



# SPARC 2.0 BROKER USER GUIDE



SPARC 2.0 BROKER USER GUIDE TABLE OF CONTENTS

LOGIN.....3

SELECT COMPANY OR ROLE *if applicable* .....4

HOME PAGE.....5

CREATE WHOLESALE LOAN.....6

    APPLICATION.....8

    ORDER CREDIT.....9

    PRICING INPUT.....10

    ORDER DISCLOSURES.....13

    UPLOAD/VIEW DOCUMENTS.....17

    SEARCH DOCUMENTS.....17

    CHANGE OF CIRCUMSTANCE.....19

    DISCLOSURE CENTER.....20

    UW 1008 FIELDS.....21

    CONDITIONS.....22

    AUS.....25

    THIRD PARTY SERVICES: APPRAISALS.....26

    MANUAL.....28

PIPELINE.....30

LOAN SEARCH PIPELINE.....31

LOAN SEARCH HOME PAGE.....32

PRICE SCENARIO.....33

RATE SHEETS.....37

RESOURCES.....37

SERVICES.....38

PRIMARY CONTACTS.....40

HELP CENTER.....40

SPARC ASSIST.....40

NOTIFICATIONS.....40

WHOLESALE FEES.....40

MORTGAGEE CLAUSES & LOSS PAYEES.....41

# 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

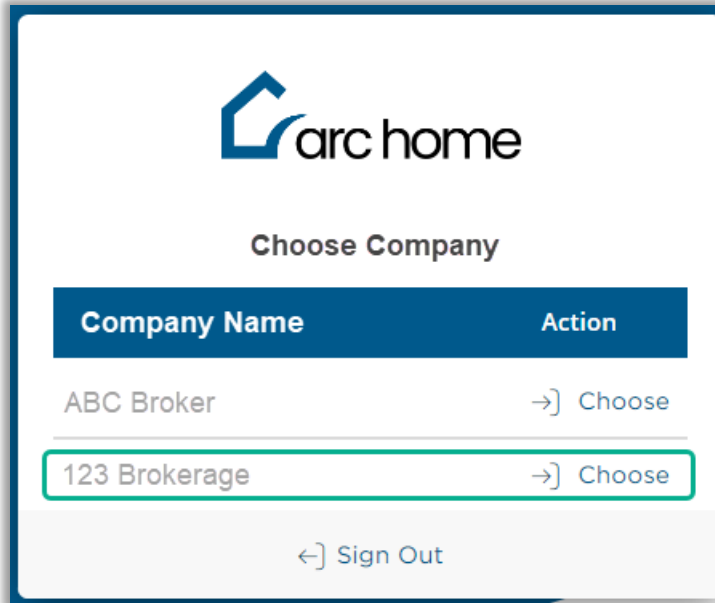
- Navigate to [Sparc 2.0](#)
- Input **Username** and **Password**
- Select **LOGIN**



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

## SELECT COMPANY OR ROLE *if applicable*

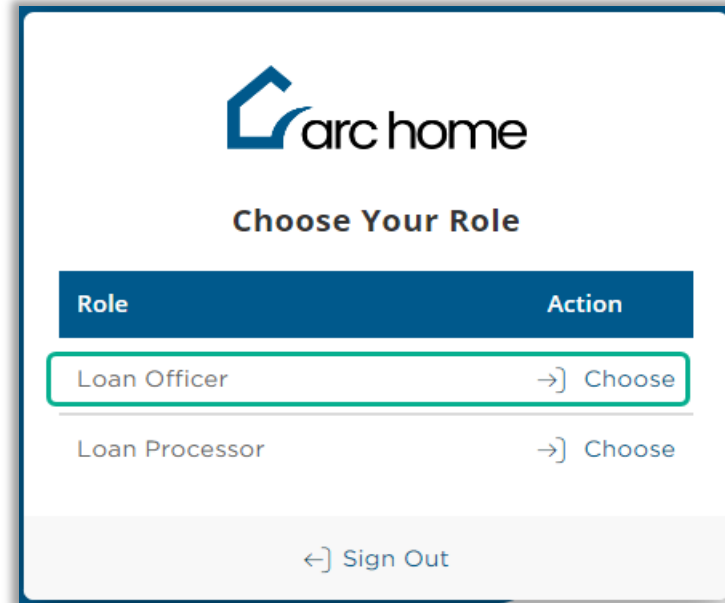
- If you have access to more than one **Company** or **Role** select the appropriate option



The screenshot shows the 'Choose Company' interface. At the top is the 'arc home' logo. Below it is the heading 'Choose Company'. A table with two columns, 'Company Name' and 'Action', is displayed. The first row shows 'ABC Broker' with a '→] Choose' link. The second row shows '123 Brokerage' with a '→] Choose' link, which is highlighted with a green border. At the bottom of the screen 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'. A table with two columns, 'Role' and 'Action', is displayed. The first row shows 'Loan Officer' with a '→] Choose' link, which is highlighted with a green border. The second row shows 'Loan Processor' with a '→] Choose' link. At the bottom of the screen 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

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

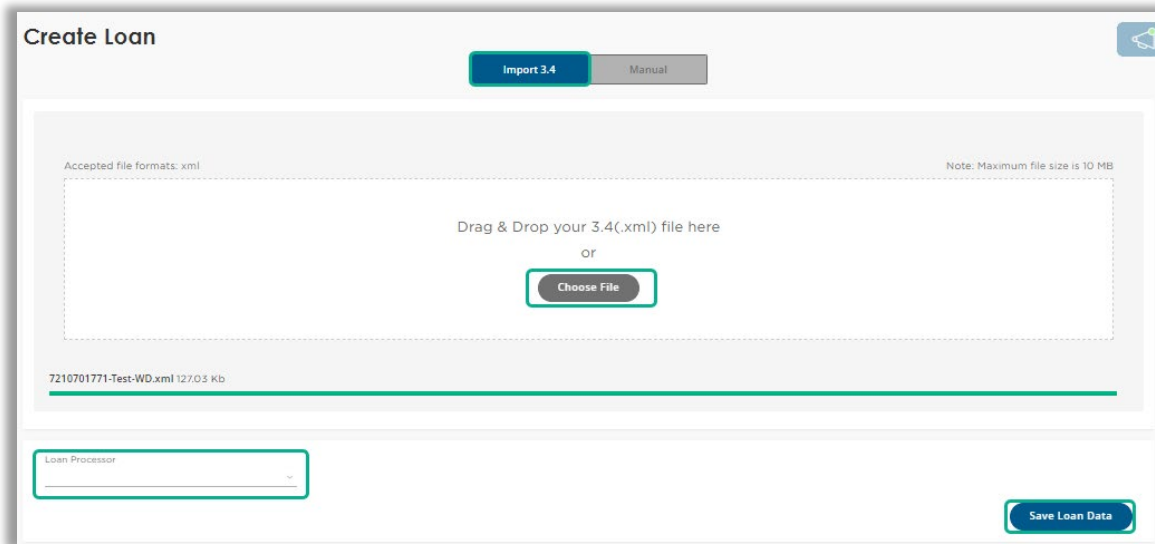
The screenshot shows the Arc Home Home Page dashboard. At the top left is the Arc Home logo and a SPARC Assist contact number (215-383-9220). A search bar contains 'Borrower Last name, Loan#' and a dropdown menu is set to 'Wholesale'. On the top right, there are icons for Notification, Resources, and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

The main content area is divided into several sections:

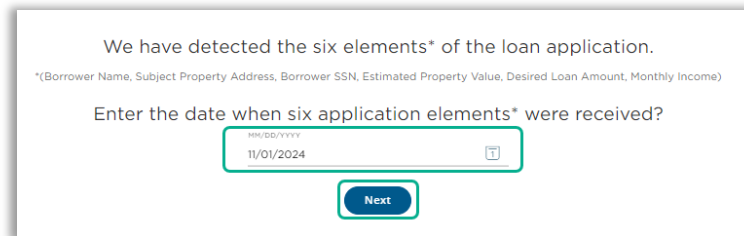
- Primary Contacts:** A card for 'House Account' (Account Executive) with contact info: (555) 555-5555 and sales@archome.com.
- Broadcast Message:** A message dated '05 Nov 24' with the text 'Good morning' and a 'Show More' link.
- Announcements:** A section titled 'Announcements' with the text: 'Access 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 with contact information for:
  - 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 2x3 grid of buttons for Pipeline, Price Scenario, Create Wholesale Loan, Rate Sheets, Resources, and Services.

## CREATE WHOLESALE LOAN

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

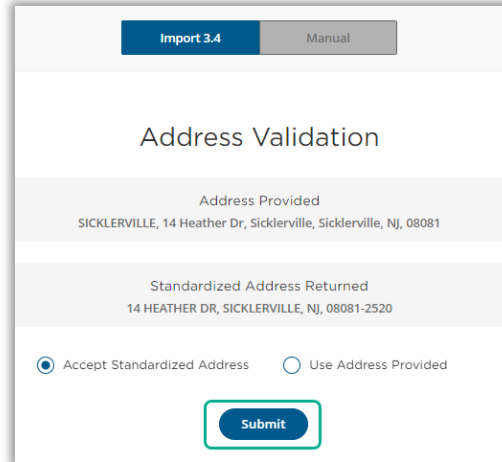


- Enter the date when six application elements were received in MM/DD/YYYY format
- Select **Next**



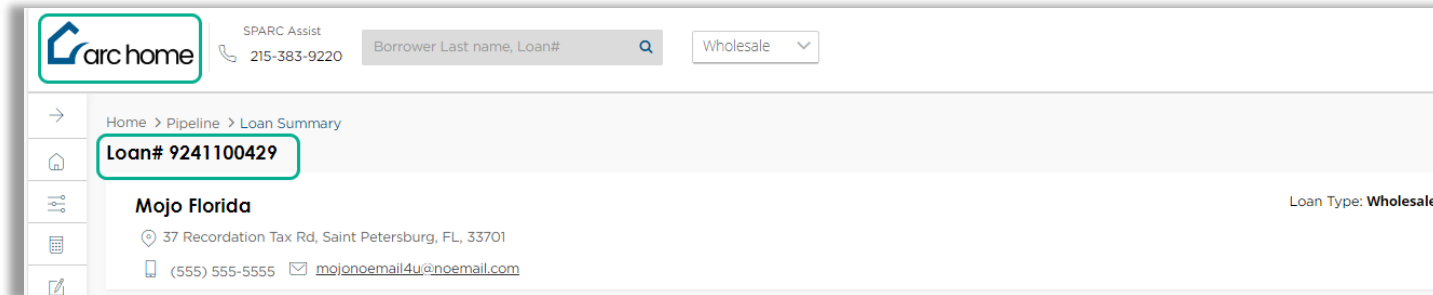
## CREATE WHOLESALE LOAN (continued)

- 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.

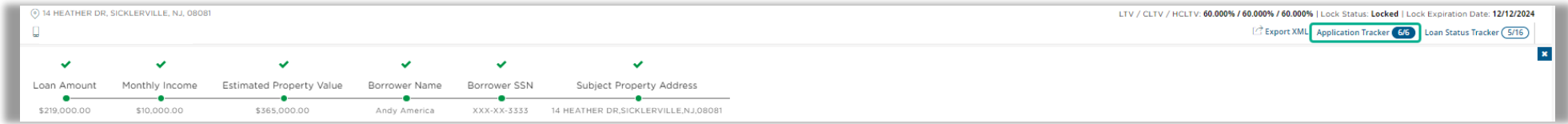
- Loan will open to the **Loan Summary** page
- An Arc Home **Loan #** has now been assigned
- Arc Home Logo** may be selected to return to Home Page at anytime



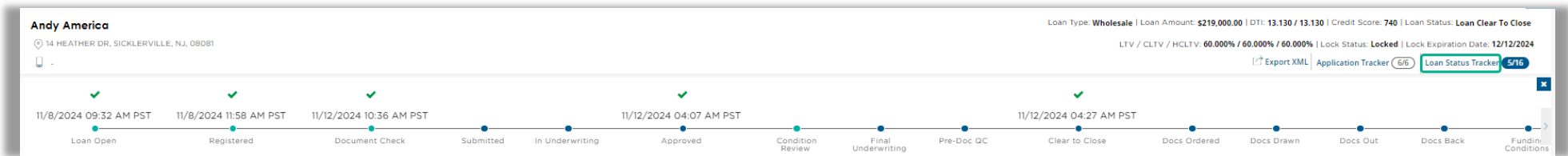
The screenshot shows the "Loan Summary" page for a "Wholesale" loan. The breadcrumb trail is "Home > Pipeline > Loan Summary". The "Loan# 9241100429" is highlighted. The borrower is "Mojo Florida" with contact information: "37 Recordation Tax Rd, Saint Petersburg, FL, 33701", "(555) 555-5555", and "mojonoemail4u@noemail.com". The "Loan Type" is "Wholesale".

## 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

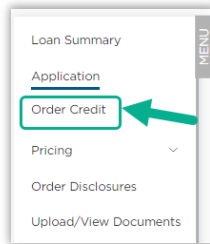
Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? Yes No

Revert to Saved Save Next

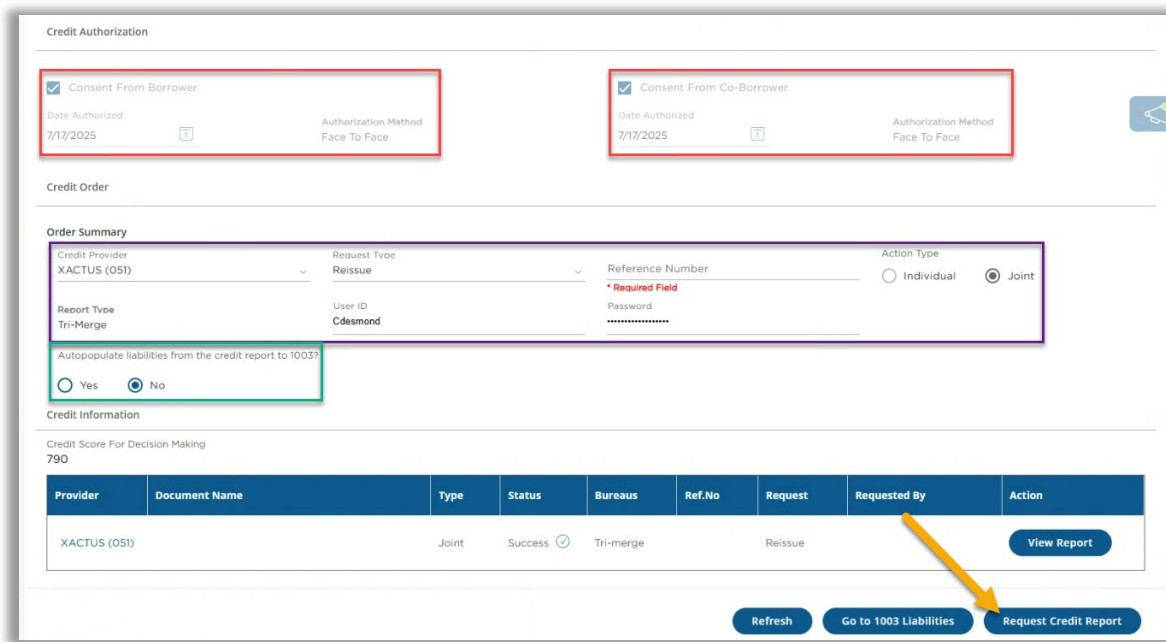
## ORDER CREDIT

The following steps cover the ordering credit process within SPARC 2.0.

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



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



**Credit Authorization**

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

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

**Credit Order**

**Order Summary**

Credit Provider: XACTUS (051) | Request Type: Reissue | Reference Number: \* Required Field | Action Type:  Individual  Joint

Report Type: Tri-Merge | User ID: Cdesmond | Password: \*\*\*\*\*

Autopopulate liabilities from the credit report to 1003?  
 Yes  No

**Credit Information**

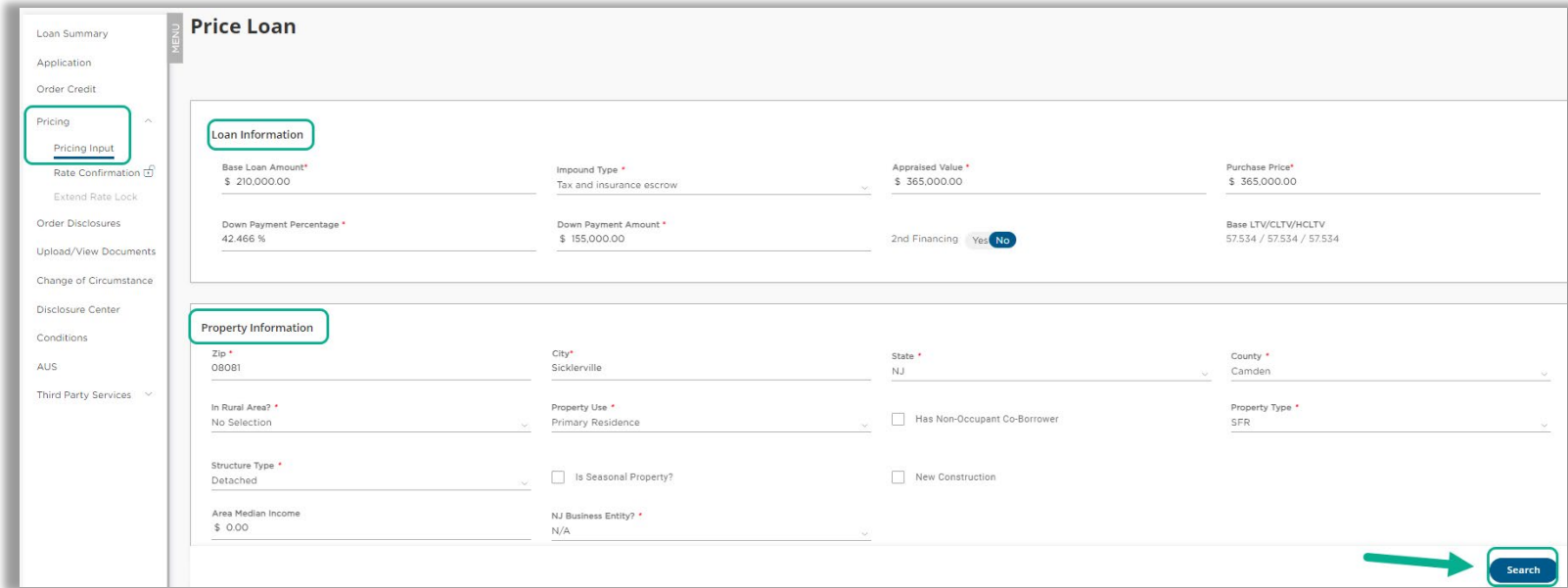
Credit Score For Decision Making: 790

Provider	Document Name	Type	Status	Bureaus	Ref.No	Request	Requested By	Action
XACTUS (051)		Joint	Success	Tri-merge		Reissue		<a href="#">View Report</a>

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

## PRICING INPUT

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



**Price Loan**

**Loan Information**

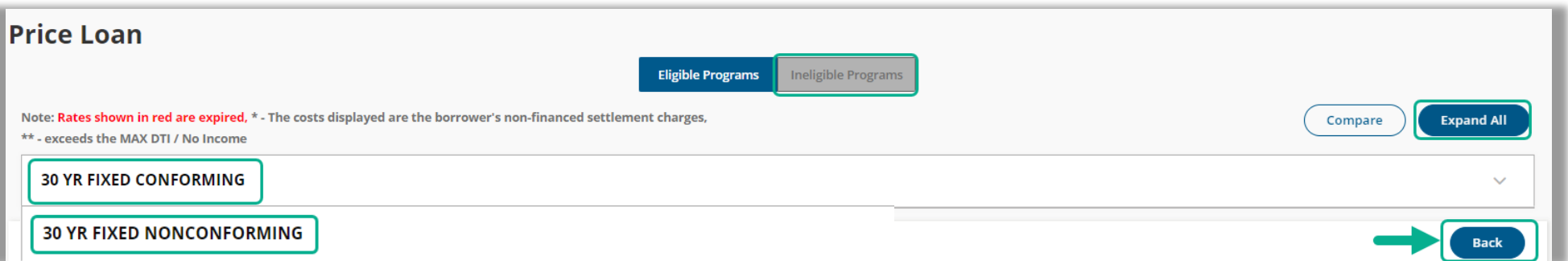
Base Loan Amount* \$ 210,000.00	Impound Type* Tax and insurance escrow	Appraised Value* \$ 365,000.00	Purchase Price* \$ 365,000.00
Down Payment Percentage* 42.466 %	Down Payment Amount* \$ 155,000.00	2nd Financing: Yes <input type="radio"/> No <input checked="" type="radio"/>	Base LTV/CLTV/HCLTV 57.534 / 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><b>Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL</p> <p><b>Registered Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL</p> <p><b>Registered Date</b> 11/8/2024</p> <p><b>Registration Comments</b> -</p>	<p><b>Loan Status</b> Registered</p> <p><b>Lock Status</b> None</p> <p><b>Rate Lock Date</b> -</p> <p><b>Rate Lock Comments</b> -</p> <p><b>Lock Expiration Date</b> -</p> <p><b>Final Rate</b> 6.000%</p>
--	--

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

<p><b>Rate Lock Date</b> -</p> <p><b>Rate Lock Comments</b> -</p> <p><b>Lock Expiration Date</b> -</p> <p><b>Final Rate</b> 6.000%</p>	<p><b>Lock Period</b> 30</p> <p><b>Lock Expiration Comments</b> -</p> <p><b>Final Price</b> 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

<b>Loan Officer Information</b>		<b>Company Phone: (555) 555-5555</b>	
Company: 06 - Broker AND Corr ND		Company Fax:	
Loan Officer:		Loan Officer Phone: (215) 383-9254	
Loan Officer Email Address:		Loan Officer Fax:	
<b>Processor (External) Information</b>		Phone: 215-383-9254	
Processor (Ext):		Fax:	
Email Address:			
<b>Account Executive Information</b>		Phone: (555) 555-5555	
Account Executive: DummyAE Test		Fax:	
Email Address: noc-reply@archomeloans.com			
<b>Loan Scenario</b>			
<b>Borrower Information</b>		<b>Subject Property Information</b>	
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

Borrower Closing Costs		Non P&I Housing Expenses		Non-Borrower Closing Costs	
Estimated Closing Date	12/23/2024	1st Payment Date	2/1/2025	Aggregate Adjustment	\$0.00
			Total Escrow Collected at Closing	\$0.00	

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	🗑️	⌵

**Add Fee**

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

**Add Fee** ✕

Select section B Fee: Attorney Review Fee

Add Fee
Cancel

## ORDER DISCLOSURES (continued)

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

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

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

Calculator

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

Prepaid? Prepaid Months   
 12 Prepaid Amount   
 \$ 0.00

Escrowed? Reserve Months   
 0 Initial Reserves Amount   
 \$ 0.00

Annually in closing month \_\_\_\_\_

## ORDER DISCLOSURES (continued)



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

The screenshot shows the 'Non-Borrower Closing Costs' section of the order disclosure interface. At the top, there are tabs for 'Borrower Closing Costs', 'Non P&I Housing Expenses', and 'Non-Borrower Closing Costs'. A toggle for 'Is there a Non-Borrowing Spouse?' is set to 'No'. Below the tabs, there are four summary items: 'Estimated Closing Date' (12/23/2024), '1st Payment Date' (2/1/2025), 'Aggregate Adjustment' (\$0.00), and 'Total Escrow Collected at Closing' (\$0.00). The main section is titled 'A. Origination Charges' and contains a table with columns: Description/Memo, Paid to, Amount, Paid by, Payable, Date paid, Responsible Party, Action, and More. Below the table is an 'Add Fee' button. Underneath is section 'B. Services You Cannot Shop For'. At the bottom right, there are three buttons: 'Save', 'Order Initial Loan Estimate', and 'Request Closing Disclosure'.

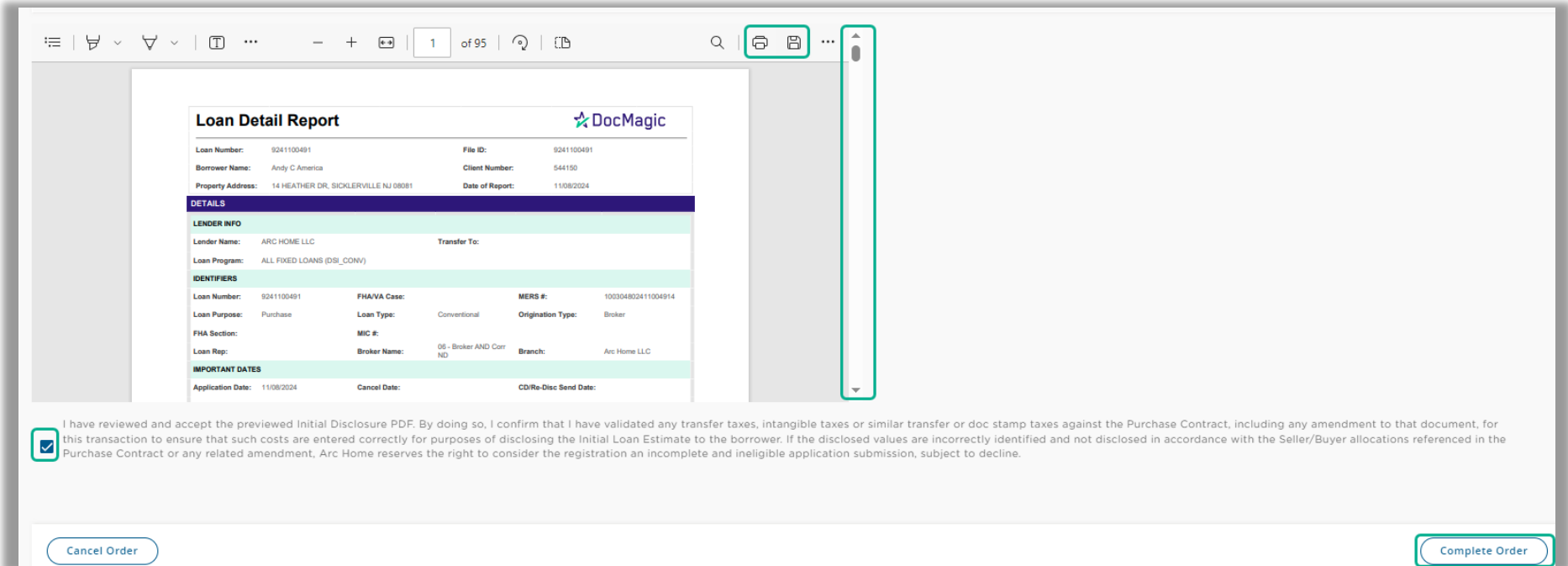
- Review informational **Warning** messages
- Select **Next - Order Document Preview**

The screenshot shows the 'Warning' messages section. A yellow banner at the top states: 'Please note that "Warning" messages are informational only. You may proceed to the Initial Disclosure preview by clicking the "Next - Order Document Preview" button.' Below this is a table with columns 'Type' and 'Message'. There are six warning messages, each with a warning icon in the 'Type' column. The messages are: 'Vesting To Read does not match default', 'Mortgage Broker is missing Contact, Email, License ID.', 'No settlement agent found.', 'No rate available thru time or time zone entered.', 'No closing cost expiration time or time zone entered', and 'Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.' At the bottom left is a 'Cancel Order' button, and at the bottom right is a 'NEXT - ORDER DOCUMENT PREVIEW' button.

## 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!**

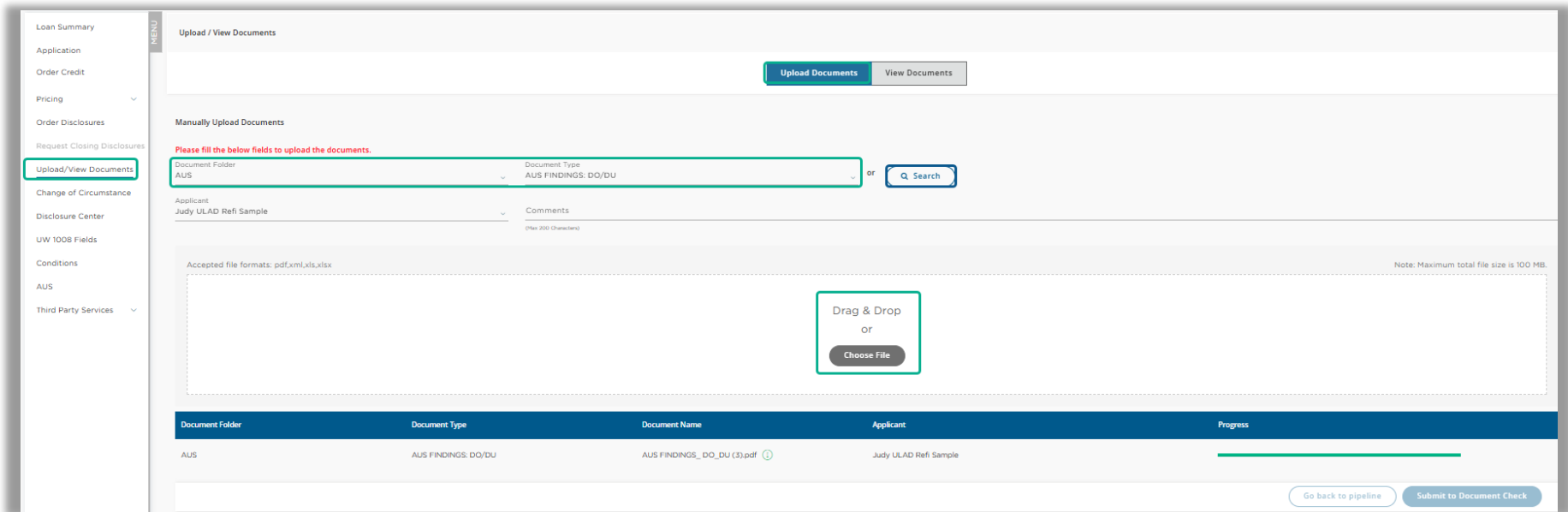
Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

[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

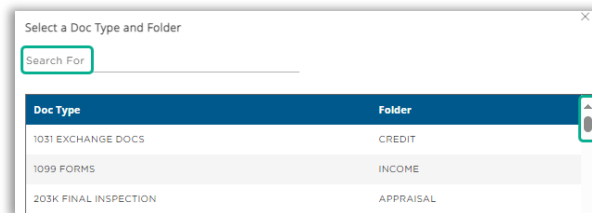
- Navigate to **Upload/View Documents** on the left-hand side menu
- Select **Upload Documents** tab
- Utilize **Drag & Drop** or **Choose File** and select loan documents or choose **Search** option
- Utilize **Document Folder** drop-down menu and **Document Type** drop-down menu to appropriately label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



Document Folder	Document Type	Document Name	Applicant	Progress
AUS	AUS FINDINGS: DO/DU	AUS FINDINGS_DO_DU (3).pdf	Judy ULAD Refi Sample	<div style="width: 100%; height: 10px; background-color: green;"></div>

## 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**



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

## UPLOAD/VIEW DOCUMENTS (continued)

- Select **View Documents** if desired to view the details of uploaded documents
- 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

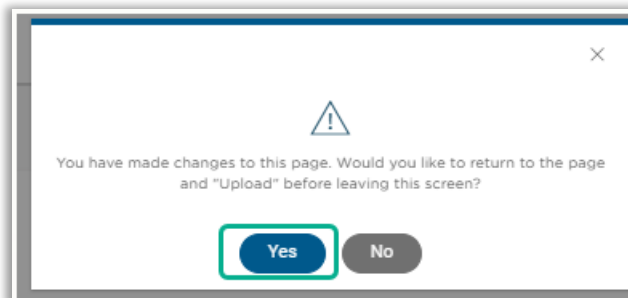
Search By Document Folder ▼

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	

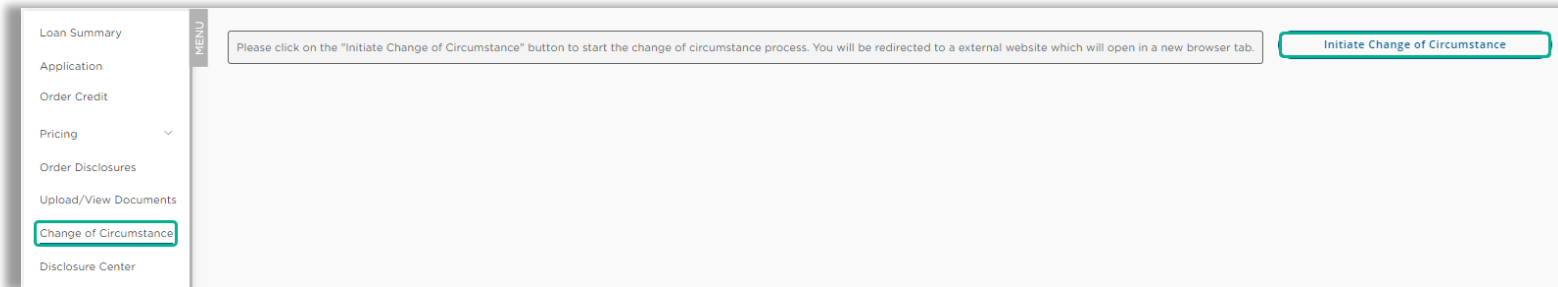
Go back to pipeline
Submit to Document Check

**Note:** The below warning message will appear if you attempt to navigate to a new screen and the uploading of documents is still in process. Select **Yes** to return to the **Upload/View Documents** screen, allow a few moments for upload to complete before proceeding to new screen.

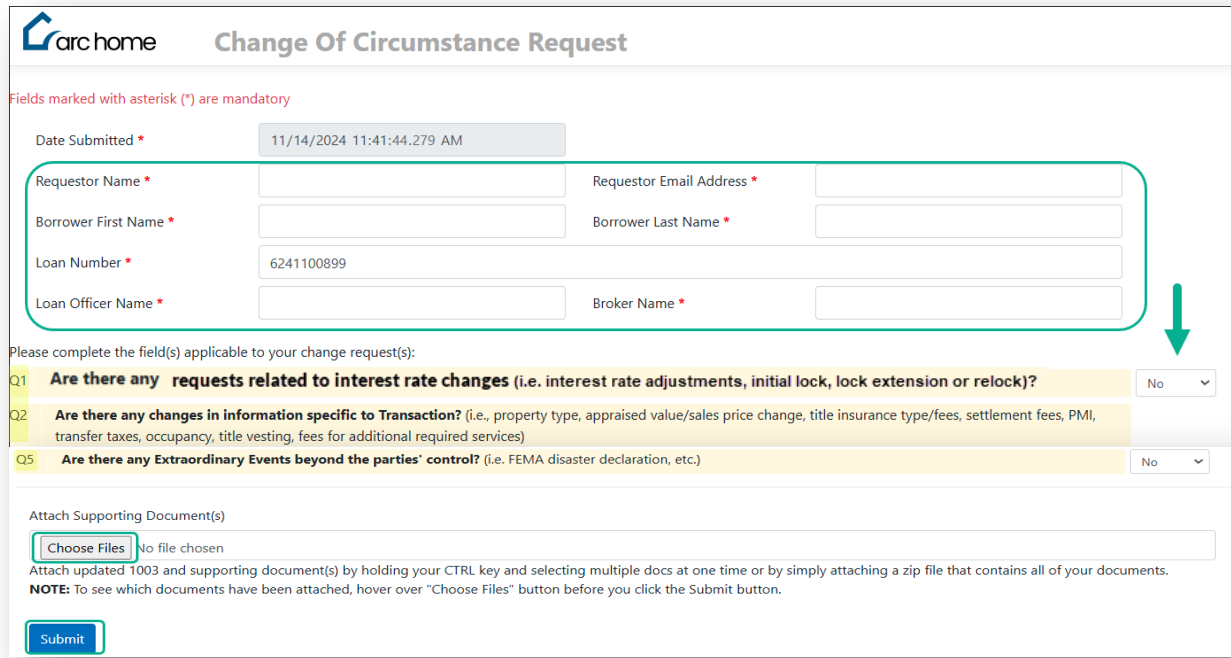


## CHANGE OF CIRCUMSTANCE

- 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**



The screenshot displays the 'Change Of Circumstance Request' form. At the top left is the Arc Home logo. The title is 'Change Of Circumstance Request'. A note states: 'Fields marked with asterisk (\*) are mandatory'. The form includes 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]

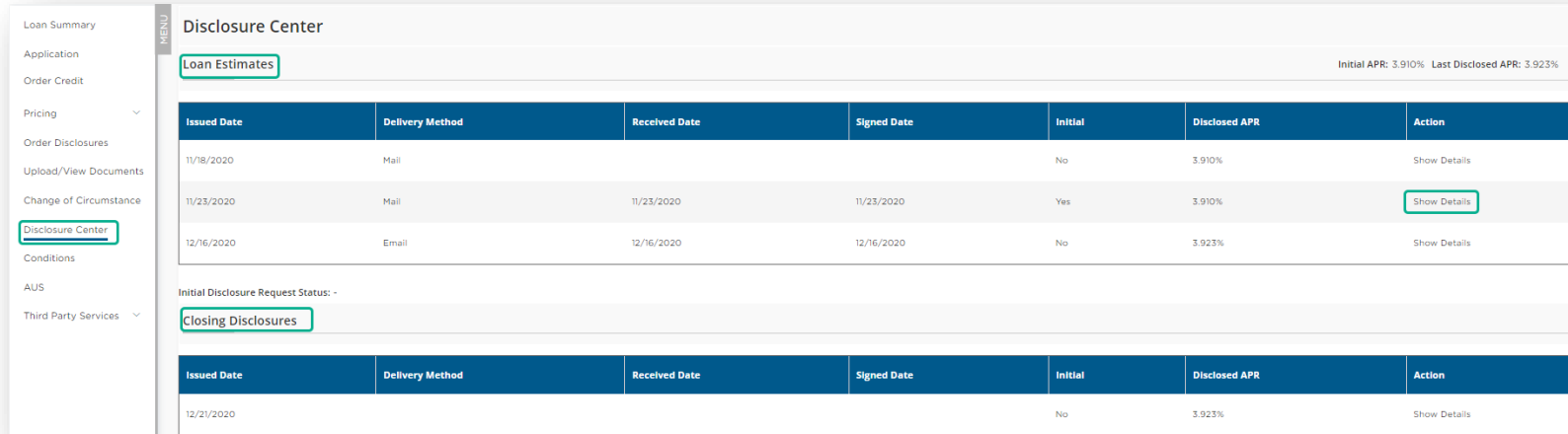
Below the form, there are three questions (Q1, Q2, Q5) with dropdown menus. A green arrow points to the dropdown for Q1, which is currently set to 'No'. The questions are:

- Q1: **Are there any requests related to interest rate changes (i.e. interest rate adjustments, initial lock, lock extension or relock)?**
- 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.)

At the bottom, there is a section for 'Attach Supporting Document(s)' with a 'Choose Files' button and a 'Submit' button. A note below the 'Choose Files' button 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.'

## 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



**Disclosure Center**

Initial APR: 3.910% Last Disclosed APR: 3.923%

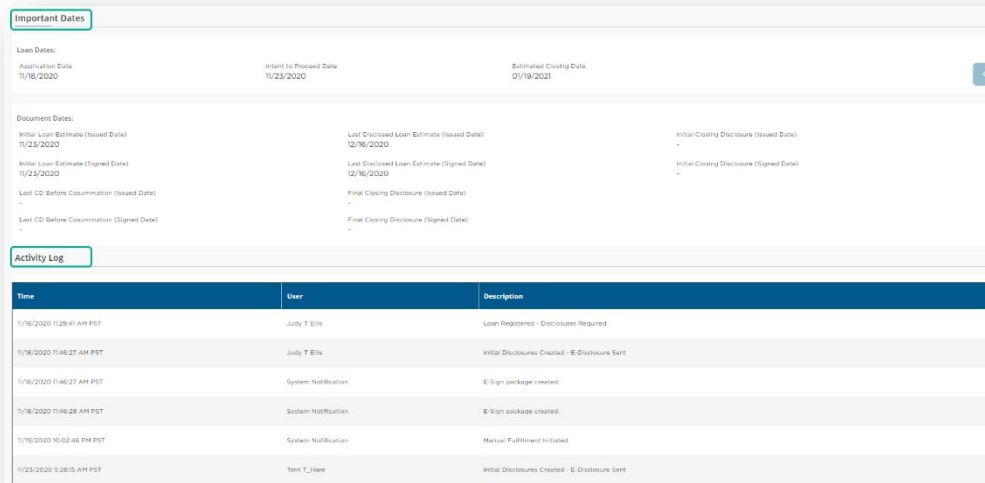
Issued Date	Delivery Method	Received Date	Signed Date	Initial	Disclosed APR	Action
11/18/2020	Mall			No	3.910%	Show Details
11/23/2020	Mall	11/23/2020	11/23/2020	Yes	3.910%	Show Details
12/16/2020	Email	12/16/2020	12/16/2020	No	3.923%	Show Details

Initial Disclosure Request Status: -

**Closing Disclosures**

Issued Date	Delivery Method	Received Date	Signed Date	Initial	Disclosed APR	Action
12/21/2020				No	3.923%	Show Details

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



**Important Dates**

Loan Dates:  
 Application Date: 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)	-
-	-	-

**Activity Log**

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 10:02:46 PM PST	System Notification	Manual Fulfillment Initiated
11/23/2020 9:28:15 AM PST	Terr T_Horne	Initial Disclosures Created - E-Disclosure Sent

## UW 1008 FIELDS

- Navigate to **UW 1008 Fields** on the left-hand side menu
- This screen allows viewing of all of the following: **Qualifying Ratios/Loan to Value Ratios, Income, Proposed Monthly Payment, Other Obligations, Borrower Funds to Close** and **Debt Service Coverage Ratio**

MENU

Loan Summary  
 Application  
 Order Credit  
 Pricing  
 Order Disclosures  
 Request Closing Disclosures  
 Upload/View Documents  
 Change of Circumstance  
 Disclosure Center  
UW 1008 Fields  
 Conditions  
 AUS  
 Third Party Services  
 Appraisal  
 Review Active Orders

### UW 1008 Fields

**Qualifying Ratios / Loan To Value Ratios**

Housing Ratio / Total Debt Ratio	Base LTV 43.479%	Base CLTV 43.479%	Base HCLTV 43.479%
----------------------------------	---------------------	----------------------	-----------------------

Income	Borrower	Co-Borrower	Total
Base Income	\$0.00	\$0.00	\$0.00
Other Income	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Positive Cash Flow (Subject Property)	\$0.00	\$0.00	\$0.00
<b>Total Income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Present Housing Payment**  
\$0.00

Proposed Monthly Payment	
1st Mortgage P&I	\$0.00
2nd Mortgage P&I	\$0.00
Hazard Insurance	\$0.00
Supplement Property Ins	\$0.00
Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowners Assoc. Fees	\$0.00
Other	\$0.00
<b>Total Primary Housing Expense</b>	<b>\$0.00</b>

Other Obligations	
Negative Cash Flow - (Subject Property)	\$3,242.99
Negative Cash Flow - (Other Properties)	\$0.00
Other Liabilities	\$0.00
<b>Total All Monthly Payments</b>	<b>\$3,242.99</b>

Borrower Funds To Close	
Required	(\$478,158.00)
Verified Asset	\$0.00
No. of Months Reserves	1541.78

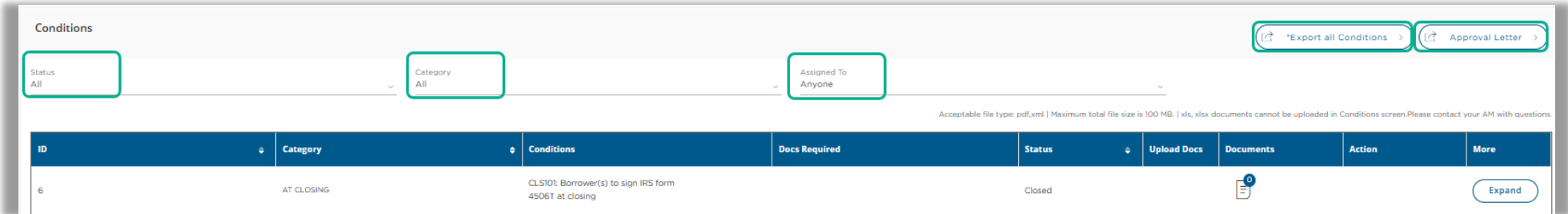
  

**Debt Service Coverage Ratio**

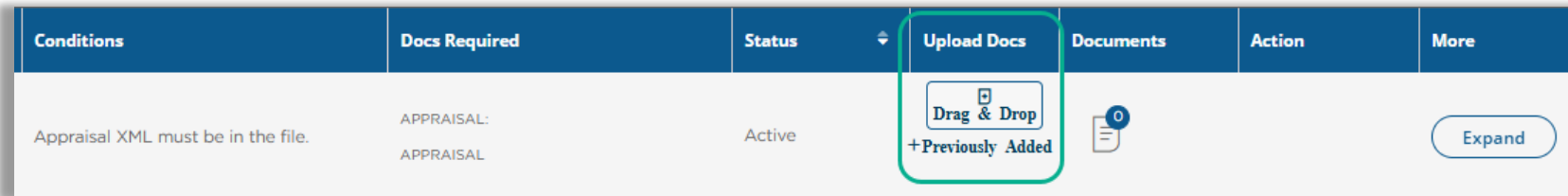
Estimated Monthly Market Rent \$0.00	Qualifying Monthly Gross Rent \$0.00	Qualifying Monthly Payment \$3,242.99	Debt Service Coverage Ratio (DSCR) 0.00
---	---	--	--

## CONDITIONS

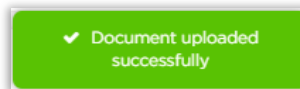
- Navigate to **Conditions** on the left-hand side menu
- Adjust **Status** drop-down menu to **All** will display all conditions or select **Active**, **Closed** or **Resolved** to show only those conditions
- Utilize **Category** drop-down menu to narrow selection (Ex: **Prior to Clear to Close**, **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**



- Select **Drag & Drop** to select file for documentation that meets the requirements of that **Condition** (acceptable file types: PDF, XML)
- Select **Previously Added** to select document that have already been uploaded to this loan in **Sparc 2.0**



- A pop-up message will display **Document uploaded successfully**

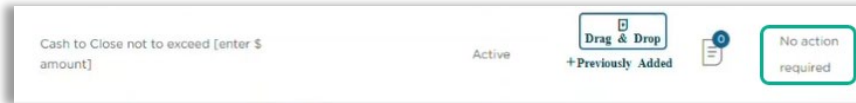


- **Documents** will now display number of files that have been uploaded utilizing **Upload Docs**, the **Status** will update to **Resolved** and the **Notes** will display **To Be Reviewed**

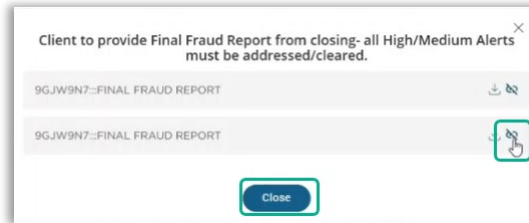


## CONDITIONS (continued)

- When the **Notes** displays **No action required** it is an internal condition, no document upload is required



- If you need to delete a document, select the **Document** (paper icon) and a pop-up will appear showing all documents
- Select the **Strikethrough** icon to delete
- Close** to exit pop-up message without deleting



**Note:** When the **Status** reflects as **Resolved** you may still upload documents but if **Closed** users are no longer able to upload documents.

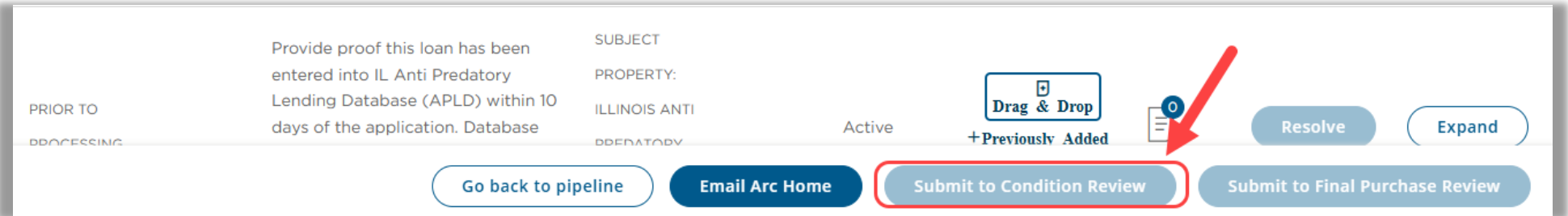
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinancing of the loan in forbearance (regardless of payment history), any refinancing of other loans not in		Closed				Expand

- More** allows you to select **Expand** to display **Condition Details**, **Collapse** will close details display

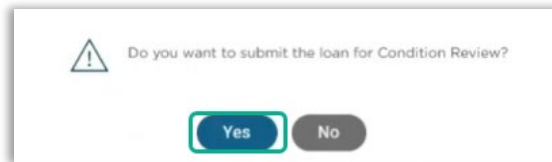
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	+ Previously Added		Resolve	Collapse
Conditions Details		Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.						
Revision Comments		Opened and assigned to Daisy Duck TAGG 12/3/2025 12:47 PM PT						
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	+ Previously Added		Resolve	Expand

## CONDITIONS (continued)

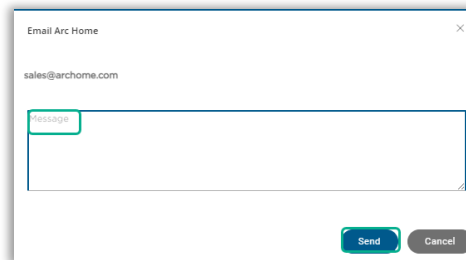
- Select **Go back to pipeline** to return to **Pipeline View**
- Select **Submit to Condition Review** after all conditions have documents uploaded
  - **Condition Review** status will alert the Account Manager to review all conditions and submit for Final Underwriting



- If you attempt to navigate to another screen without selecting Submit to Condition Review a pop-up message will appear
- Select **Yes to Submit to Condition Review**
  - Selecting **No** will result in documentation **not being submitted** to Arc Home

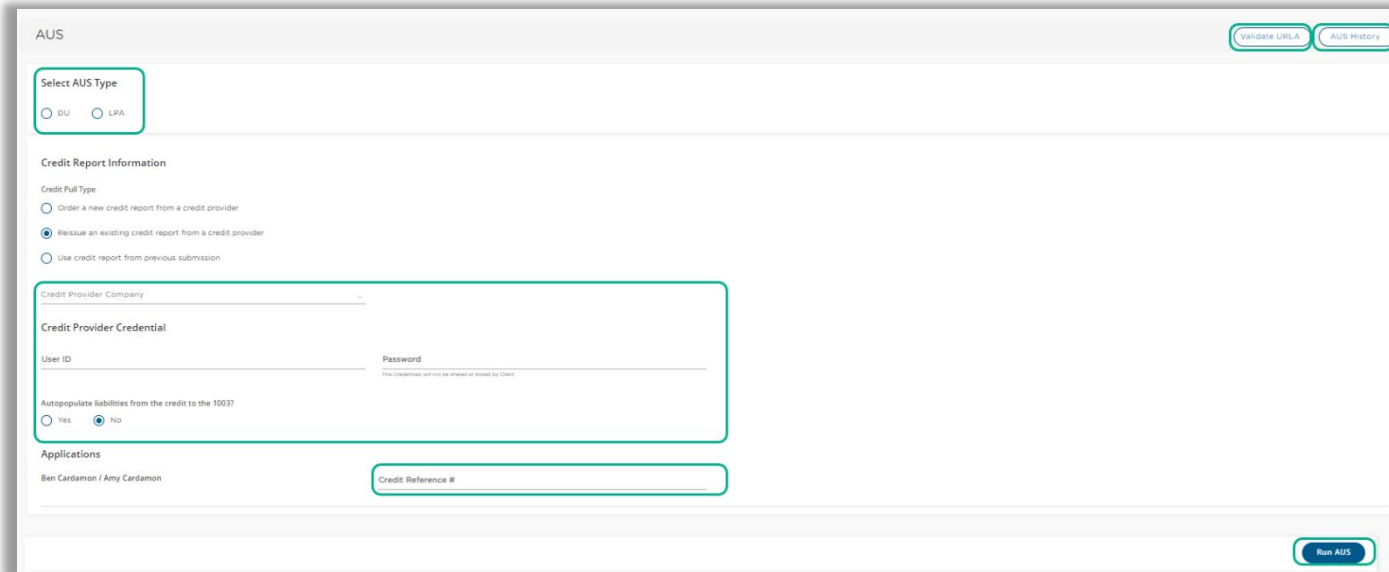


- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



## 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)



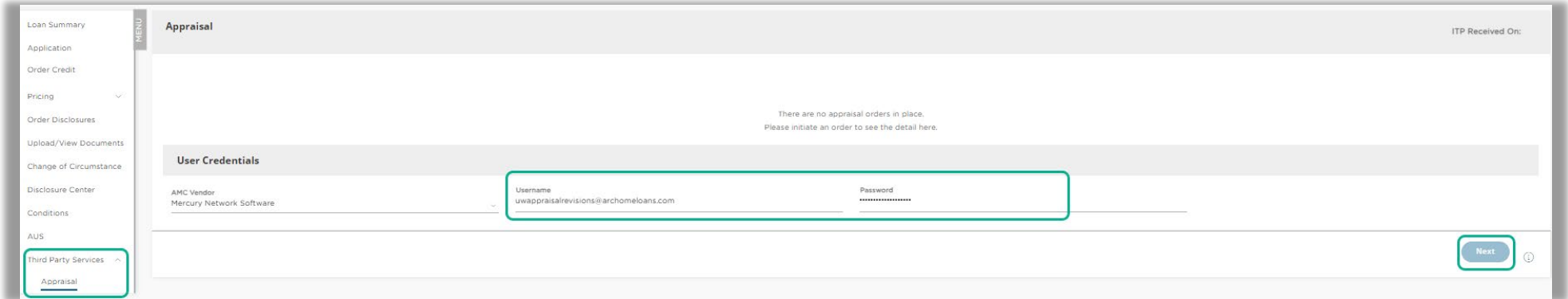
- **View AUS History:** including **Submission #**, **Reference #** and **Recommendation**
- **Select AUS Type** hyperlink to view AUS

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**

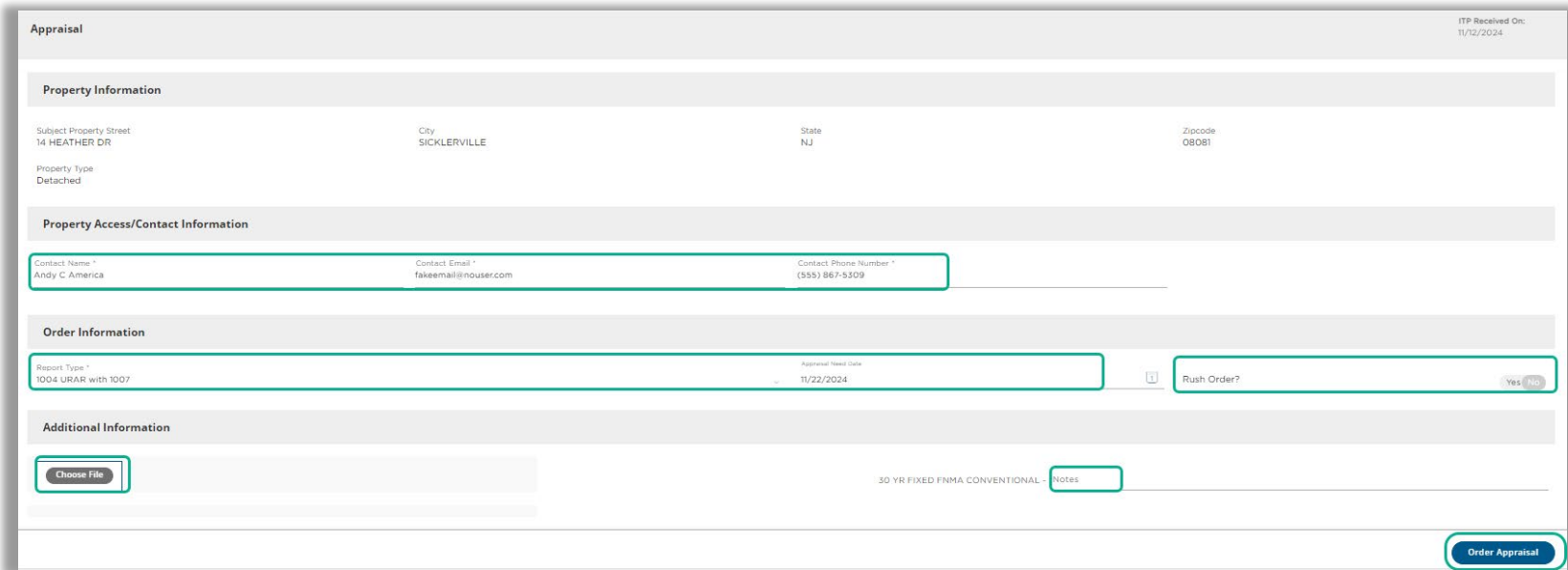
**Note:** Credentials for ordering an appraisal will be different from SPARC credentials. If you do not have Mercury Appraisal Network credentials reach out to SPARC Assist to establish your credentials.



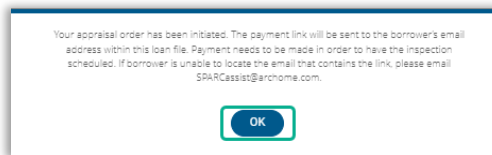
The screenshot displays the 'Appraisal' page in the Arc Home system. The left-hand side menu is open, showing 'Third Party Services' expanded to 'Appraisal'. The main content area is titled 'Appraisal' and contains a message: 'There are no appraisal orders in place. Please initiate an order to see the 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 select purchase contract *if applicable*
- Optional to slide toggle to **Yes** for **Rush Order?**
- Optional to add text to **Notes** field
- Select **Order Appraisal**



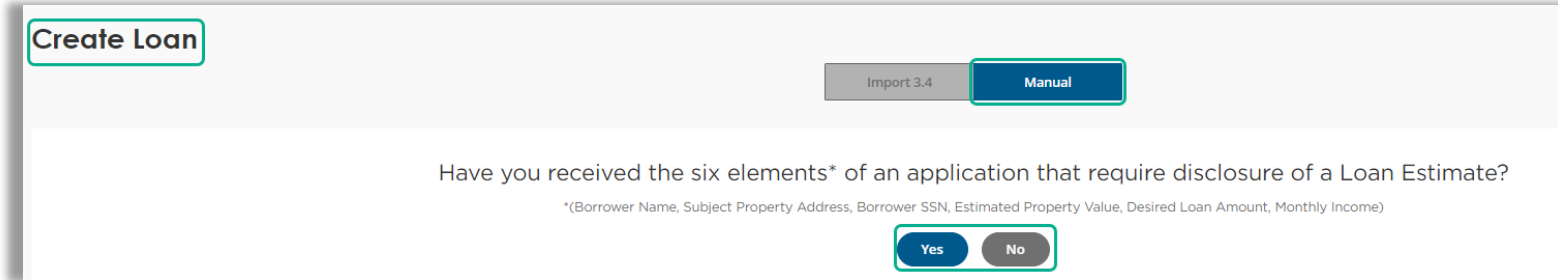
- Review messaging and select **OK** to close



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

## MANUAL

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



**Create Loan**

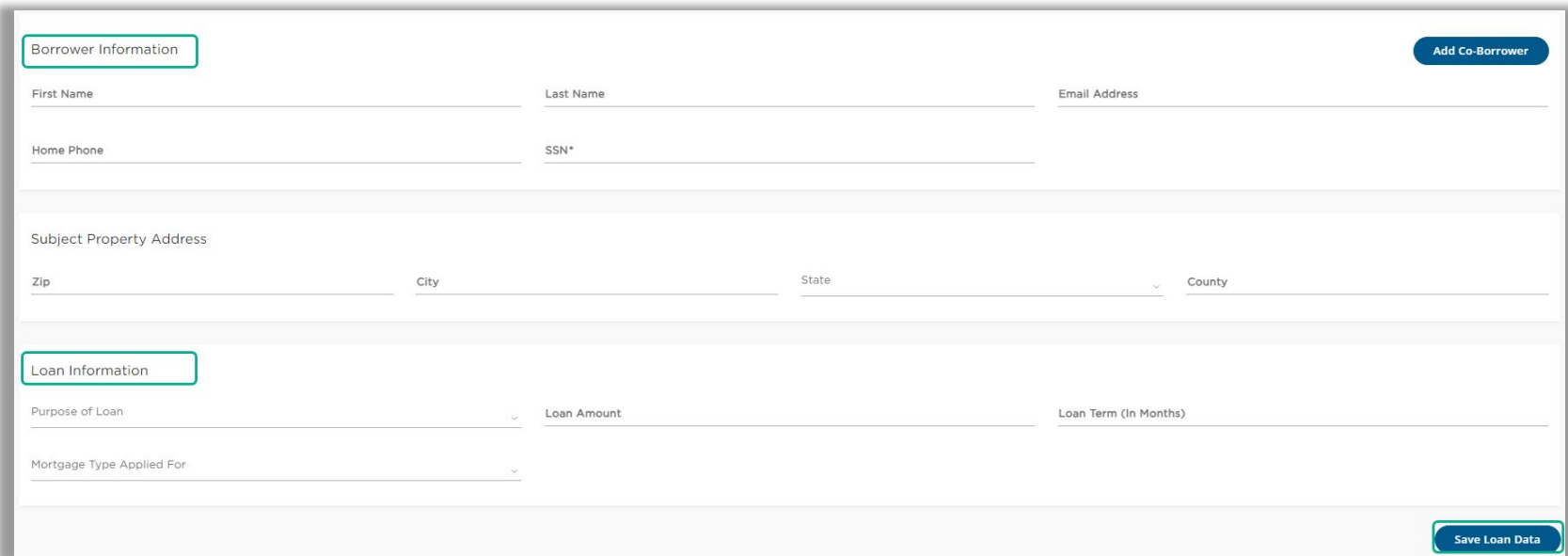
Import 3.4 **Manual**

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

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

**Yes** **No**

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



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

First Name Last Name Email Address

Home Phone SSN\*

Subject Property Address

Zip City State County

**Loan Information**

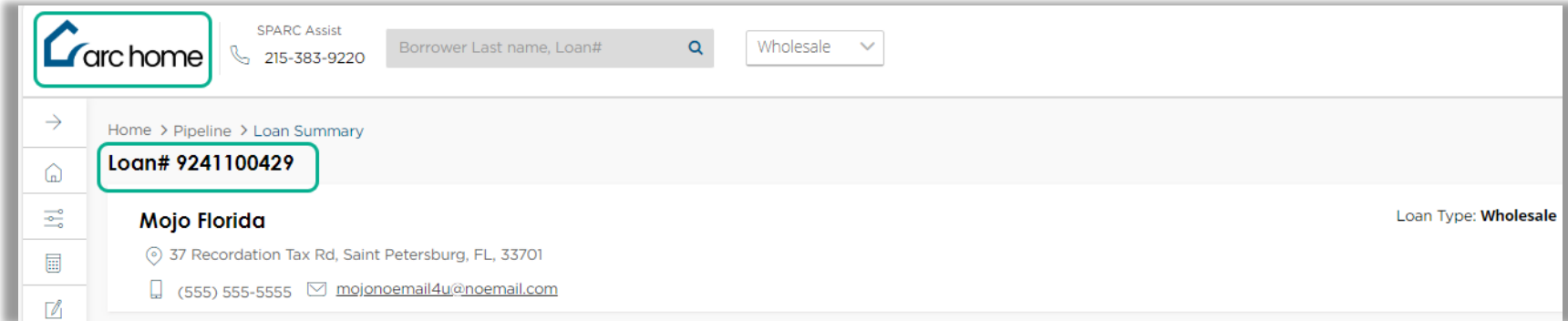
Purpose of Loan Loan Amount Loan Term (In Months)

Mortgage Type Applied For

**Save Loan Data**

## MANUAL (continued)

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

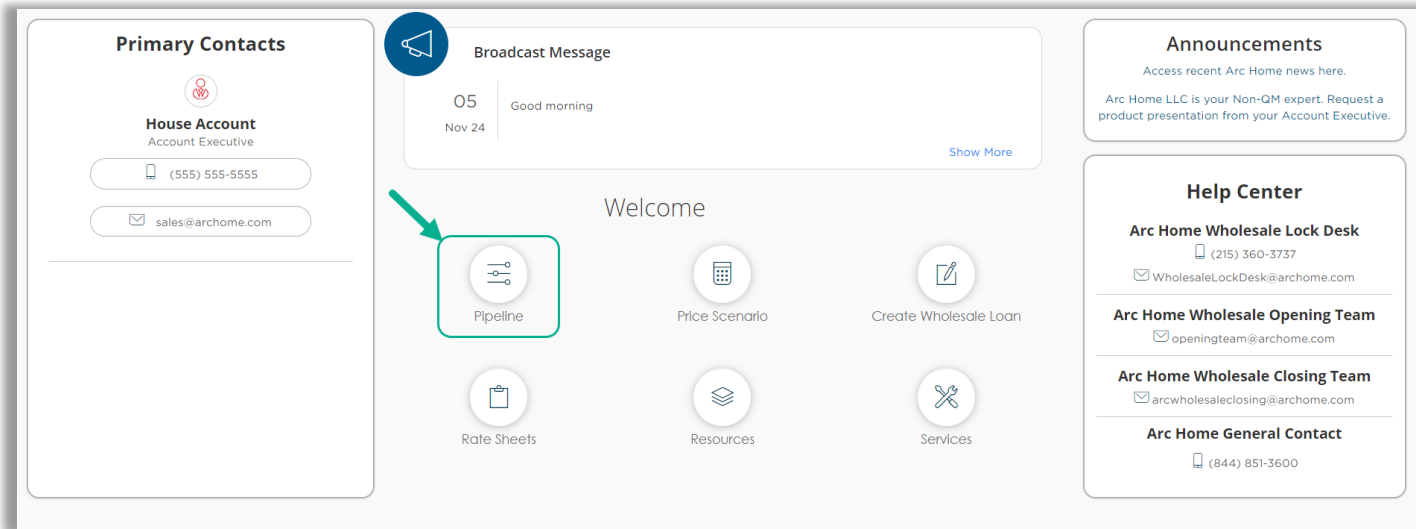


The screenshot shows the Arc Home interface. At the top left is the Arc Home logo. To its right is the text 'SPARC Assist' and the phone number '215-383-9220'. A search bar contains the text 'Borrower Last name, Loan#' and a magnifying glass icon. To the right of the search bar is a dropdown menu with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

- Proceed to **Application**

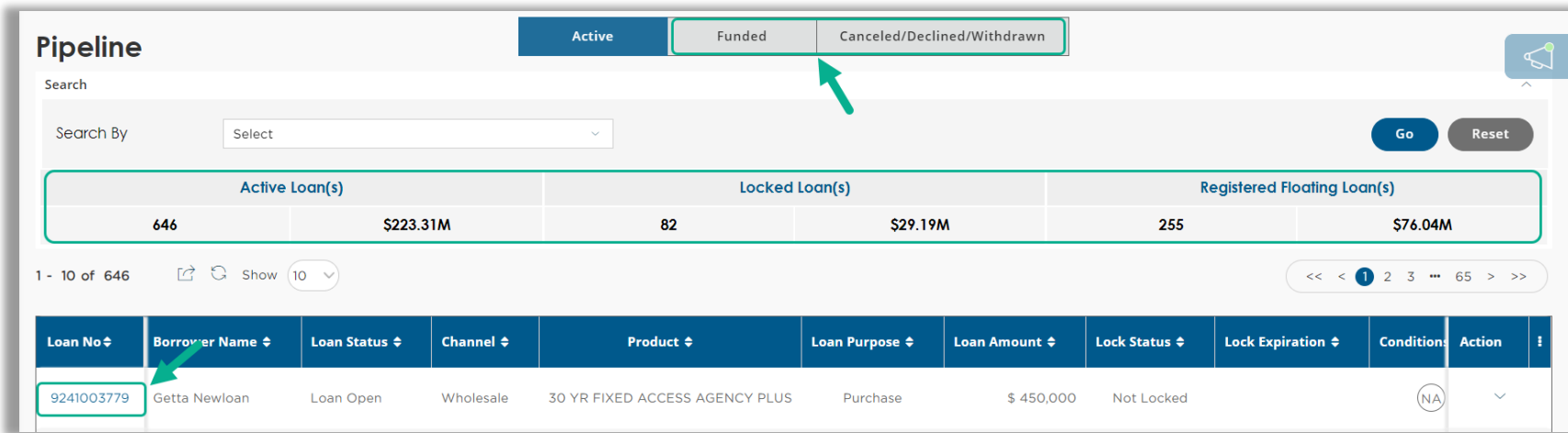
## PIPELINE

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



The dashboard features several sections: **Primary Contacts** (House Account), **Broadcast Message** (05 Nov 24), **Announcements**, and **Help Center**. The central **Welcome** area contains icons for **Pipeline**, **Price Scenario**, **Create Wholesale Loan**, **Rate Sheets**, **Resources**, and **Services**. The **Pipeline** icon is highlighted with a green box and a green arrow pointing to it.

- 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 includes tabs for **Active**, **Funded**, and **Canceled/Declined/Withdrawn**. The **Funded** tab is highlighted with a green arrow. Below the tabs is a search bar and a summary table:

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

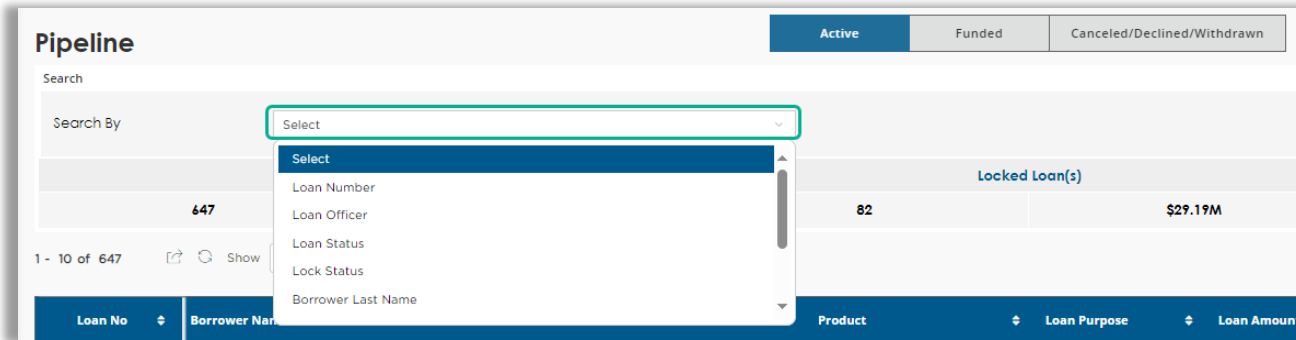
Below the summary table is a table of active loans:

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	

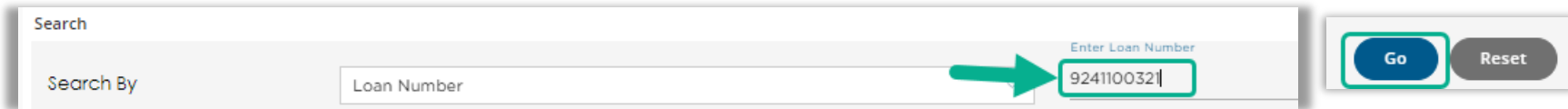
The **Loan No** 9241003779 is highlighted with a green box and a green arrow.

## LOAN SEARCH PIPELINE

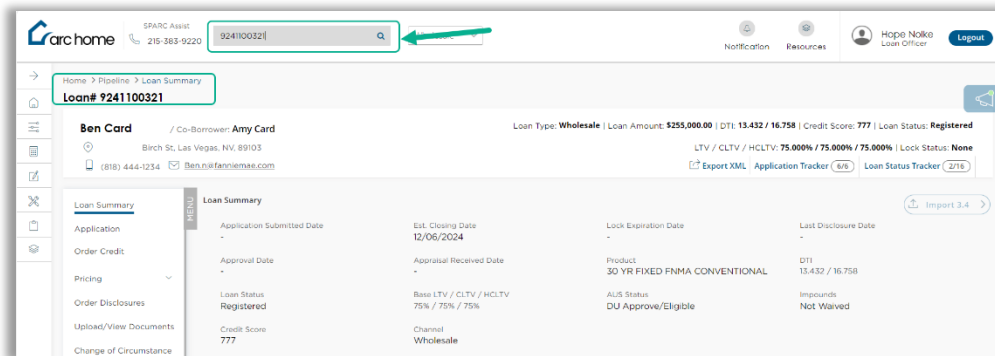
- In Pipeline view use the **Search By** drop-down menu and choose: **Loan Number, Loan Officer, Loan Status, Lock Status** or **Borrower Last Name**



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



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



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

**Search Results**

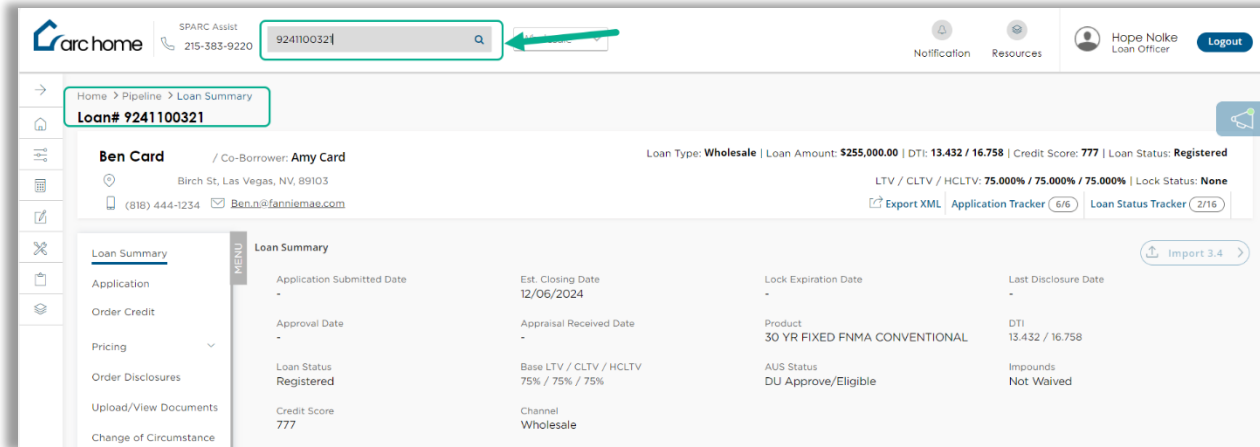
We found 214 results matching the criteria: "firstimer"

1 - 10 of 214

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

## LOAN SEARCH HOME PAGE

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



Home > Pipeline > Loan Summary

**Loan# 9241100321**

**Ben Card** / Co-Borrower: **Amy Card**  
 Birch St, Las Vegas, NV, 89103  
 (818) 444-1234 | Ben.n8@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
Order Credit	Approval Date	Appraisal Received Date	Product	DTI
Pricing	Loan Status	Base LTV / CLTV / HCLTV	AUS Status	Impounds
Order Disclosures	Credit Score	Channel	DU Approve/Eligible	Not Waived
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			

## 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 **PricingComparision.pdf** into the **Downloads Folder**

Loan Comparison Breakdown  
OVERLAND PARK, KS 66212

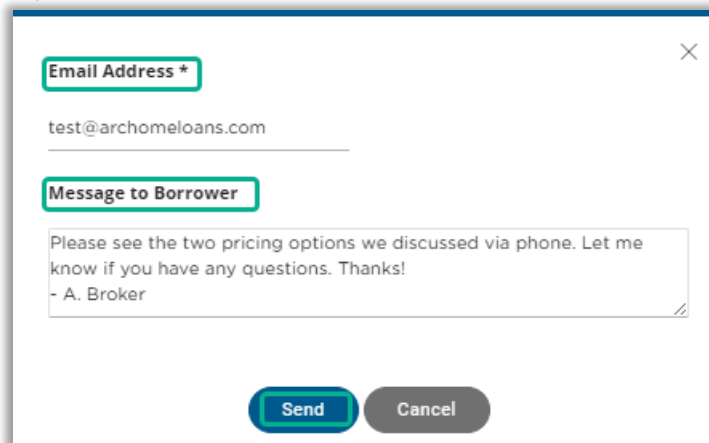
Loan Program	30 YR FIXED FNMA CONVENTIONAL	30 YR FIXED FNMA CONVENTIONAL
Purchase Price	\$500,000.00	\$500,000.00
Down Payment	\$100,000.00	\$100,000.00
Down Payment Percentage	20.000 %	20.000 %
1st Lien	\$400,000.00	\$400,000.00
Rate --(Rate in red are expired)	6.000%	6.125%
APR	6.378%	6.451%
Impound	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

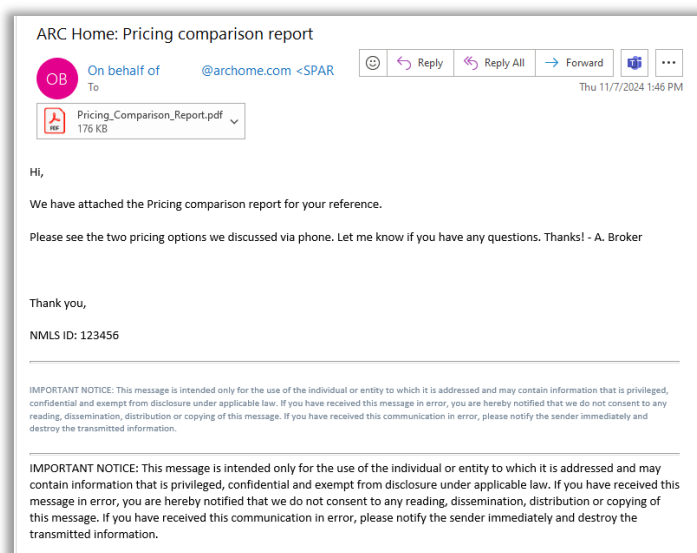




## EMAIL REPORT TO BORROWER

- 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

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

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



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

Custom Mortgage Report for: OVERLAND PARK, KS 66212      Originated by: NMLS# 123456 215-383-9254 @archome.com

**Loan Comparison Summary**

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

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

## RATE SHEETS

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

Please enter your email address to view rates

Enter email address

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

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

**Wholesale Non-Agency Rates**

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

## RESOURCES

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

**Resources**

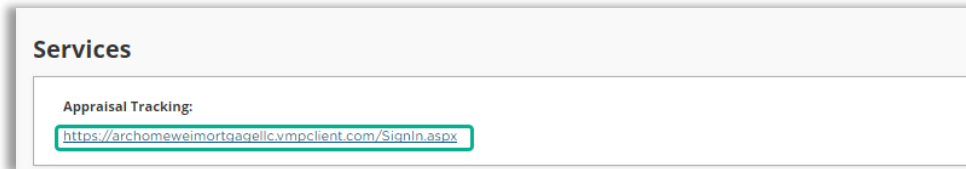
Wholesale training resources:  
<https://wholesale.archomellc.com/page/sparc-2-training>

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

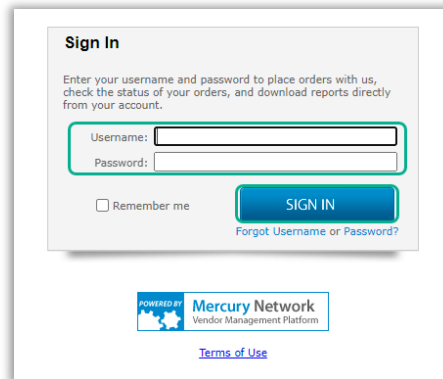
## SERVICES

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

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



- 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

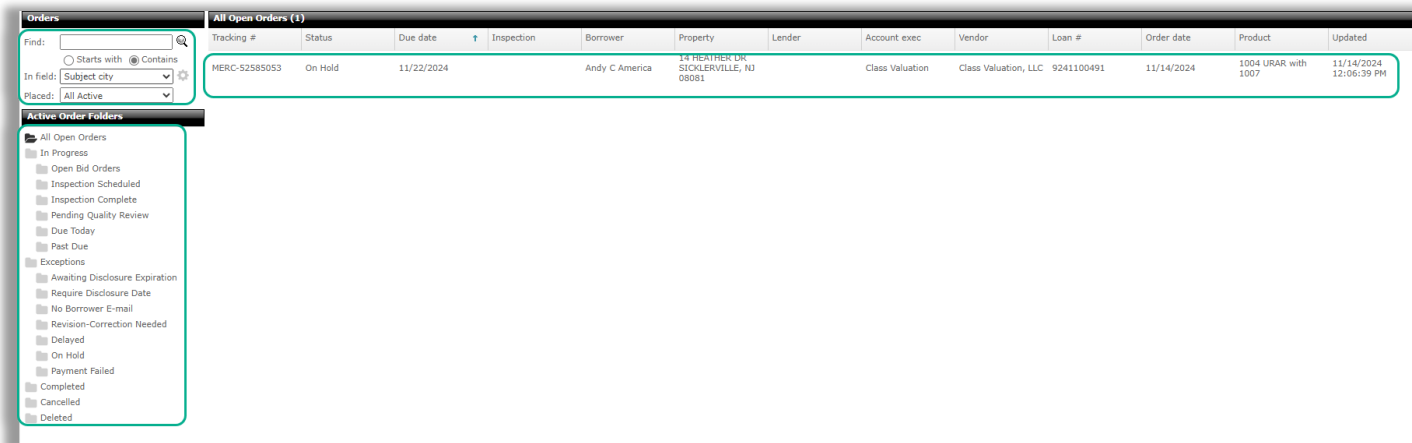
**SIGN IN**

[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:	<a href="#">Edit</a>
Fee:	\$645.00
Payment Type:	<a href="#">Deferred CC</a>
Estimated Value:	
Loan Number:	9241100491
File Number:	
FHA Case #:	<a href="#">Edit</a>
DU Case File ID:	<a href="#">Edit</a>
LPA Key:	<a href="#">Edit</a>
PDAPI Key:	
BACE Submission ID:	
Property Data ID:	
Other Ref #:	

**Vendor Name:** Class Valuation, LLC

**Assigned AE:** Class Valuation  
(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](mailto:WholesaleLockDesk@archome.com) [phone:] 215-360-3737
  - Arc Home Wholesale Opening Team [email:] [openingteam@archome.com](mailto:openingteam@archome.com)
  - Arc Home Wholesale Closing Team [email:] [arcwholesaleclosing@archome.com](mailto:arcwholesaleclosing@archome.com)
  - Arc Home General Contact to reach our head office [phone:] 844-851-3600

## SPARC ASSIST

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

## NOTIFICATIONS

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

## WHOLESALE FEES

Channel	Product	Funding Fee <sup>1</sup>	Tax Service Fee	Flood Cert Fee	LLC & Corporation Vesting Review Fee	Trust Vesting Review Fee	Texas Attorney Review Fee
Wholesale	Conventional Conforming, Government (FHA, VA, USDA)	\$1,250	Including in Underwriting Fee		N/A	\$125	\$150
	Conventional Investment, FNMA/FHLMC Investment & Second Home	\$1,250			N/A		
	FHA Streamline, USDA Streamline Assist and VA IRRL	\$695			N/A		
	Elite Jumbo	\$1,275			N/A		
	Arc Access, Edge, Arc Elite, Foreign National DSCR	\$1,645			\$300 Business Purpose Investment Only		

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

## MORTGAGEE CLAUSES & LOSS PAYEES

<p>Government (FHA, VA, USDA)</p> <p>Conventional QM (FHLMC or FNMA)</p>	<p>ARC Home LLCC/O *</p> <p>LoanCare, LLC</p> <p>ISAOA/ATIMA</p> <p>P.O. Box 202049</p> <p>Florence, SC 29502-2049</p> <p><b>*PLEASE NOTE: 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></b></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 &amp; 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>	