

WHOLESALE IMPORTANT INFORMATION

11/6/2026

arc home

FEE SCHEDULE

PRODUCT	UNDERWRITING FEE	TAX SERVICE FEE	FLOOD CERTIFICATION FEE	LLC & CORPORATION VESTING REVIEW FEE	TRUST VESTING REVIEW FEE	TEXAS ATTORNEY REVIEW FEE
Conventional Conforming and Government *Government includes FHA, VA & USDA	$1,250	Included in Underwriting Fee		Not Applicable	$125	$150
Conventional Investment* *30YR Fixed Conventional Investment FNMA/FHLMC 30 YR Fixed Primary FNMA/FHLMC 30 YR Fixed Second Home FNMA/FHLMC 30 YR Fixed Investment	$1,250			Not Applicable	$125	$150
FHA Streamline, USDA Streamlined Assist and VA IRRRL's	$695			Not Applicable	$125	$150
Elite Jumbo Marquee Jumbo	$1,275			Not Applicable	$125	$150
Closed End Second	$799			Not Applicable	$125	$150
Access NQM Edge NQM Elite QM Foreign National	$1,645			$300 Business Purpose Investment Transactions Only	$125	$150

MORTGAGEE CLAUSES & LOSS PAYEES

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

CPL, TITLE VESTING & LENDER IDs

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	

LENDER IDS	
FHA ID	2315600001
VA ID	6500850000
FNMA Approved Seller Servicer #	29208
FHLMC Approved Seller Servicer #	156770
USDA ID	141841762

GOVERNMENT, FNMA/FHLMC SECOND HOME & INVESTMENT, CONVENTIONAL QM IMPORTANT CONTACTS

GOVERNMENT, FNMA/FHLMC SECOND HOME & INVESTMENT, CONVENTIONAL QM	
Website	www.archomeloans.myloancare.com
Servicing Phone Number	(855) 876-9205
Borrower Correspondence	ARC Home LLC C/O LoanCare, LLC P.O. Box 8068 Virginia Beach, VA 23450
Borrower Payment Mailing Address	ARC Home LLC C/O LoanCare, LLC P.O. Box 8068 Virginia Beach, VA 23450
Overnight Payment Mailing Address	ARC Home LLC C/O LoanCare, LLC Attn: Cashier 3637 Sentara Way Virginia Beach, VA 23452

ACCESS NON-QM, ELITE QM, EDGE NON-QM, ELITE JUMBO, MARQUEE JUMBO, FOREIGN NATIONAL, CLOSED END SECOND, FNMA/FHLMC PRIMARY & CONVENTIONAL INVESTMENT - IMPORTANT CONTACTS

ACCESS NON-QM, ELITE QM, EDGE NON-QM, ELITE JUMBO, MARQUEE JUMBO, FOREIGN NATIONAL, CIOSED END SECOND, FNMA/FHLMC PRIMARY & CONVENTIONAL INVESTMENT	
Website	www.shellpointmtg.com
Servicing Phone Number	800-365-7107
Borrower Correspondence	Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826
Borrower Payment Mailing Address	Shellpoint Mortgage Servicing P.O. Box 60535 City of Industry, CA 91716-0535
Overnight Payment Mailing Address	Shellpoint Mortgage Servicing Attn: Payment Processing 75 Beattie Place, Suite LL202 Greenville, SC 29601

PRICING POLICIES

LOCK DESK BUSINESS HOURS (not including Jumbo):

The Wholesale Arc Home Lock Desk will accept locks via SPARC beginning with the morning rate sheet release (approximately 10:00 AM EST) through 8:30 PM EST.

Lock desk staff is available between the hours of 8:30 AM to 9:00 PM EST. The lock desk may be contacted at phone 215-360-3737 or wholesalelockdesk@archome.com

LOCK POLICY – ACCESS, AGENCY, EDGE, ELITE, FOREIGN NATIONAL AND GOVERNMENT PRODUCTS INCLUDING CONVENTIONAL INVESTMENT AND FNMA/FHLMC PRIMARY, SECOND HOME & INVESTMENT:

Arc Home will permit agency and government loans to float up until final underwriting review. In order to receive "Clear to Close" status, the loan must be locked in SPARC.

Access Non-QM

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Edge Non-QM

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Elite QM

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Foreign National

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

PRICING POLICIES

EXPIRATIONS

All loans must be closed and funded by the Lock Expiration Date. Any extension requests must be made on or before the Expiration Date, and requests received after this date will be subject to re-lock at worse-case pricing. Extension requests should be made by contacting the wholesale lock desk wholesalelockdesk@archome.com. Lock extensions cannot exceed 30 days. Requests received after this date will be subject to the Relock Policy.

If the initial lock expiration on a loan would fall on a weekend or a holiday observed by Arc Home, the Lock Expiration Date will roll to the next business day. Any further extensions or relocks made on a locked loan, however, will NOT roll to the next business day. Lock extensions are at a cost of 2 basis points per day.

PRICING POLICIES -JUMBO

Marquee Jumbo

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Lock Hours

Jumbo Locks will be accepted from the time of rate sheet distribution (approximately 10 AM) until 630pm EST. Any locks received after 630 pm EST will be subject to pricing on the following day's rate sheet as the Lock desk closes at this time.

Expirations

All loans must be closed and funded by the Lock Expiration Date. Any extension requests must be made on or before the Expiration Date, and requests received after this date will be subject to re-lock at worse-case pricing. Extension requests should be made by contacting the wholesale lock desk wholesalelockdesk@archome.com. Lock extensions cannot exceed 30 days. Requests received after this date will be subject to the Relock Policy.

If the lock expiration on a loan would fall on a weekend or a holiday observed by Arc Home, the Lock Expiration Date will roll to the next business day. Lock extensions are in increments of 15 days at a cost of 12.5 basis points.

Extension Policy

Lock extensions are at a cost of 12.5 basis points per 15 day increments. They are at a maximum of 30 days. If a lock extension lands on a weekend, the expiration will roll to the next business day.

For example, if a loan is extended on a Monday and the 15-day extension lands on Saturday, it will auto-roll to the following Monday.

Re-Lock Policy

Loans will be subject to worse case pricing at the time of re-lock plus a relock fee of 30 basis points (for 15 day relock) or 60 basis points (for 30 day relock) along with all prior extension fees for locks expired less than or equal to 30 days. After 30 days, loans are permitted to re-lock at current market with no re-lock fee or prior extension fees