



SPARC 2.0 BROKER USER GUIDE

SPARC 2.0 BROKER USER GUIDE TABLE OF CONTENTS

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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



Choose Company

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

←] Sign Out



Choose Your Role

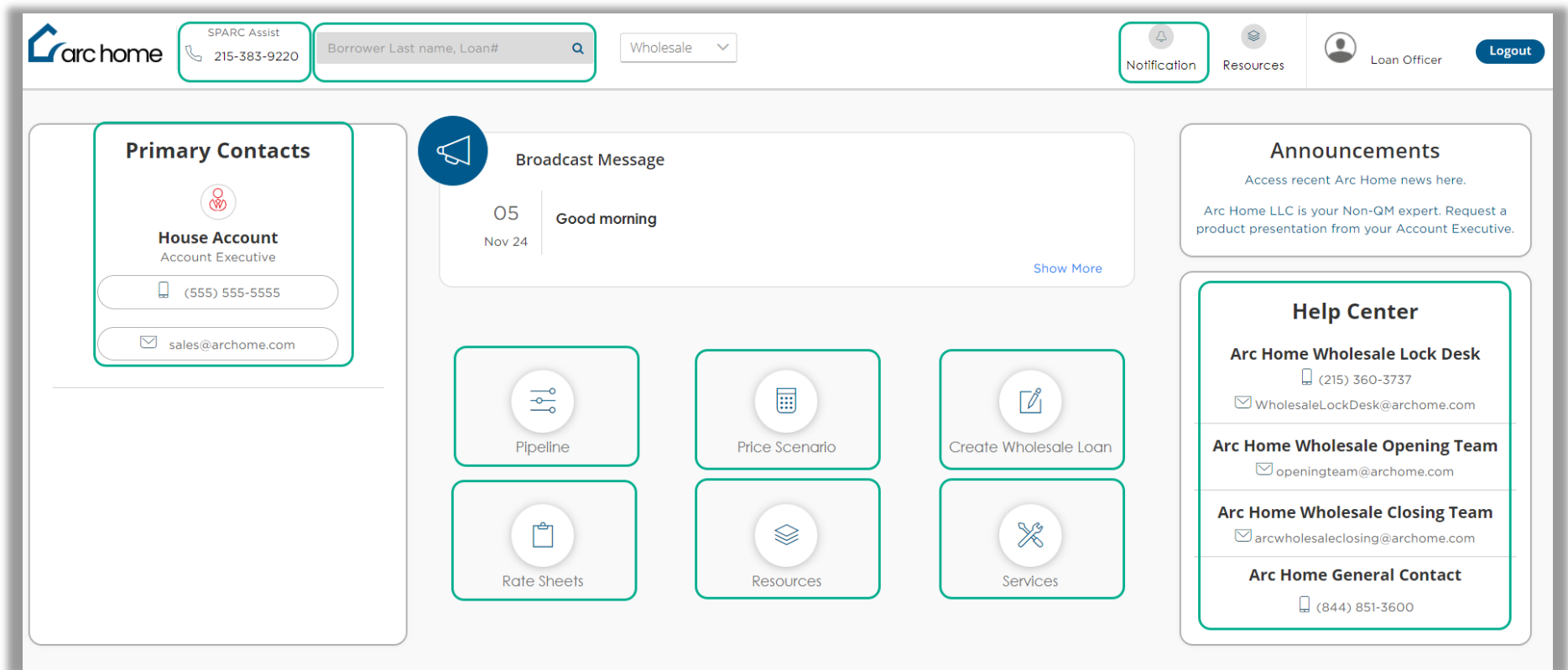
Role	Action
Loan Officer	→] Choose
Loan Processor	→] Choose

←] Sign Out

HOME PAGE

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

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



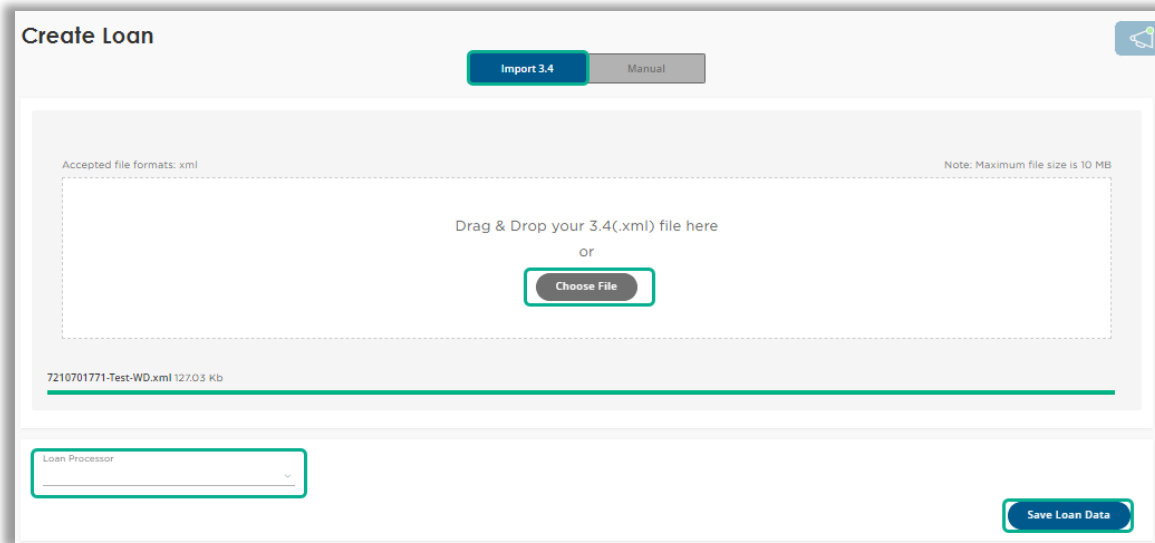
The screenshot shows the Arc Home Home Page dashboard. At the top, there is a header with the Arc Home logo, a SPARC Assist contact number (215-383-9220), a search bar for Borrower Last name, Loan#, and a dropdown menu for Wholesale. On the right side of the header, there are links for Notification,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

The main content area is divided into several sections:

- Primary Contacts:** A card showing the House Account, Account Executive, with a phone number (555) 555-5555 and email sales@archome.com.
- Broadcast Message:** A card showing a message dated 05 Nov 24 with the text "Good morning" and a "Show More" link.
- Announcements:** A card with the title "Announcements" and 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 card listing 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
- Quick Action Buttons:** A grid of six buttons with icons: Pipeline, Price Scenario, Create Wholesale Loan, Rate Sheets, Resources, and Services.

CREATE WHOLESALE LOAN

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



Create Loan

Import 3.4 Manual

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

Drag & Drop your 3.4(.xml) file here

or

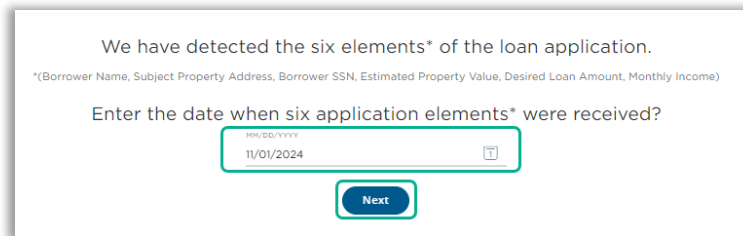
Choose File

7210701771-Test-WD.xml 127.03 Kb

Loan Processor

Save Loan Data

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



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

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

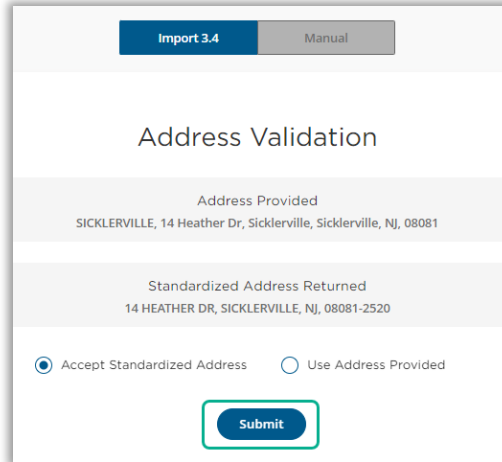
Enter the date when six application elements* were received?

MM/DD/YYYY
11/01/2024

Next

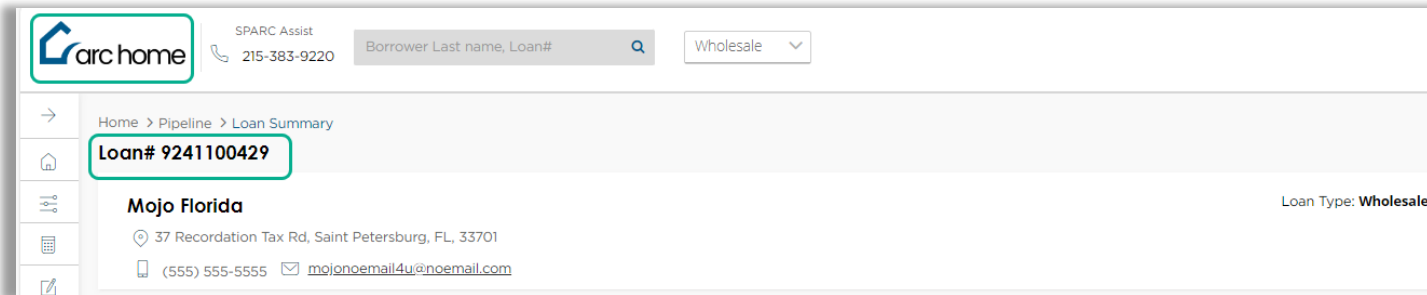
CREATE WHOLESALE LOAN (continued)

- Confirm address and then select **Submit**



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

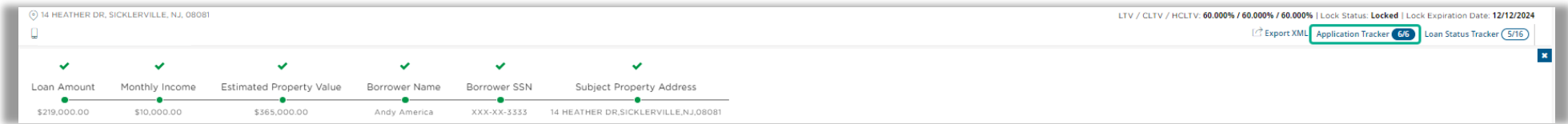
- Loan will open to the **Loan Summary** page
- An Arc Home **Loan #** has now been assigned
- Arc Home Logo** may be selected to return to Home Page at anytime



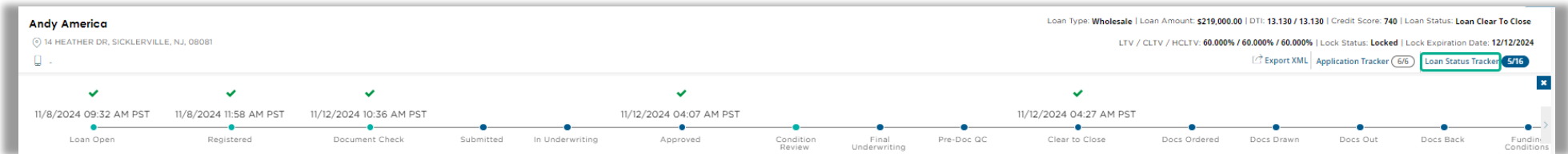
The page shows the "Loan Summary" for "Mojo Florida". The "Loan#" is "9241100429". The address is "37 Recordation Tax Rd, Saint Petersburg, FL, 33701". The contact information is "(555) 555-5555" and "mojonoemail4u@noemail.com". The "Loan Type" is "Wholesale". The "arc home" logo is highlighted with a green box. The "SPARC Assist" contact information "215-383-9220" is also visible. The "Borrower Last name, Loan#" search bar and the "Wholesale" dropdown menu are also present.

CREATE WHOLESALE LOAN (continued)

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

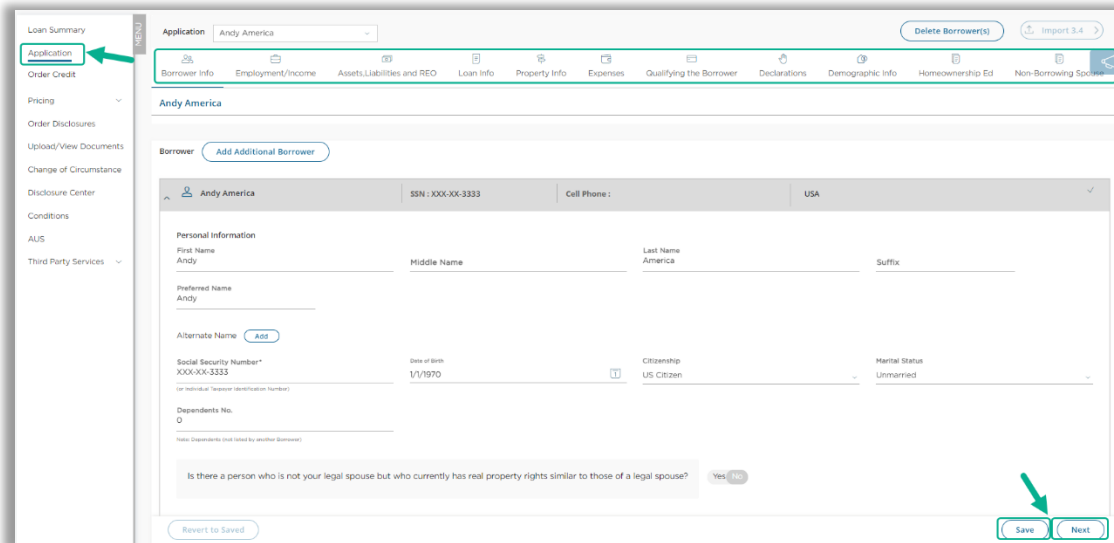


- Select **Loan Status Tracker** to view loan status progression a Green Check (✓) indicates a Loan Status has been reached with the date and time that status was achieved



APPLICATION

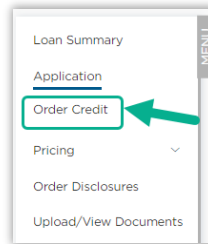
- Utilizing left-hand menu select **Application** at any time to make updates
- Choose appropriate **Section of Application** as needed (Examples: Borrower Info, Employment/Income, etc.) or select **Next**
- Always select **Save** if any data is changed



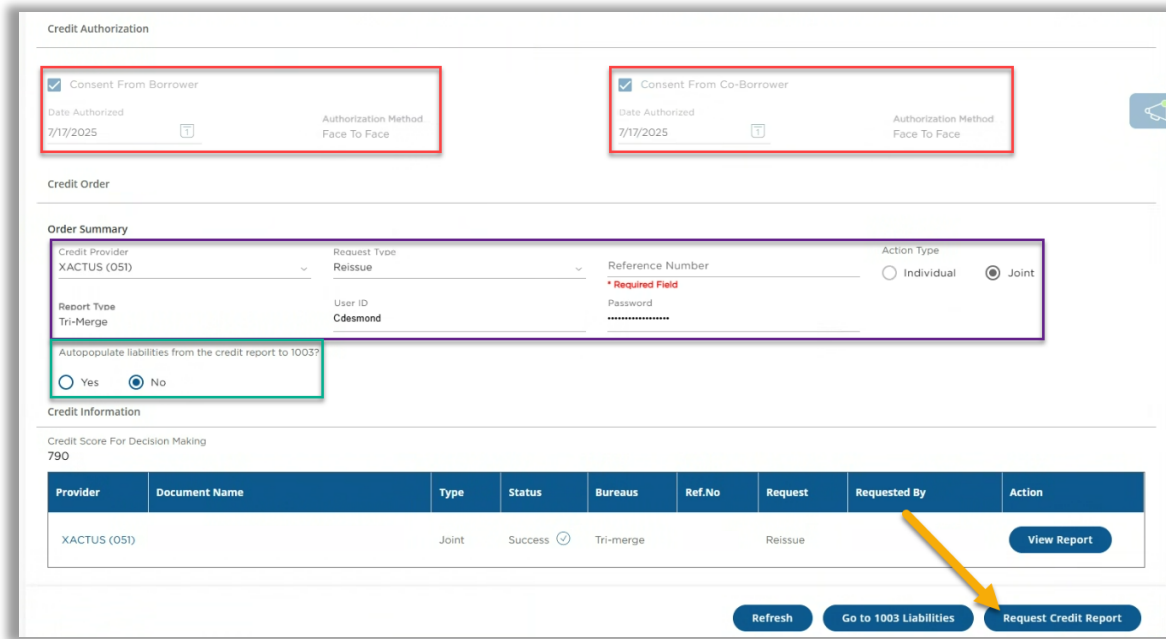
ORDER CREDIT

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**
 - Loans in **Registered Status** that credit has expired or needs to be refreshed, select **Reissue** and enter the updated **Reference Number**
 - Loans submitted to Underwriting cannot reissue from SPARC
 - Upload the updated credit report and email the Account Manager to alert them of the change
4. Select **No** to **Autopopulate liabilities from the credit report to 1003?**
5. Select **Request Credit Report**



Credit Authorization

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

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

Credit Order

Order Summary

Credit Provider: XACTUS (051) | Request Type: Reissue | Reference Number: * 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

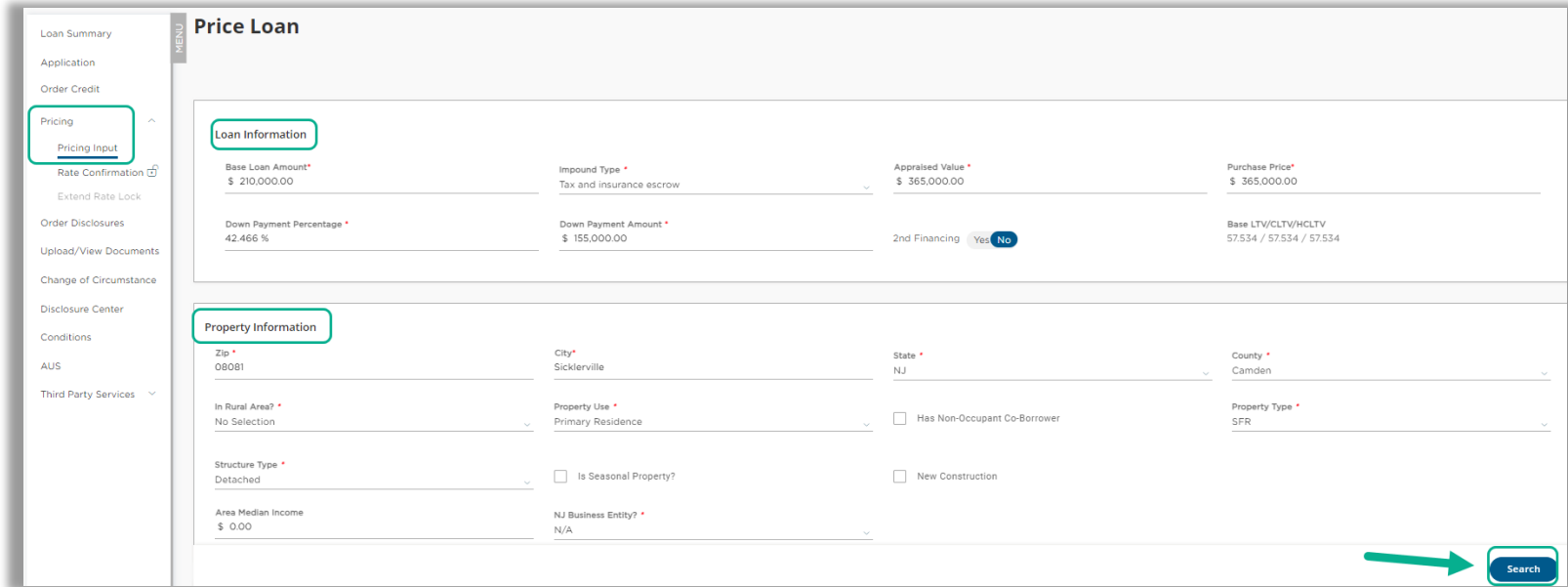
Credit Score For Decision Making: 790

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

[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

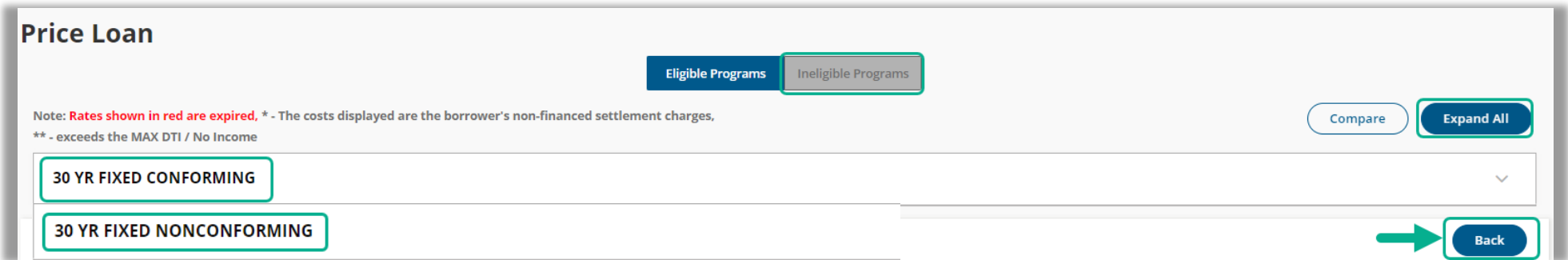
Base Loan Amount* \$ 210,000.00	Impound Type * Tax and insurance escrow	Appraised Value * \$ 365,000.00	Purchase Price* \$ 365,000.00
Down Payment Percentage * 42.466 %	Down Payment Amount * \$ 155,000.00	2nd Financing Yes ☐ No ☒	Base LTV/CLTV/HCLTV 57.534 / 57.534 / 57.534

Property Information

Zip * 08081	City* Sicklerville	State * NJ	County * Camden
In Rural Area? * No Selection	Property Use * Primary Residence	☐ Has Non-Occupant Co-Borrower	Property Type * SFR
Structure Type * Detached	☐ Is Seasonal Property?	☐ 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: 30 YR FIXED FNMA CONVENTIONAL Rate: 6.250 Price: 99.750 P & I: 1,348.42 DTI: 10000.000

1 - 20 of 20 Show: All ⏪ ⏩ 1 ⏪ ⏩

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

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

Example of Float/Register

Register Loan

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

Product Name
30 YR FIXED FNMA CONVENTIONAL

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

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

☒ I Agree

Confirm

Cancel

Example of Register/Lock

Rate Lock

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

Product Name
30 YR FIXED FNMA CONVENTIONAL

Note Rate
6.000

Lock Days
30

Lock Expiration Date
12/09/2024

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

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

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

☒ I Agree

Confirm

Cancel

RATE CONFIRMATION

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

Rate Confirmation

Loan Program
30 YR FIXED FNMA CONVENTIONAL

Registered Loan Program
30 YR FIXED FNMA CONVENTIONAL

Registered Date
11/8/2024

Registration Comments
-

Originator Compensation Information

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

Loan Status
Registered

Lock Status
None

Rate Lock Date
-

Rate Lock Comments
-

Lock Expiration Date
-

Final Rate
6.000%

Lock Period
30

Lock Expiration Comments
-

Final Price
99.252%

[Download Registration Certificate](#)

Final Price Breakdown

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

Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

 LQB Alerts <LQB_Alerts@archomeloans.net>
To

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

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



30 YR FIXED FNMA CONVENTIONAL

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

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

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

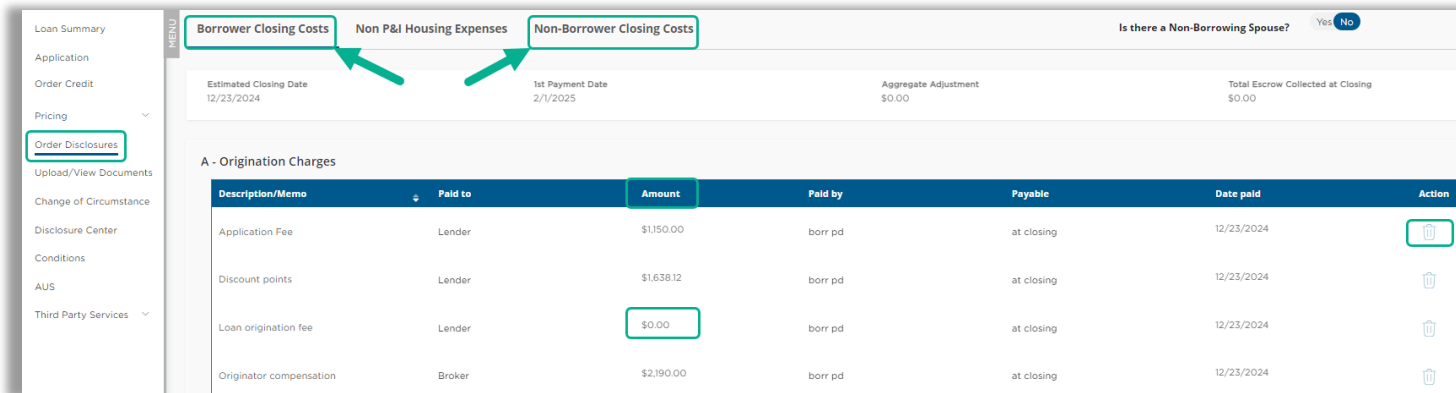
Account Executive Information
Account Executive: DummyAE Test Phone: (555) 555-5555
Email Address: ae-reply@archomeloans.com Fax:

Loan Scenario

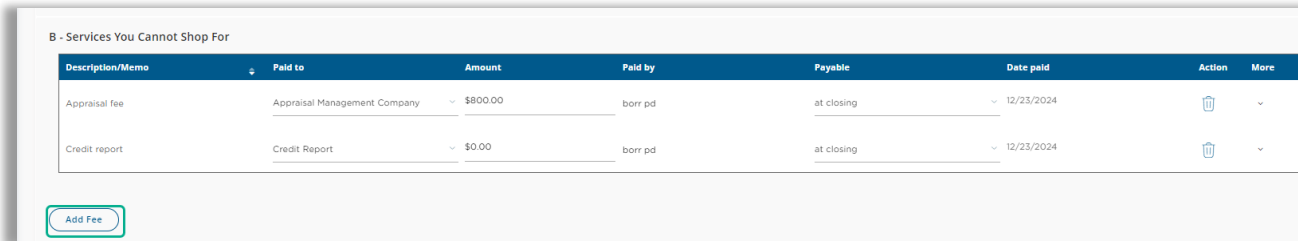
Borrower Information	Subject Property Information
Borrower: Andy C America	Property State: NJ
Borrower SSN: ***-**-****	Property Type: SFR
Borrower Citizenship: US Citizen	Structure Type: Detached
Spouse:	Number of Stories: 1
Spouse SSN:	Is in Rural Area: No
Spouse is Primary Wage Earner:	Is Condo/lot: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

ORDER DISCLOSURES

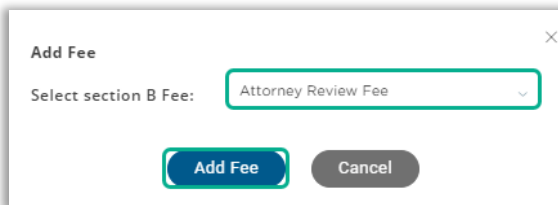
- Navigate to **Order Disclosures** on the left-hand side menu
- Review all fees in **Borrower Closing Costs** section if amounts are missing enter in **Amount** column (a **Credit Report** fee is required)
 - Fees will populate from **Smart Fees**, upload a fee sheet after requesting disclosures and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



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



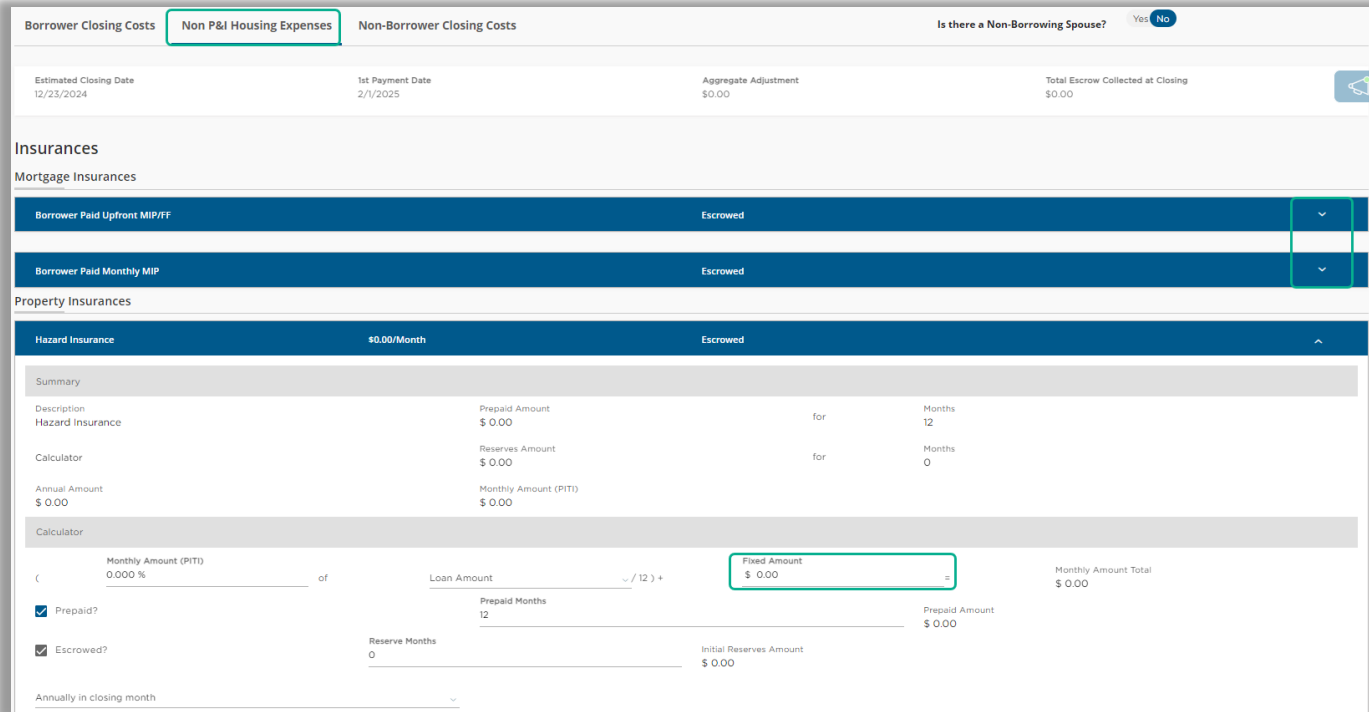
- From pop-up menu utilize drop-down menu to select desired **Fee**
- Then select **Add Fee**



ORDER DISCLOSURES (continued)

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

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



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

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

Is there a Non-Borrowing Spouse? Yes **No**

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

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

Calculator

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

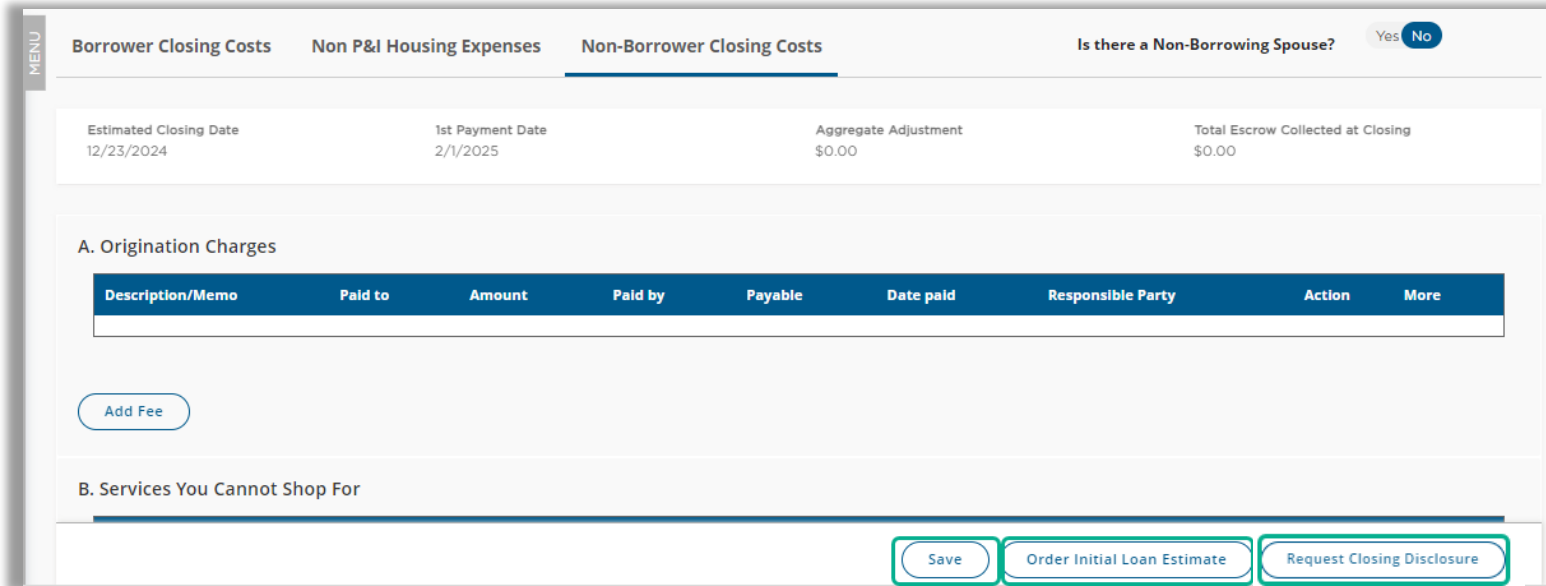
☒ Prepaid? Prepaid Months 12 Prepaid Amount \$ 0.00

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

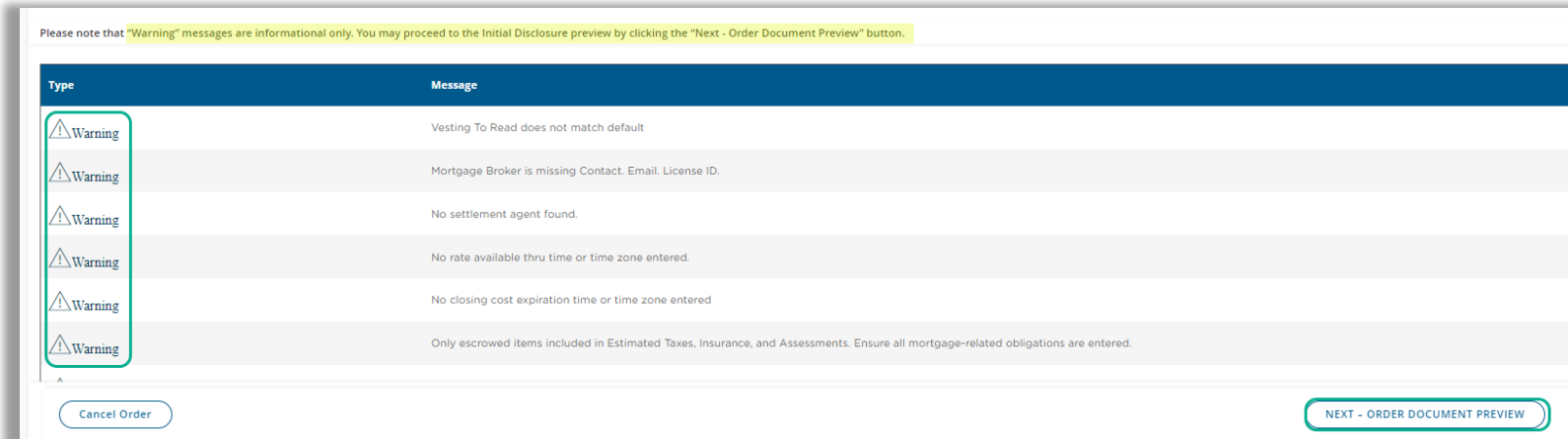
Annually in closing month

ORDER DISCLOSURES (continued)

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

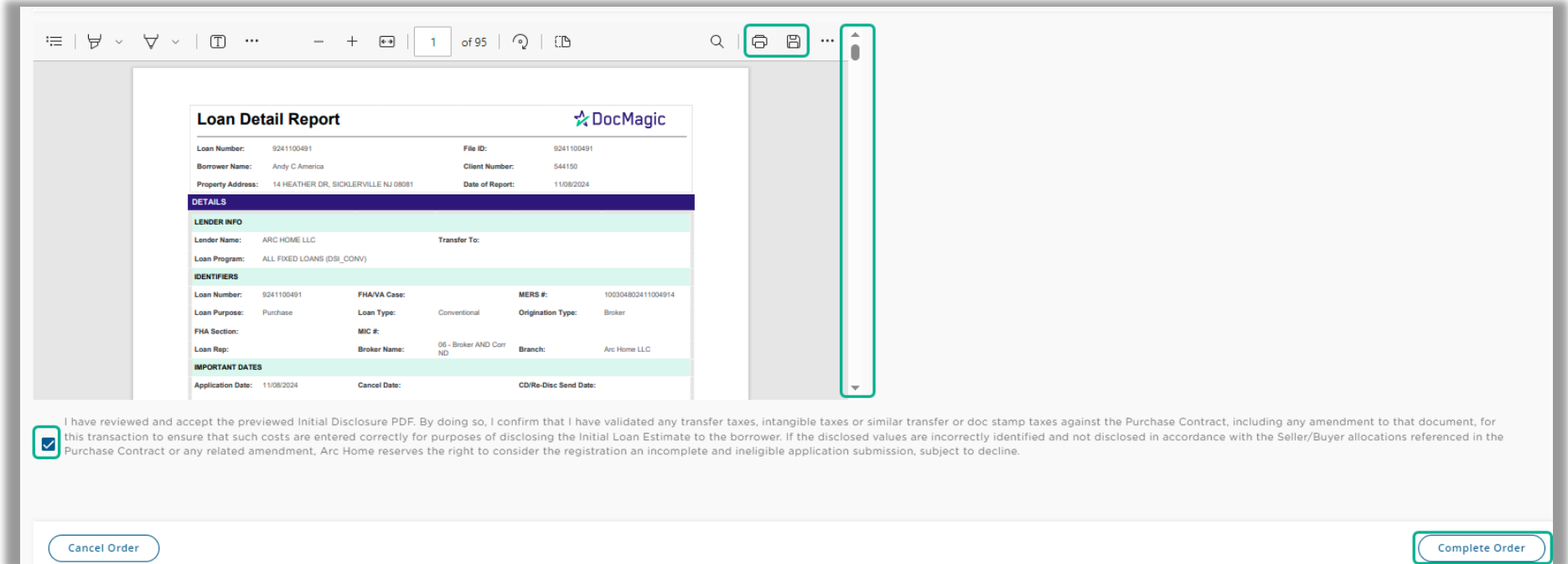


- Review informational **Warning** messages
- Select **Next – Order Document Preview**



ORDER DISCLOSURES (continued)

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



Loan Detail Report 

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

DETAILS

LENDER INFO

Lender Name: ARC HOME LLC Transfer To:
 Loan Program: ALL FIXED LOANS (DSI_CONV)

IDENTIFIERS

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

IMPORTANT DATES

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

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

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

Example of Email

Andy America,

Thank you for choosing your loan with ARC HOME LLC!

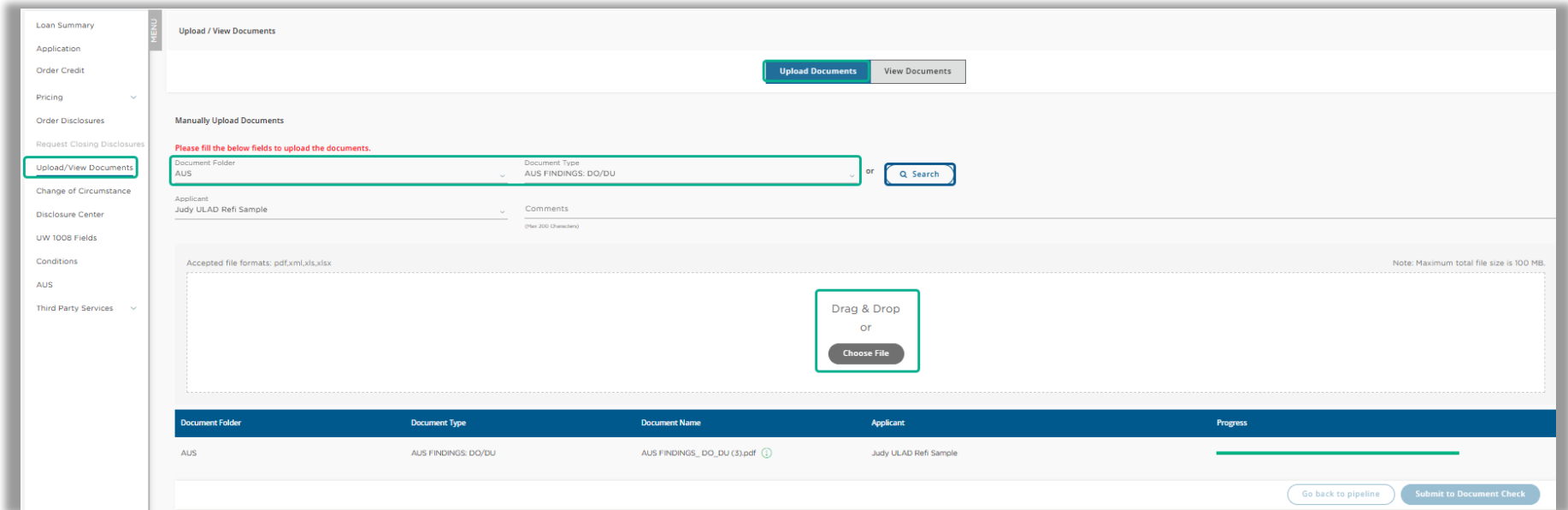
Before we may provide disclosures and notices in an electronic format to you, we must first obtain your consent.

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

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

UPLOAD/VIEW DOCUMENTS

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



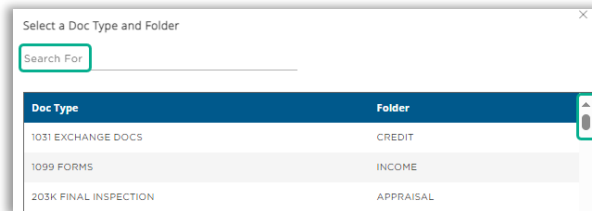
The screenshot shows the 'Upload / View Documents' page. On the left is a sidebar menu with options like 'Loan Summary', 'Application', 'Order Credit', 'Pricing', 'Order Disclosures', 'Request Closing Disclosures', 'Upload/View Documents' (highlighted), 'Change of Circumstance', 'Disclosure Center', 'UW 1008 Fields', 'Conditions', 'AUS', and 'Third Party Services'. The main area has tabs for 'Upload Documents' and 'View Documents'. Under 'Manually Upload Documents', there's a red instruction: 'Please fill the below fields to upload the documents.' Below this are two dropdown menus: 'Document Folder' (set to 'AUS') and 'Document Type' (set to 'AUS FINDINGS: DO/DU'), followed by a 'Search' button. There's also an 'Applicant' dropdown (set to 'Judy ULAD Refi Sample') and a 'Comments' field. A large dashed box for file upload contains the text 'Accepted file formats: pdf,xml,xls,xlsx' and a note 'Note: Maximum total file size is 100 MB'. Below this is a 'Drag & Drop or Choose File' button. At the bottom, a table shows the uploaded document:

Document Folder	Document Type	Document Name	Applicant	Progress
AUS	AUS FINDINGS: DO/DU	AUS FINDINGS_DO_DU (3).pdf	Judy ULAD Refi Sample	

At the bottom right are buttons for 'Go back to pipeline' and 'Submit to Document Check'.

SEARCH DOCUMENTS

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



The screenshot shows a dialog box titled 'Select a Doc Type and Folder'. It has a 'Search For' text field. Below it is a table with two columns: 'Doc Type' and 'Folder'.

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

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

UPLOAD/VIEW DOCUMENTS (continued)

- Select **View Documents** 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

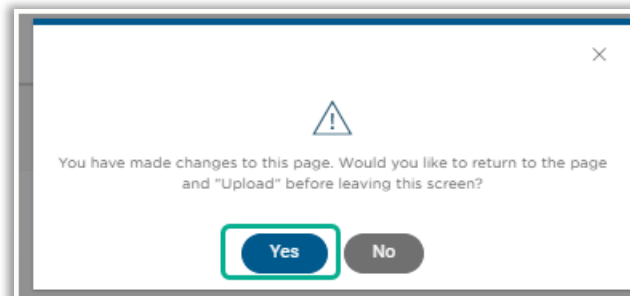
<< < 1 > >>

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

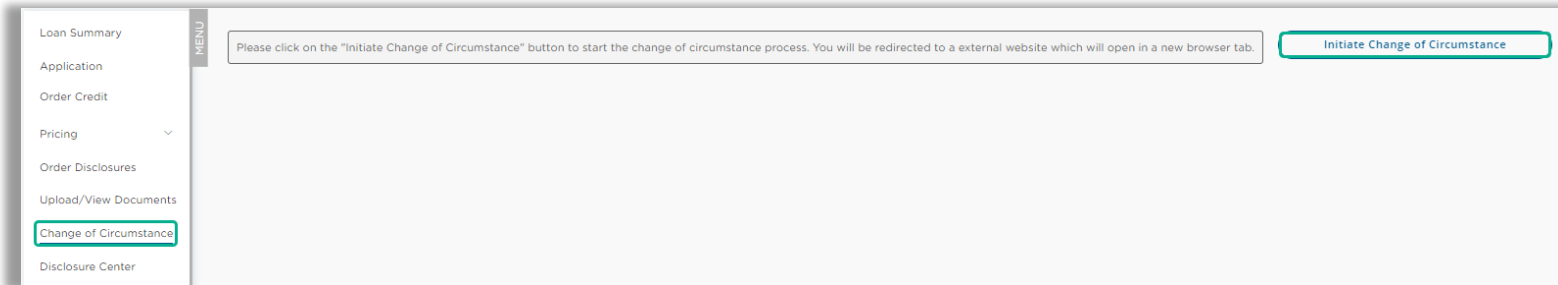
Submit to Document Check

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.



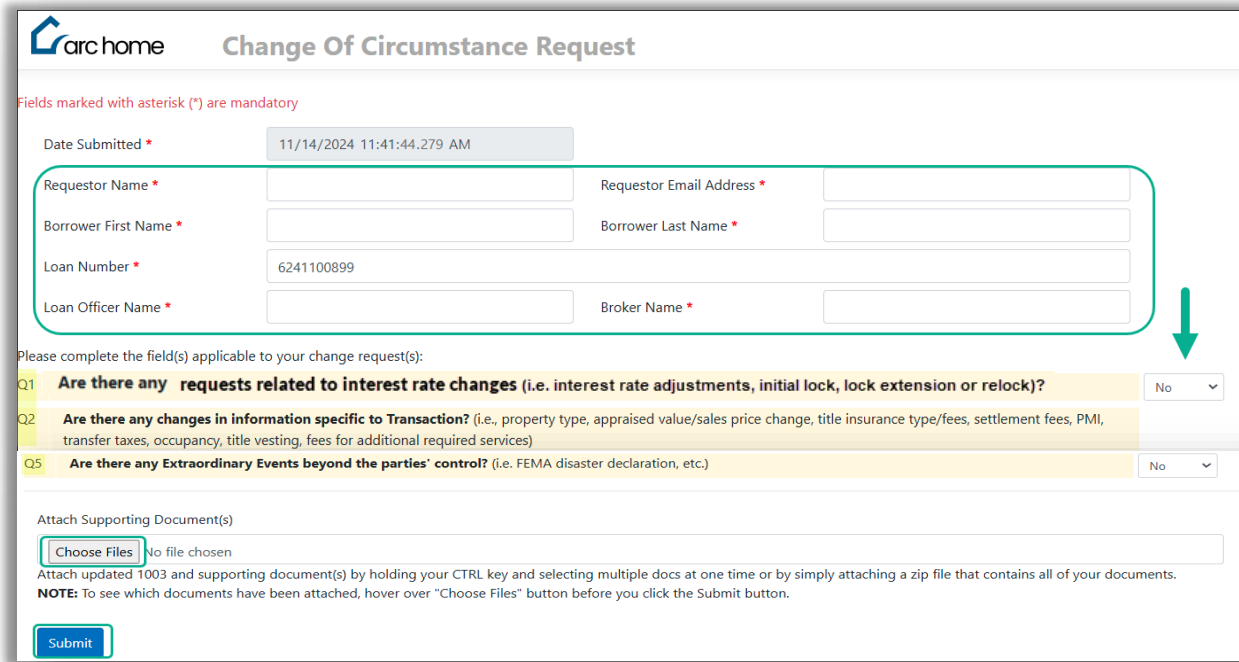
CHANGE OF CIRCUMSTANCE

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



The screenshot shows the Arc Home application menu on the left. The 'Change of Circumstance' option is highlighted with a red box. On the right, there is a button labeled 'Initiate Change of Circumstance' also highlighted with a red box. Above the button, a text box states: 'Please click on the "Initiate Change of Circumstance" button to start the change of circumstance process. You will be redirected to a external website which will open in a new browser tab.'

- 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, it says '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 Box]
- Requestor Email Address *: [Text Box]
- Borrower First Name *: [Text Box]
- Borrower Last Name *: [Text Box]
- Loan Number *: 6241100899
- Loan Officer Name *: [Text Box]
- Broker Name *: [Text Box]

Below the fields, there are three questions (Q1, Q2, Q5) with drop-down menus. A red arrow points to the 'No' option in the Q1 dropdown.

Q1: Are there any requests related to interest rate changes (i.e. interest rate adjustments, 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

At the bottom, there is a section for 'Attach Supporting Document(s)' with a 'Choose Files' button. Below this, there is a note: '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.'

The 'Submit' button is at the bottom left.

DISCLOSURE CENTER

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

Loan Summary Application Order Credit Pricing Order Disclosures Upload/View Documents Change of Circumstance Disclosure Center Conditions AUS Third Party Services	Disclosure Center						
	Loan Estimates						Initial APR: 3.910% Last Disclosed APR: 3.923%
	Issued Date	Delivery Method	Received Date	Signed Date	Initial	Disclosed APR	Action
	11/18/2020	Mail			No	3.910%	Show Details
	11/23/2020	Mail	11/23/2020	11/23/2020	Yes	3.910%	Show Details
	Initial Disclosure Request Status: -						
	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) 11/23/2020	Last Disclosed Loan Estimate (Issued Date) 12/16/2020	Initial Closing Disclosure (Issued Date) -
Initial Loan Estimate (Signed Date) 11/23/2020	Last Disclosed Loan Estimate (Signed Date) 12/16/2020	Initial Closing Disclosure (Signed Date) -
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 11:48:27 AM PST	Judy T Ellis	Initial Disclosures Created - E-Disclosure Sent
11/18/2020 11:48:27 AM PST	System Notification	E-Sign package created
11/18/2020 11:48:28 AM PST	System Notification	E-Sign package created
11/19/2020 10:02:46 PM PST	System Notification	Manual Fulfillment Initiated
11/23/2020 5:28:15 AM PST	Tent T_Name	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**

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

Base CLTV

Base HCLTV

/

43.479%

43.479%

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
Total Income	\$0.00	\$0.00	\$0.00

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
Total Primary Housing Expense	\$0.00

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

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

Qualifying Monthly Gross Rent

Qualifying Monthly Payment

Debt Service Coverage Ratio (DSCR)

\$0.00

\$0.00

\$3,242.99

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**

Conditions

Status

All

Category

All

Assigned To

Anyone

*Export all Conditions

Approval Letter

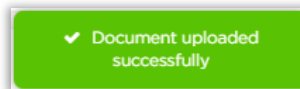
Acceptable file type: pdf,xml | Maximum total file size is 100 MB. | xls, xlsx documents cannot be uploaded in Conditions screen.Please contact your AM with questions.

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
6	AT CLOSING	CL510T: Borrower(s) to sign IRS form 4506T at closing		Closed		0		Expand

- 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**

Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
Appraisal XML must be in the file.	APPRAISAL: APPRAISAL	Active	Drag & Drop +Previously Added	0		Expand

- 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

Cash to Close not to exceed [enter \$ amount]

Active

Drag & Drop

+ Previously Added

No action 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

Client to provide Final Fraud Report from closing- all High/Medium Alerts must be addressed/cleared.

9GJW9N7::FINAL FRAUD REPORT

9GJW9N7::FINAL FRAUD REPORT

Close

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

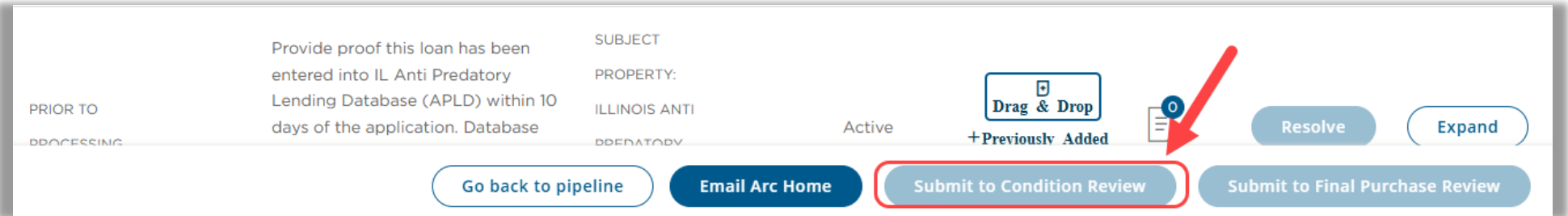
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinancing of the loan in forbearance (regardless of payment history), 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 PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	Drag & Drop + Previously Added		Resolve	Collapse
Condition 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 1/6/26 12/3/2025 12:47 PM PT								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	Drag & Drop + Previously Added		Resolve	Expand

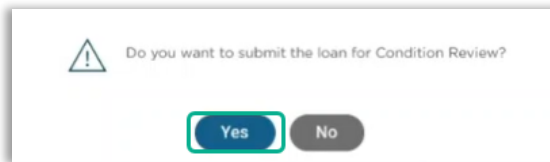
CONDITIONS (continued)

- 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



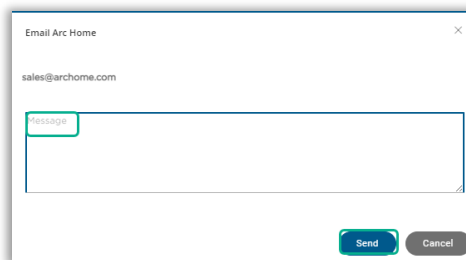
The screenshot shows a user interface for a loan application. At the top, there's a header with 'arc home' and a 'Drag & Drop' button. Below this, there's a table with columns for 'PRIORITY', 'SUBJECT', 'PROPERTY', and 'STATUS'. The 'PRIORITY' column shows 'PRIOR TO PROCESSING'. The 'SUBJECT' column shows 'Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database'. The 'PROPERTY' column shows 'ILLINOIS ANTI-PREDATORY'. The 'STATUS' column shows 'Active'. Below the table, there are four buttons: 'Go back to pipeline', 'Email Arc Home', 'Submit to Condition Review' (highlighted with a red box and a red arrow), and 'Submit to Final Purchase Review'. There are also 'Resolve' and 'Expand' buttons on the right.

- 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



The screenshot shows a pop-up message with a warning icon and the text 'Do you want to submit the loan for Condition Review?'. Below the text are two buttons: 'Yes' and 'No'.

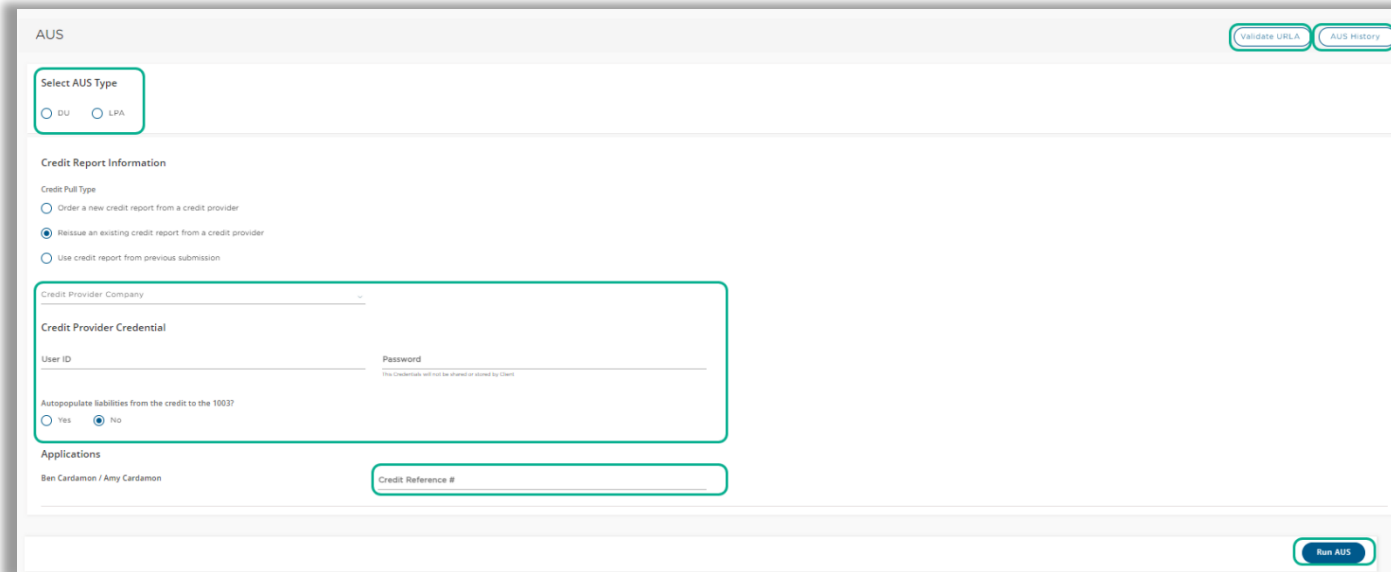
- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



The screenshot shows a dialog box titled 'Email Arc Home'. It contains a text box labeled 'Message' and two buttons: 'Send' and '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)



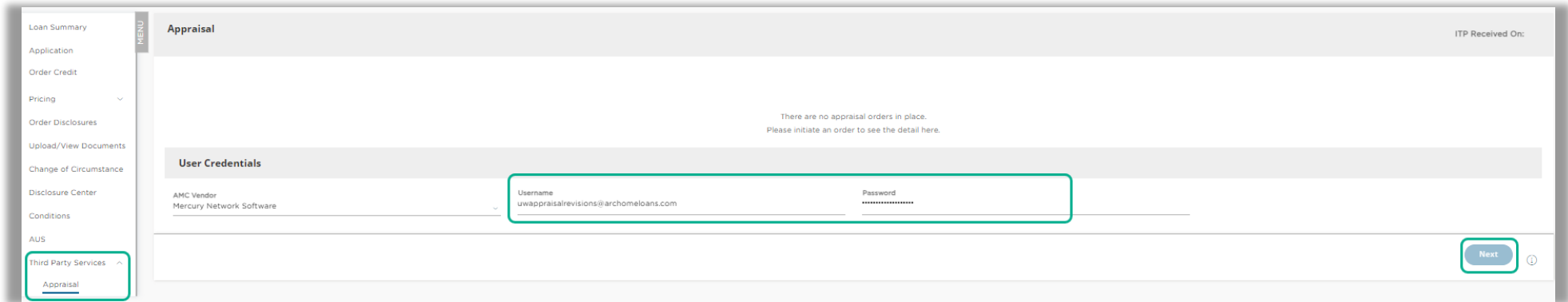
- View **AUS History**: including **Submission #**, **Reference #** and **Recommendation**
- Select **AUS Type** hyperlink to view AUS

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**

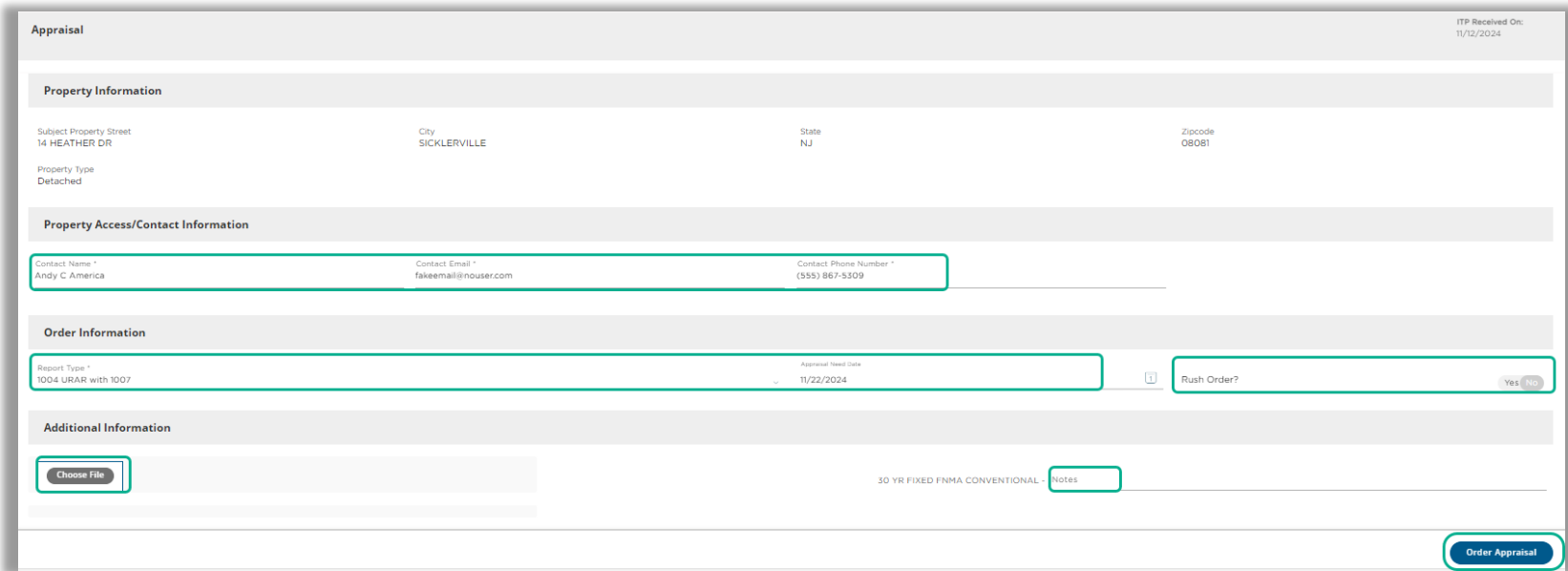
Note: Credentials for ordering an appraisal will be different from SPARC credentials. If you do not have Mercury Appraisal Network credentials reach out to SPARC Assist to establish your credentials.



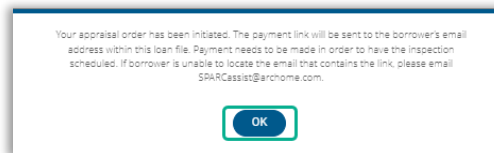
The screenshot shows the 'Appraisal' page in the Arc Home system. On the left is a vertical menu with options: Loan Summary, Application, Order Credit, Pricing, Order Disclosures, Upload/View Documents, Change of Circumstance, Disclosure Center, Conditions, AUS, and Third Party Services. The 'Third Party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

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**



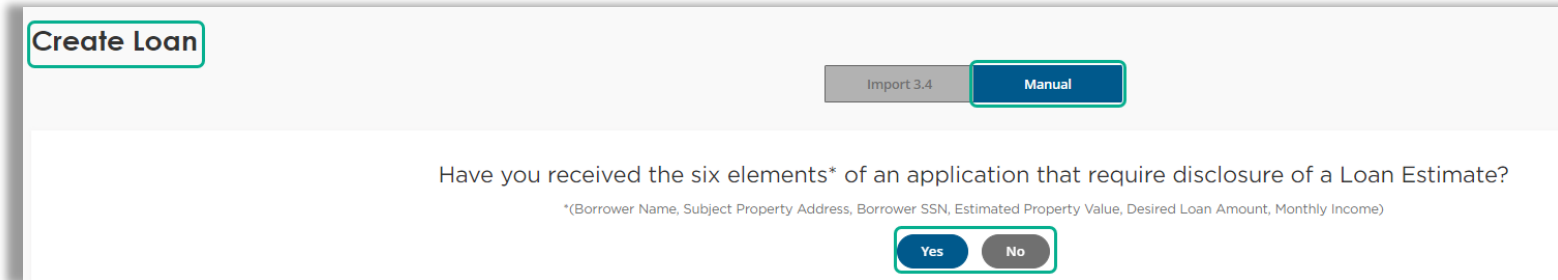
- Review messaging and select **OK** to close



Note: Once Mercury Network has uploaded the appraisal it will be available by navigating to [Upload/View Documents](#).

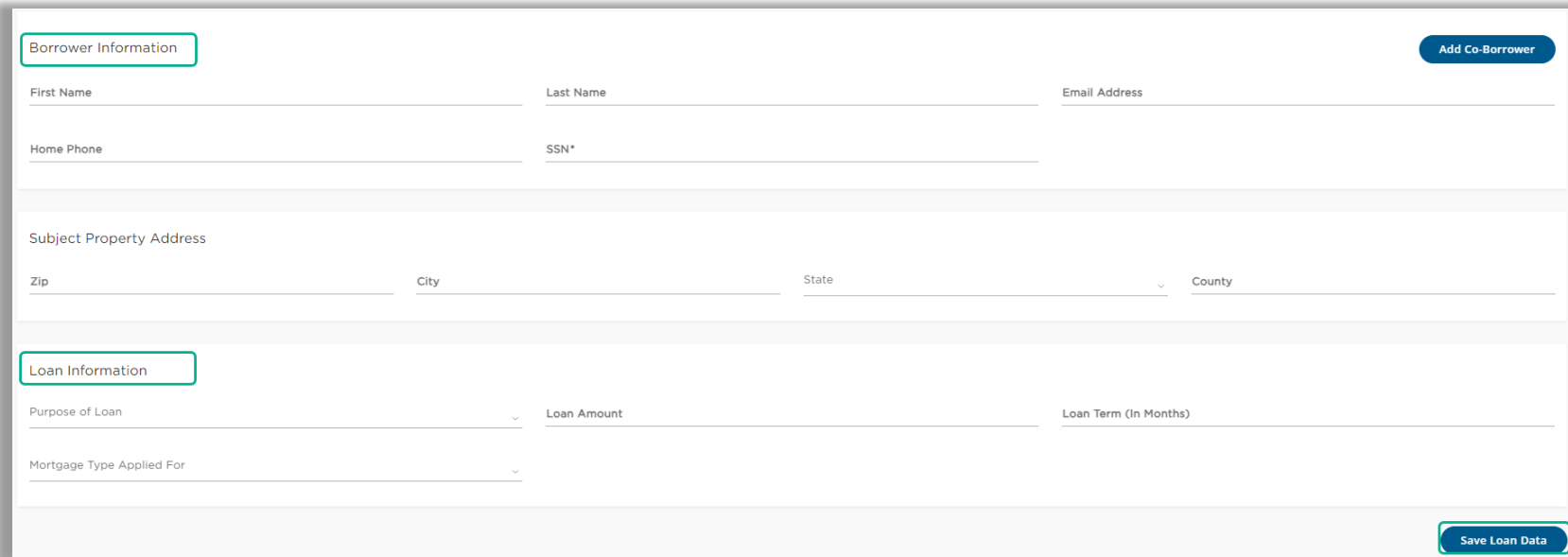
MANUAL

- 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



The screenshot shows the 'Create Loan' screen. At the top left is a 'Create Loan' button. To its right are two buttons: 'Import 3.4' and 'Manual'. The 'Manual' button is highlighted with a red border. Below these buttons is a question: 'Have you received the six elements* of an application that require disclosure of a Loan Estimate?'. Below the question is a small text note: '*(Borrower Name, Subject Property Address, Borrower SSN, Estimated Property Value, Desired Loan Amount, Monthly Income)'. At the bottom of the question area are two buttons: 'Yes' and 'No'. The 'Yes' button is highlighted with a red border.

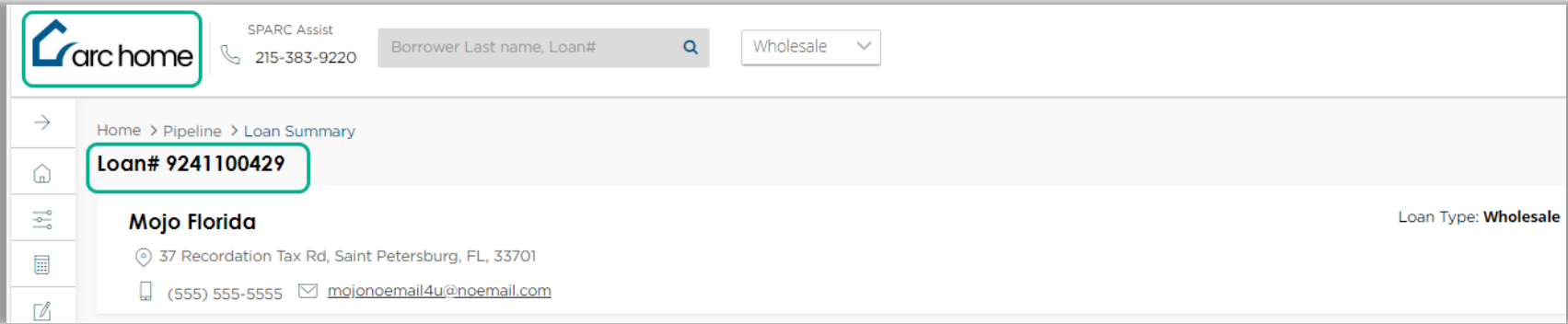
- Complete the **Borrower Information** and **Loan Information**
- Select **Save Loan Data**



The screenshot shows two screens. The top screen is 'Borrower Information'. It has a 'Borrower Information' tab at the top left and an 'Add Co-Borrower' button at the top right. The form fields are: First Name, Last Name, Email Address, Home Phone, and SSN*. The bottom screen is 'Loan Information'. It has a 'Loan Information' tab at the top left. The form fields are: Purpose of Loan, Loan Amount, Loan Term (In Months), and Mortgage Type Applied For. At the bottom right of the 'Loan Information' screen is a 'Save Loan Data' button.

MANUAL (continued)

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

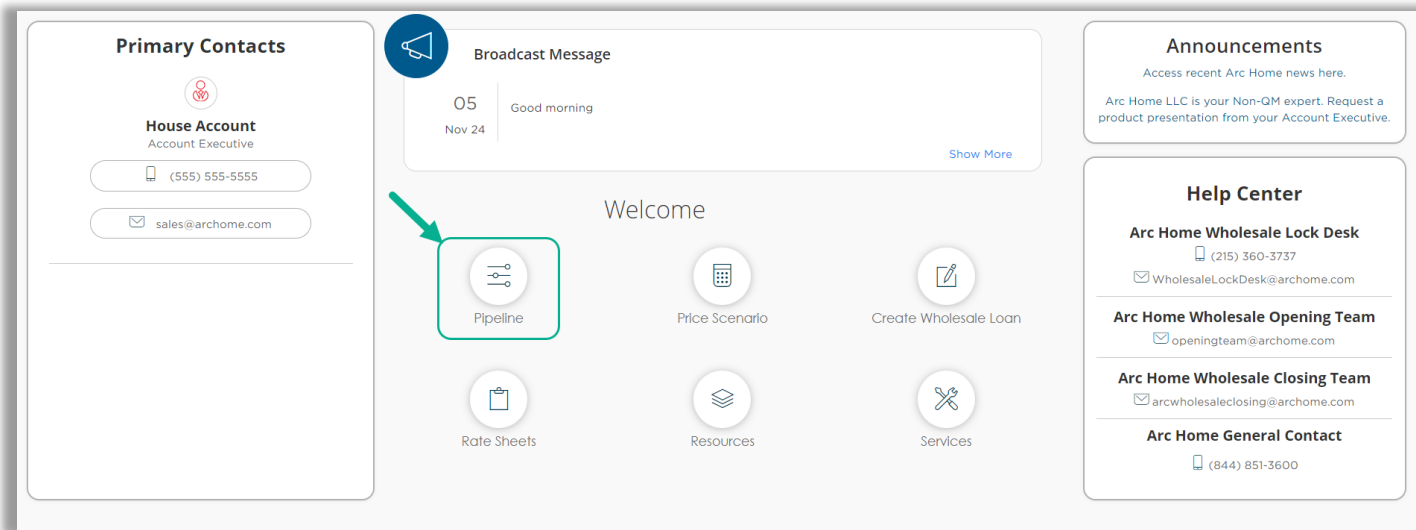


The screenshot shows the Arc Home interface. At the top left is the Arc Home logo. To its right is the text "SPARC Assist" and the phone number "215-383-9220". Further right is a search bar with the placeholder text "Borrower Last name, Loan#" and a magnifying glass icon. To the right of the search bar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

- Proceed to **Application**

PIPELINE

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



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

Pipeline

Search

Search By Go Reset

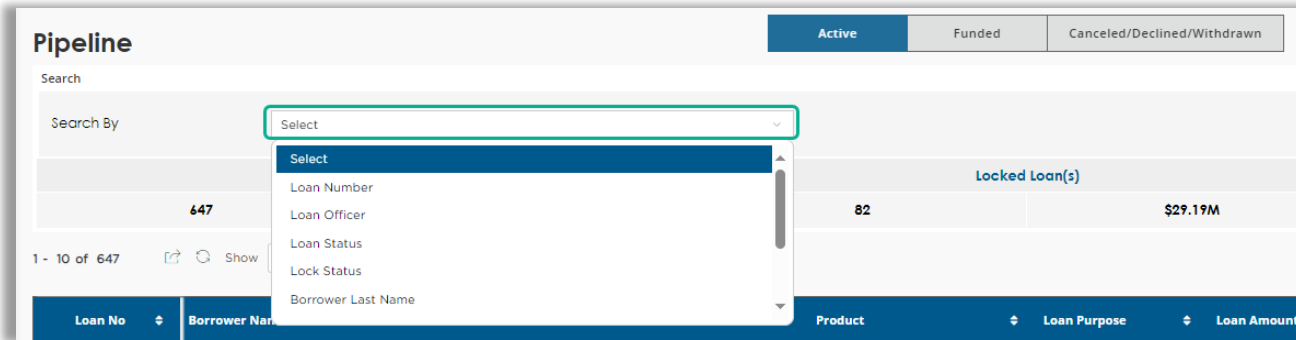
Active Loan(s)		Locked Loan(s)		Registered Floating Loan(s)	
646	\$223.31M	82	\$29.19M	255	\$76.04M

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

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

LOAN SEARCH PIPELINE

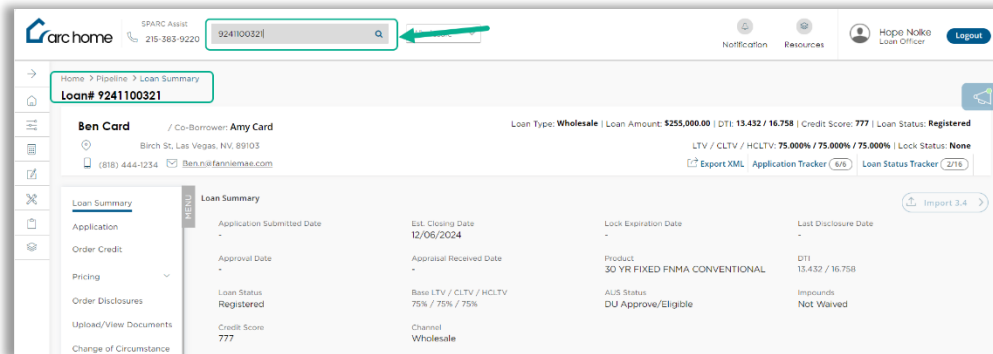
- In **Pipeline** view use the **Search By** drop-down menu and choose: **Loan Number**, **Loan Officer**, **Loan Status**, **Lock Status** or **Borrower Last Name**



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



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



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

Search Results

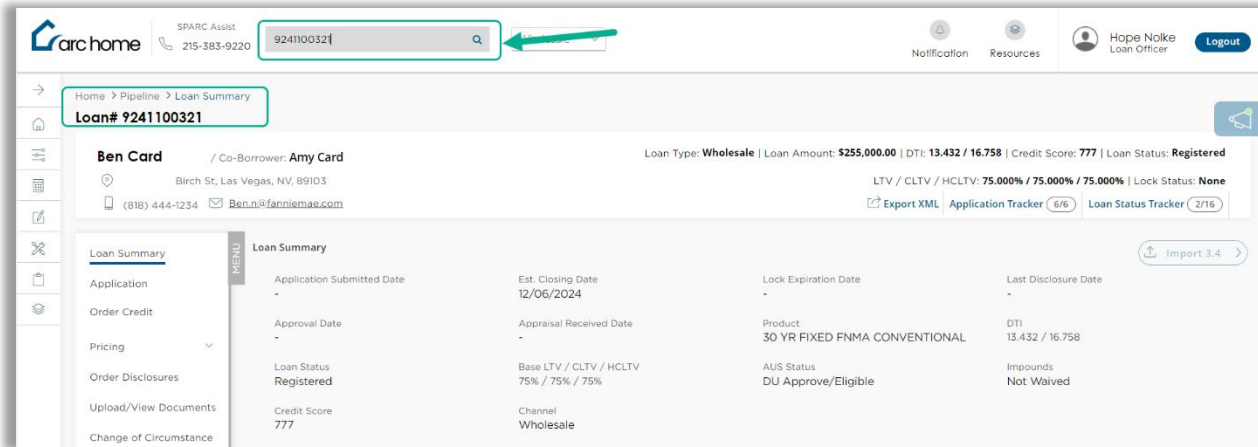
We found 214 results matching the criteria: 'firstimer'

1 - 10 of 214

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

LOAN SEARCH HOME PAGE

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



arc home SPARC Assist 215-383-9220 9241100321

Notification Resources Hope Nolke Loan Officer Logout

Home > Pipeline > Loan Summary

Loan# 9241100321

Ben Card / Co-Borrower: **Amy Card**

Birch St, Las Vegas, NV, 89103

(818) 444-1234 Ben.hs@fanniemae.com

Loan Type: **Wholesale** | Loan Amount: **\$255,000.00** | DTI: **13.432 / 16.758** | Credit Score: **777** | Loan Status: **Registered**

LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **None**

Export XML Application Tracker (6/6) Loan Status Tracker (2/16)

Import 3.4

Loan Summary

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

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

Search Results

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

1 - 10 of 214

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

PRICE SCENARIO

- Complete all **Loan Information**, **Property Information**, **Borrower Information** and **Other Information** required fields as 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 *

Tax and insurance escrow

2nd Financing ☐ Yes ☒ No

Property Information

Zip *

City *

State *

County *

In Rural Area? *

Property Use *

☐ Has Non Occupant Co-Borrower

Property Type *

Structure Type *

☐ Is Seasonal Property?

☐ New Construction

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

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

Back 

EXPAND ALL

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

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

Compare (2) Collapse All 

30 YR FIXED CONFORMING				
Product Name 30 YR FIXED FNMA CONVENTIONAL	Rate 6.625	Price 99.710	P & I 2,561.24	DTI 27.075

1 - 20 of 20

Pin	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Reserve Months
☒	6.000	97.550	2,398.20	25.988	6.378	\$23,572.33	\$123,572.33	19.6
☒	6.125	98.104	2,430.44	26.203	6.451	\$21,388.28	\$121,388.28	20.0

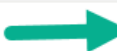


COMPARE

- 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
☒	30 YR FIXED FNMA CONVENTIONAL	6.000	97.550	2,398.20	25.988	6.378	\$23,572.33	\$123,572.33	
☒	30 YR FIXED FNMA CONVENTIONAL	6.125	98.104	2,430.44	26.203	6.451	\$21,388.28	\$121,388.28	


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

LOAN COMPARSION BREAKDOWN

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

Loan Comparison Breakdown
OVERLAND PARK, KS 66212

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

Estimated Closing Cost Breakdown

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

EMAIL REPORT TO BORROWER

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

Email Address *

test@archomeloans.com

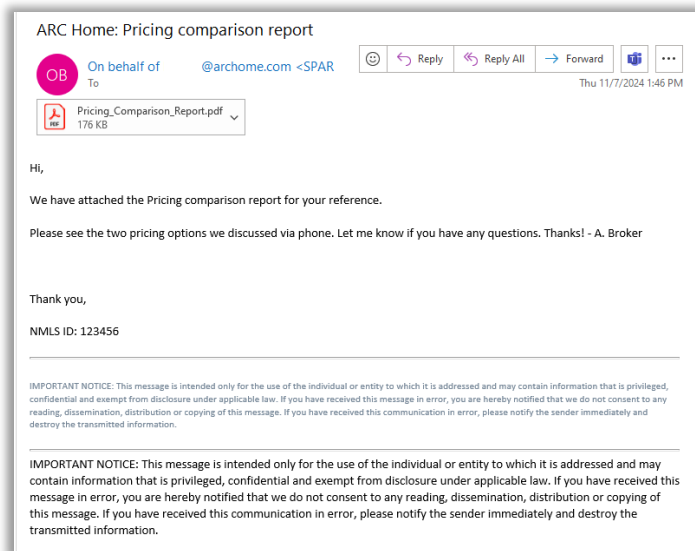
Message to Borrower

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

Send

Cancel

Example of Email Message



Example of Loan Comparison Breakdown

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

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



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

Custom Mortgage Report for:
OVERLAND PARK, KS 66212

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

Loan Comparison Summary

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

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

RATE SHEETS

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

Please enter your email address to view rates

Enter email address

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

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

Wholesale Non-Agency Rates

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

RESOURCES

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

Resources

Wholesale training resources:

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

Wholesale Loan Products and guidelines:

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

SERVICES

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

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

Services

Appraisal Tracking:

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

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

Sign In

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

Username:

Password:

☐ Remember me

SIGN IN

[Forgot Username or Password?](#)

POWERED BY **Mercury Network**
Vendor Management Platform

[Terms of Use](#)

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

Orders

Find:

☐ Starts with ☒ Contains

In field:

Subject city

Placed:

All Active

All Open Orders (1)

Tracking #	Status	Due date	Inspection	Borrower	Property	Lender	Account exec	Vendor	Loan #	Order date	Product	Updated
MERC-52585053	On Hold	11/22/2024		Andy C America	14 HEATHER 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:			Time: 11/14/2024 12:06 PM CST Event: Send Payment Link Successful by Account Management Notes: Make a payment link sent to
Order Date:	11/14/2024		Time: 11/14/2024 12:01 PM CST Event: On Hold by Class Valuation Notes: Awaiting payment
Due Date:	11/22/2024		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.
Closing Date:	Edit		Time: 11/14/2024 12:01 PM CST Event: Appraiser Accepted Assignment by Class Valuation Notes: Order automatically accepted.
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		
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			

PRIMARY CONTACTS

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

HELP CENTER

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

SPARC ASSIST

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

NOTIFICATIONS

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

WHOLESALE FEES

Channel	Product	Funding Fee ¹	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		
	Closed End Second	\$799			N/A		

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

MORTGAGEE CLAUSES & LOSS PAYEES

Government (FHA, VA, USDA) Conventional QM (FHLMC or FNMA)	ARC Home LLC C/O * LoanCare, LLC ISAOA/ATIMA P.O. Box 202049 Florence, SC 29502-2049 *PLEASE NOTE: For <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>
FNMA/FHLMC 30 YR Fixed Investment FNMA/FHLMC 30 YR Second Home Access Non-QM Edge, Elite QM Elite Jumbo 30 YR Conventional Investment (non FHLMC/FNMA)	Shellpoint Mortgage Servicing ISAOA ATIMA P.O. Box 7050 Troy, MI 48007-7050

CPL & TITLE VESTING

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

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