

Submitting Conditions to Arc Home



Broker and Correspondent SPARC 2.0 Job Aid | SPARC

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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

Home > Pipeline > Conditions
Loan# 9230601201
Alice Firsimier
21783 Twilight St unit 123, SANTEE, CA, 92071
(342) 342-3423 | Alice.fir@gmail.com

Lock Status: Locked | Lock Expiration Date: 7/31/2023
Application Tracker (6/6) Loan Status Tracker (3/16)

Use the filters at the top of the screen to narrow down which conditions you want to review or work

This section allows you to open an excel spreadsheet of all conditions or view the Approval Letter

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1	PRIOR TO DOCS DRAWN	HOA fees have been entered on this loan. Validate if a PUD rider will be needed in the closing docs.		Resolved	Drag & Drop +Previously Added	1		
2	PRIOR TO DOCS DRAWN	This loan has been identified as a Condo. Validate if a CONDO rider will be needed in the closing docs.		Active	Drag & Drop +Previously Added	0	Attach	
3	PRIOR TO DOCS DRAWN	This loan requires that the loan pass state specific compliance tests. Please validate that loan is passing all state specific tests.		Active	Drag & Drop +Previously Added	0	Attach	
4	PRIOR TO DOCS DRAWN	Non-Borrowing Spouse To Sign Deed of Trust/Notice of Right to Cancel/ Closing Disclosure(As Applicable) If On Title	CLOSING DOCUMENTS: MISC CLOSING DOCUMENTS	Active	Drag & Drop +Previously Added	0	Attach	

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)

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*Export all Conditions > Approval Letter >





Acceptable file type: pdf | Maximum total file size is 100 MB. Maximum 12 files | xls, xlsx and xml documents cannot be resolved in SPARC. Please contact your AM with questions.

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
14	PRIOR TO CLEAR TO CLOSE	Arc to obtain most recent two year tax transcripts (W2/1099 or Tax Returns, as applicable by the borrower(s) employment type) are required. Note: If 1099 transcripts are not available, a CPA letter is required to verify that the borrower has filed a Schedule C for the past 2 years.		Active	Drag & Drop +Previously Added	0	Attach	
15	PRIOR TO CLEAR TO CLOSE	C505: Internal QC Review Required - Please do NOT schedule closing before the internal QC review is complete		Active	Drag & Drop +Previously Added	0	Attach	

You can use the "+" sign or "Drag & Drop" in the box or Link to a Previously Added document. Then hit "Attach"

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**

8	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI: FLOOD CERT	Resolved	<div style="border: 1px solid red; padding: 2px;">Drag & Drop</div> + Previously Added		▼	
9	WARNING	ALICE FIRSTMER: HEMLOCKS ACCOUNT 98E543184026 DOES NOT EXIST IN CREDIT REPORT.		Resolved	<div style="border: 1px solid red; padding: 2px;">Drag & Drop</div> + Previously Added		▼	
10	WARNING	ALICE FIRSTMER: HILLSIDE BANK ACCOUNT 291443CB1189 DOES NOT EXIST IN CREDIT REPORT.		Active	<div style="border: 1px solid red; padding: 2px;">Drag & Drop</div> + Previously Added		<div style="border: 1px solid red; padding: 2px; background-color: red; color: white;">Attach</div>	▼
11	WARNING	ALICE FIRSTMER: Test ACCOUNT 12345 DOES NOT EXIST IN CREDIT REPORT.		Active	<div style="border: 1px solid red; padding: 2px;">Drag & Drop</div> + Previously Added		<div style="border: 1px solid red; padding: 2px; background-color: red; color: white;">Attach</div>	▼

Go back to pipeline
Email Account Manager
Submit to Condition 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

Upload / View Documents

Upload Documents
View Documents

Manually Upload Documents

Please fill the below fields to upload the documents.

Document Folder

APPRAISAL ▼

Document Type

APPRAISAL ▼

or

Q Search

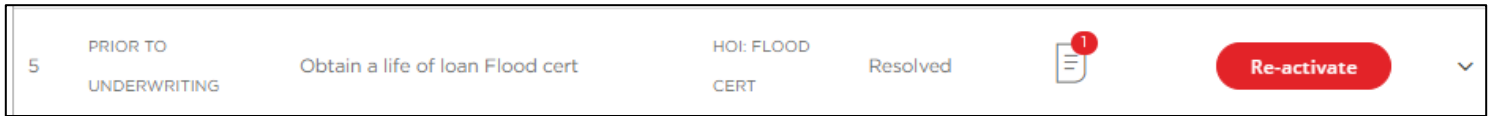
Applicant

Kathleen Cartwright ▼

Comments

(Max 200 Characters)

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.



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.