



WHOLESALE IMPORTANT INFORMATION

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	\$1,150	Included in Underwriting Fee		Not Applicable	\$125	\$150
Conventional Investment* *30YR Fixed Conventional Investment FNMA/FHLMC 30 YR Fixed Investment & FNMA/FHLMC 30 YR Fixed Second Home	\$1,150			Not Applicable	\$125	\$150
FHA Streamline, USDA Streamlined Assist and VA IRRRL's	\$645			Not Applicable	\$125	\$150
Jumbo Express Jumbo Prime Elite Jumbo	\$1,275			Not Applicable	\$125	\$150
Access NQM Edge NQM Elite QM Foreign National	\$1,495			\$150 Business Purpose Investment Transactions Only	\$125	\$150

MORTGAGEE CLAUSES & LOSS PAYEES

MORTGAGEE CLAUSES & LOSS PAYEES	
Government (FHA, VA, USDA)	ARC Home LLC C/O * Flagstar Bank ISAOA/ATIMA P.O. Box 52198 Phoenix, AZ 85072-2198 *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>.
Conventional QM (FHLMC or FNMA) Jumbo Express/Prime	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	Shellpoint Mortgage Servicing ISAOA ATIMA P.O. Box 7050 Troy, MI 48007-7050
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 & 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

CONVENTIONAL QM & JUMBO PRIME/EXPRESS IMPORTANT CONTACTS

CONVENTIONAL QM AND JUMBO PRIME/EXPRESS	
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, FOREIGN NATIONAL, FNMA/FHLMC SECOND HOME & INVESTMENT IMPORTANT CONTACTS

ACCESS NON-QM, ELITE QM, EDGE NON-QM, ELITE JUMBO, FOREIGN NATIONAL, FNMA/FHLMC SECOND HOME & 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 650840 Dallas, TX 75265-0840
Overnight Payment Mailing Address	Shellpoint Mortgage Servicing Attn: Payment Processing 75 Beattie Place, Suite LL202 Greenville, SC 29601

GOVERNMENT LOANS – IMPORTANT CONTACTS

GOVERNMENT LOANS	
Servicing Phone Number	(800) 968-7700
Borrower Correspondence	ARC Home LLC C/O Flagstar Bank Attn: Customer Service Mailstop E-115-3 5151 Corporate Drive Troy, MI 48098-2639
Payment Mailing Address	ARC Home LLC C/O Flagstar Bank Attn: Cash Processing P.O. Box 660263 Dallas, TX 75266-0263
Overnight Payment Mailing Address	ARC Home LLC C/O Flagstar Bank Attn: Cash Ops Servicing Transfers Mailstop W-175-3 5151 Corporate Drive Troy, MI 48098-2639

PRICING POLICIES

LOCK DESK BUSINESS HOURS:

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 - AGENCY AND GOVERNMENT PRODUCTS INCLUDING CONVENTIONAL INVESTMENT AND FNMA/FHLMC 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.

LOCK POLICY - ACCESS NON-QM:

Locks <= 15 days - Loan must be submitted for Clear to Close Status

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

LOCK POLICY - EDGE NON-QM:

Locks <= 15 days - Loan must be submitted for Clear to Close Status

Locks => 30 days - Loan can lock at Registration

LOCK POLICY - ELITE QM:

Locks <= 15 days - Loan must be submitted for Clear to Close Status

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

LOCK POLICY - FOREIGN NATIONAL:

Locks <= 15 days - Loan must be submitted for Clear To Close 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

If the initial lock expiration on a loan would fall on a weekend or an Arc Home observed holiday, Arc Home will automatically roll the Lock Expiration Date to the next business day.

Any further extensions or relocks made on a locked loan, however, that may cause the loan to expire on a weekend or Arc Home holiday, will NOT roll to the next business day. In all cases, the loan must be closed and disbursed by the Lock Expiration Date. The cost to extend a loan is currently 2 bps per day.

PRICING POLICIES -JUMBO

LOCK POLICY – JUMBO PRODUCTS:

Arc Home will permit jumbo loans to float up until final underwriting review. In order to receive “Clear to Close” status, the loan must be locked in SPARC.

EXTENSION POLICY:

Lock extensions are at a cost of 2 bps per day. These extensions occur in 5-day increments. They are at a maximum of 30 days. If a lock extension lands on a weekend, the days needed to extend will go through to the next business day.

RE-LOCK POLICY:

Loans will be subject to worse case pricing at the time of re-lock plus a relock fee of 25 bps along with all prior extension fees for locks expired less than or equal to 60 days. After 60 days, loans are permitted to re- lock at current market with no re-lock fee or prior extension fees