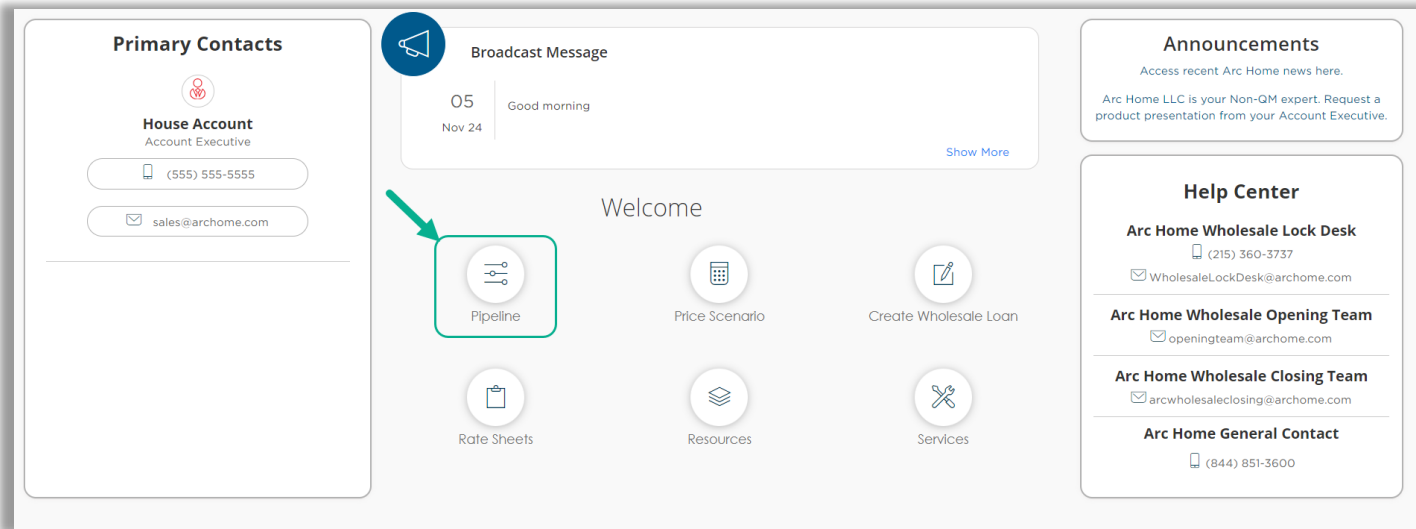


The screenshot shows the Arc Home interface for a loan summary. At the top left is the Arc Home logo. To its right is the text 'SPARC Assist' and the phone number '215-383-9220'. A search bar contains the text 'Borrower Last name, Loan#' and a magnifying glass icon. A dropdown menu is set to 'Wholesale'. Below this is a breadcrumb trail: 'Home > Pipeline > Loan Summary'. A red box highlights the text 'Loan# 9241100429'. Below the breadcrumb is the borrower's name 'Mojo Florida' and the text 'Loan Type: Wholesale'. The address is '37 Recordation Tax Rd, Saint Petersburg, FL, 33701'. Contact information includes the phone number '(555) 555-5555' and the email address 'mojonoemail4u@noemail.com'. A sidebar on the left contains icons for home, list, calendar, and edit.

- Proceed to **Application**

PIPELINE

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



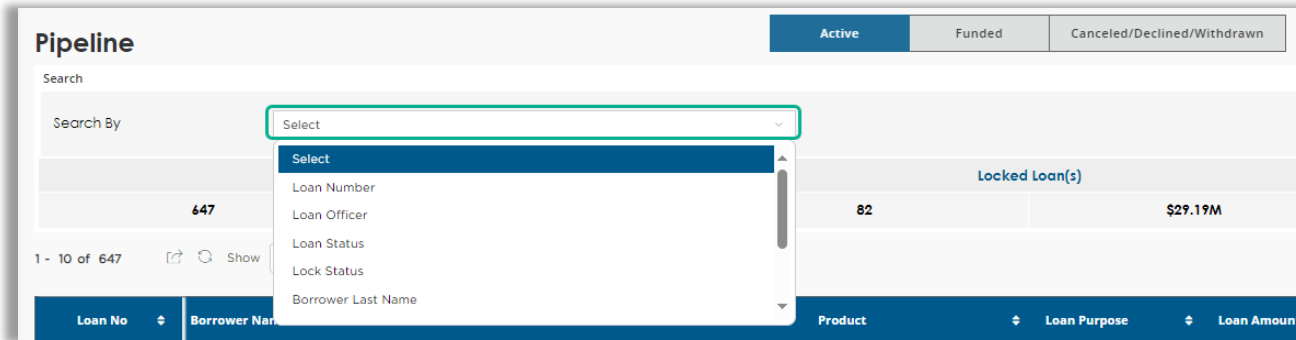
- The **Active** pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded**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

The Pipeline view shows a summary table with three tabs: 'Active', 'Funded', and 'Canceled/Declined/Withdrawn'. The 'Funded' tab is highlighted with a green arrow. Below the summary table is a table of individual loans. The first row is highlighted with a green box and a green arrow pointing to the 'Loan No' column.

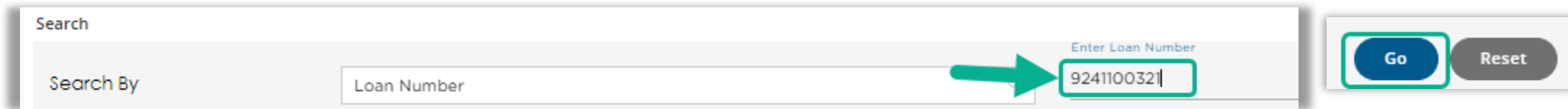
Pipeline										
Active										
Funded										
Canceled/Declined/Withdrawn										
Active Loan(s)			Locked Loan(s)			Registered Floating Loan(s)				
646		\$223.31M		82		\$29.19M		255		\$76.04M
1 - 10 of 646 Show 10										
Loan No	Borrower Name	Loan Status	Channel	Product	Loan Purpose	Loan 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

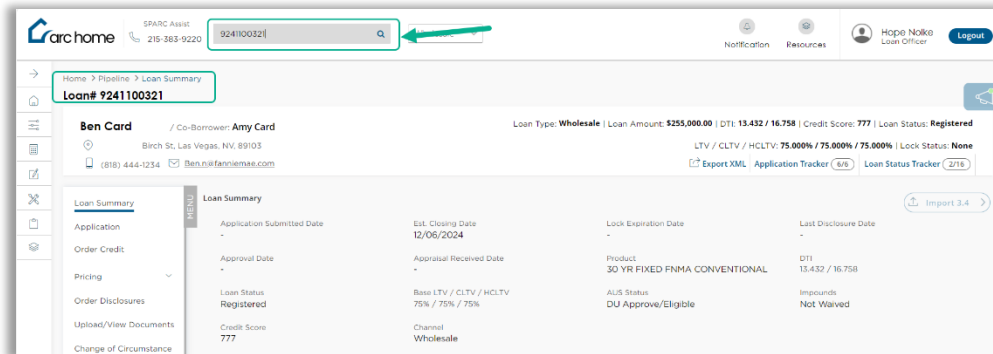
- In Pipeline view use the **Search By** drop-down menu and choose: **Loan Number, Loan Officer, Loan Status, Lock Status** or **Borrower Last Name**



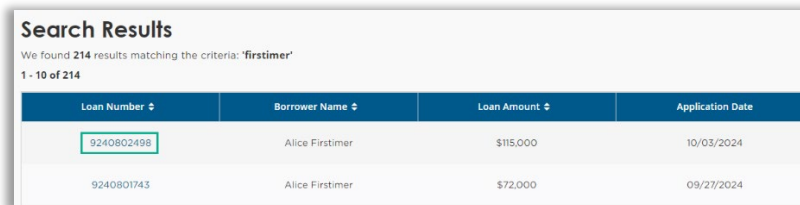
- After selection utilize either the provided **Text Box** or **Drop-down** menu to input search criteria, then select **Go** to search



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

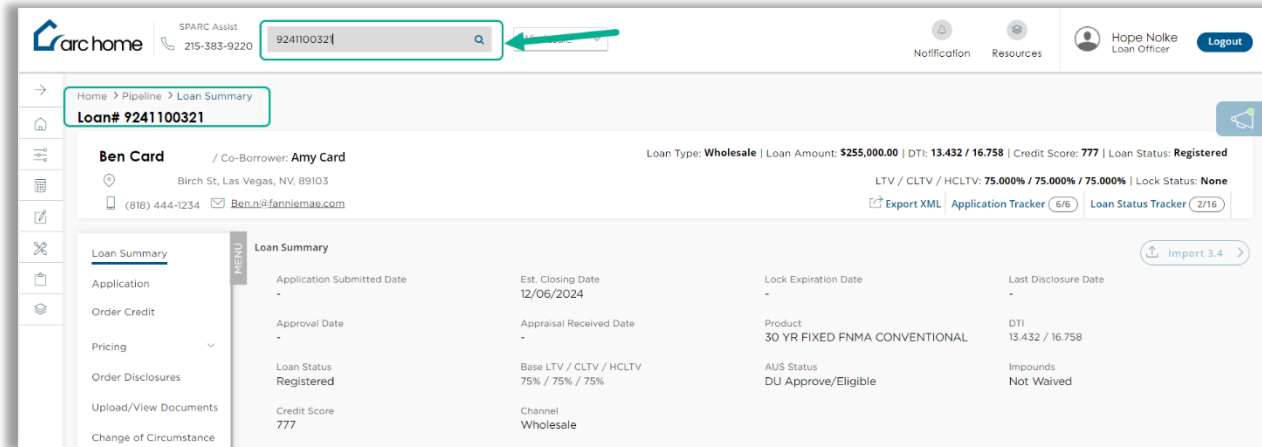


- If there are multiple **Search Results**, select **Loan Number** to open



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



arc home SPARC Assist 215-383-9220 9241100321

Home > Pipeline > Loan Summary
Loan# 9241100321

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

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

- 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 indicated 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 *	2nd Financing		
Tax and insurance escrow	Yes <input type="radio"/> No <input checked="" type="radio"/>		

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	Rate	Price	P & I	DTI					
30 YR FIXED FNMA CONVENTIONAL	6.625	99.710	2,561.24	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	

LOAN COMPARISON 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 **PricingComparson.pdf** into the **Downloads Folder**

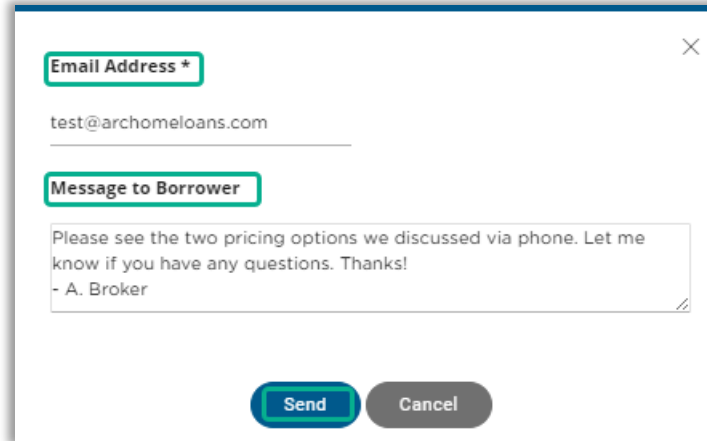
Loan Comparison Breakdown
OVERLAND PARK, KS 66212

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	20.6 Months
Rate Expiration Date	12/09/2024	12/09/2024

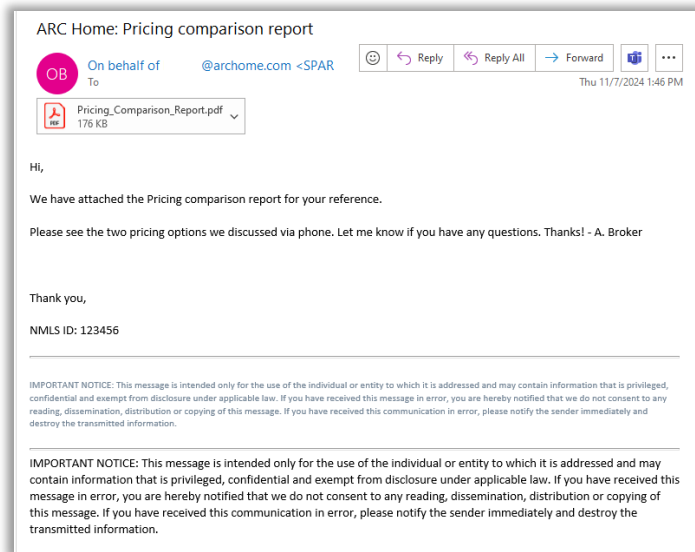
Estimated Closing Cost Breakdown

EMAIL REPORT TO BORROWER

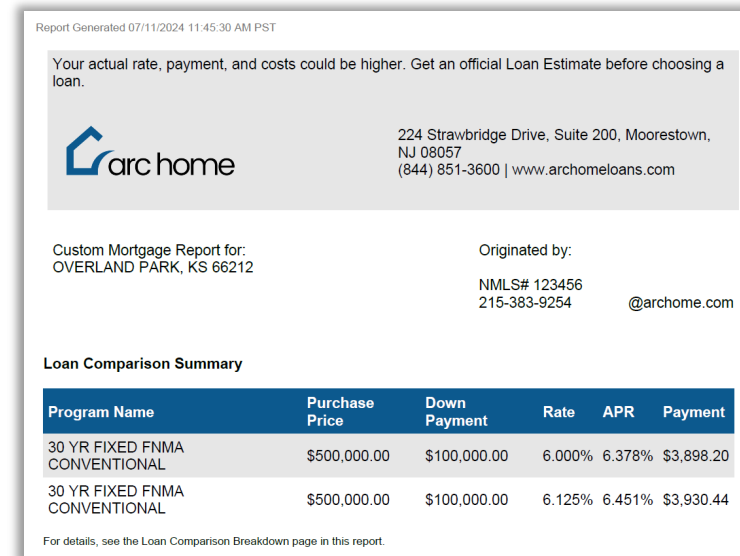
- This option allows you to input an **Email Address** and **Message to Borrower**
- Select **Send** to have message delivered to provided email address



Example of Email Message



Example of Loan Comparison Breakdown



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 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](#)

Resources

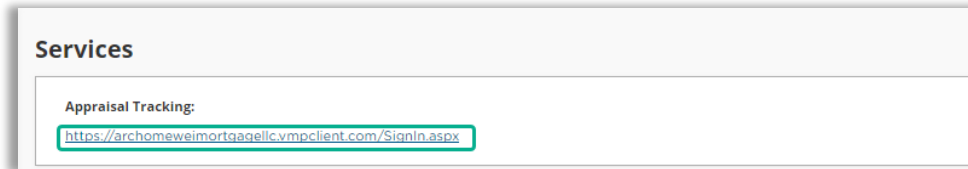
Wholesale training resources:
<https://wholesale.archomellc.com/page/sparc-2-training>

Wholesale Loan Products and guidelines:
<https://wholesale.archomellc.com/page/wholesale-loan-products>

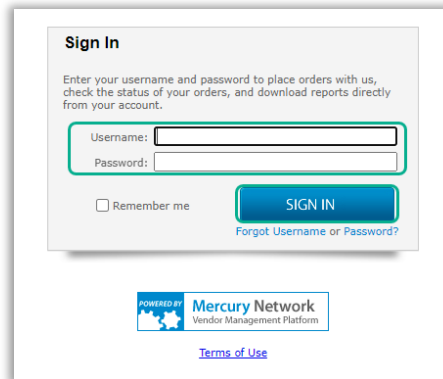
SERVICES

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](#)



- 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

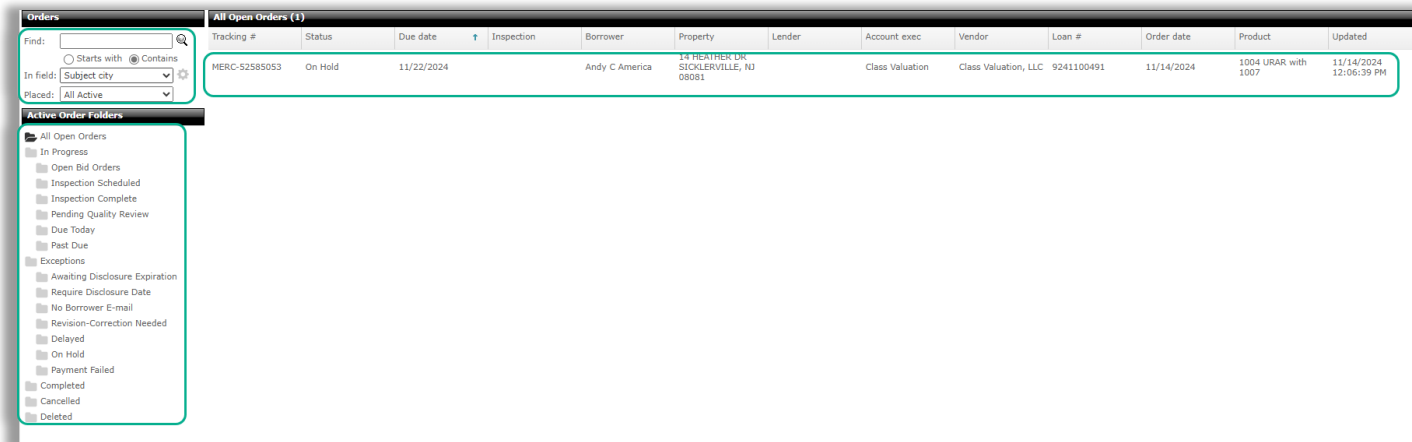
SIGN IN

[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



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 SICKLERVILLE, NJ 08081		Class Valuation	Class Valuation, LLC	9241100491	11/14/2024	1004 URAR with 1007	11/14/2024 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)

**14 HEATHER DR
SICKLERVILLE, NJ 08081**

Borrower: Andy C America

Appraised Value:

Order Date:	11/14/2024
Due Date:	11/22/2024
Closing Date:	Edit
Fee:	\$645.00
Payment Type:	Deferred CC
Estimated Value:	
Loan Number:	9241100491
File Number:	
FHA Case #:	Edit
DU Case File ID:	Edit
LPA Key:	Edit
PDAPI Key:	
BACE Submission ID:	
Property Data ID:	
Other Ref #:	

Vendor Name: Class Valuation, LLC

Assigned AE: Class Valuation
(248) 955-9580
Fax: (888) 914-4555
info@classappraisals.com

Documents

No documents are attached to this order, yet.

When you add them, your documents will be securely stored in the cloud with the order workfile.

Attach Documents

Time: 11/14/2024 12:06 PM CST
Event: Send Payment Link Successful by Account Management
Notes: Make a payment [link](#) sent to

Time: 11/14/2024 12:01 PM CST
Event: On Hold by Class Valuation
Notes: Awaiting payment

Time: 11/14/2024 12:01 PM CST
Event: Message by Class Valuation
Notes: Thank you for your order. For reference, your Class Valuation file # is: 2721101.

Time: 11/14/2024 12:01 PM CST
Event: Appraiser Accepted Assignment by Class Valuation

Time: 11/14/2024 12:01 PM CST
Event: Appraiser Accepted Assignment by Class Valuation
Notes: Order automatically accepted.

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

MORTGAGEE CLAUSES & LOSS PAYEES

<p>Government (FHA, VA, USDA)</p> <p>Conventional QM (FHLMC or FNMA)</p>	<p>ARC Home LLC/O *</p> <p>LoanCare, LLC</p> <p>ISAOA/ATIMA</p> <p>P.O. Box 202049</p> <p>Florence, SC 29502-2049</p> <p>*PLEASE NOTE: 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 Investment</p> <p>FNMA/FHLMC 30 YR Second Home</p> <p>Access Non-QM</p> <p>Edge, Elite QM</p> <p>Elite 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>
<h3>CPL & TITLE VESTING</h3>	
<p>Closing Protection Letter</p>	<p>Arc Home LLC ISAOA/ATIMA</p> <p>224 Strawbridge Drive, Suite 200</p> <p>Moorestown, NJ 08057</p>
<p>Proposed Insured on Schedule A of Title</p>	<p>Arc Home LLC ISAOA/ATIMA</p>
<p>Final Title Policy lender name must match lender name on Mortgage/Deed of Trust</p>	