



## Wholesale Announcement

### DSCR: Viewing Premium Pricing Originator Compensation

The amount of Premium Pricing compensation & total compensation can be found under pricing in

| Updated Valuation Requirements                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Topic                                                                                                                                         | Previous Guideline                                                                                                                                                                                                                                                                                                                                                                                                                                                   | New Guideline                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <u>Access Suite</u><br><u>Edge Suite</u><br><u>Foreign National</u><br><br><u>Transferred/</u><br><u>Non-Transferred</u><br><u>Appraisals</u> | <ul style="list-style-type: none"> <li>Non-transferred appraisals: when two appraisals are required, if the lower appraised value returns an SSR score &gt; 3.5, an Arc Home Loan Collateral review is required.</li> </ul>                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Non-transferred appraisals: when the SSR score is not returned on a loan with an LTV &gt; 65%, an Arc Home Loan Collateral review is required. When two appraisals are required, if the lower appraised value returns an SSR score &gt; 3.5, an Arc Home Loan Collateral review is required.</li> </ul>                                                                                                                                                                                                                                                  |
| <u>Collateral Review</u><br><u>Requirements for Access, Edge, Foreign National, Elite Jumbo Prime, Marquee Jumbo</u>                          | <ul style="list-style-type: none"> <li>Arc Home Collateral review is required in the following instances: <ul style="list-style-type: none"> <li>Cash to Borrower exceeds \$1,000,000</li> <li>A Reconsideration of Value (ROV) is present in the loan file</li> <li>Appraisal identifies a declining market</li> <li>Appraisal indicates the subject property is rural, and both of the following apply: SSR Score &gt; 2.5, and LTV &gt; 65</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>Arc Home Collateral review is required in the following instances: <ul style="list-style-type: none"> <li>Loans with loan amount \$2,000,000 or greater and LTV/CLTV/HCLTV &gt; 80%</li> <li>Cash to Borrower exceeds \$1,000,000</li> <li>A Reconsideration of Value (ROV) is present in the loan file and LTV &gt; 80%</li> <li>Appraisal identifies a declining market and SSR score &gt; 2.5</li> <li>Appraisal indicates the subject property is rural, and both of the following apply: SSR Score &gt; 2.5, and LTV &gt; 65</li> </ul> </li> </ul> |

