Submitting Conditions to Arc Home

Broker and Correspondent SPARC 2.0 Job Aid | SPARC

Objective: This cheat sheet was designed to assist Clients in how to submit conditions for review after loan approval. Please note that after uploading conditions, you must "push" the loan to Arc Home by changing its status to "Condition Review" for Underwriting conditions or "Submit to Final Purchase Review" for pre-purchase conditions. This action sends the loan to the Arc Home Operations team to ensure you and your borrowers receive the fastest possible service.

Process:

Step 1: Login to SPARC: https://sparc.archome.com/

Step 2: Open your loan

Step 3: Once the loan has been Approved or Submitted to Purchase Review, you will upload your conditions to the **Conditions** page in SPARC:

- Click "Export all Conditions" to open an excel spreadsheet of all conditions or view the Approval Letter by clicking "Approval Letter"
- Use the filters at the top of the screen to narrow down which conditions you want to review or work

Step 4: Upload the documentation using the "Drag & Drop" or the "+" sign in the box or link to a Previously Added document. Once you have uploaded ALL docs to that condition, click the "Attach" button. **(Do not click "Attach" until all docs are uploaded to the condition)**

Step 5: Once you have uploaded all the conditions and attached them, click the following to send the docs to Arc Home for review:

- Broker and Non-Delegated Underwriting conditions: **Submit to Condition Review**
- Non-Delegated and Delegated Prior to Purchase Conditions: **Submit to Final Purchase Review**

Important Notes:

XML Appraisal Documents cannot be uploaded to the Conditions page so must be uploaded to the **Upload/View Documents Screen.**
If you are uploading an XML formatted document:
- Upload to the **Upload/View Documents** Screen via the Upload Documents Tab, selecting Document Folder = Appraisal and Document Type = Appraisal (as seen below)
- Navigate to the **Conditions** Screen
- Follow step 4 to associate the condition to a previously uploaded document and Attach to the condition

If a user has clicked **"Attach"** and needs to add more docs to a condition, simply click "Re-activate" to open the condition to allow for more documents to be attached. Proceed with steps 3-5 to add more documents.

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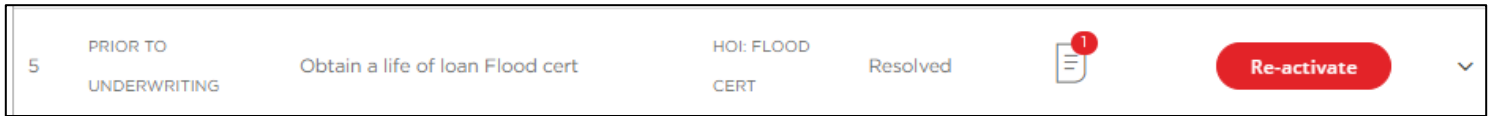
The last step after "Attaching" all conditions is to then **"Submit to Condition Review"** OR **"Submit to Final Purchase Review"** status. This status can only be clicked once to send the loan to Arc Home to take action, so if the loan is already with Arc Home in Condition Review, Final Underwriting, or Purchase Review the client cannot re-click it. In that case, they may need to email the Account Manager to notify him or her that more conditions have been uploaded.

If you have questions about an approval or specific conditions, you can easily email your Account Manager by clicking "Email Account Manager"

If you require assistance with uploading a loan, the loan registration or locking process, or disclosing in SPARC, you can contact SPARCassist@archome.com or 215-383-9220.