

Broker and Non-Delegated SPARC 2.0 Job Aid | SPARC

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Objective: This cheat sheet was designed to assist Brokers and Non-Delegated Correspondents in how to run DU in the SPARC 2.0 portal. Doing this will automatically release your findings to Arc Home and upload a copy to your loan file via the Upload/View Document Screen.

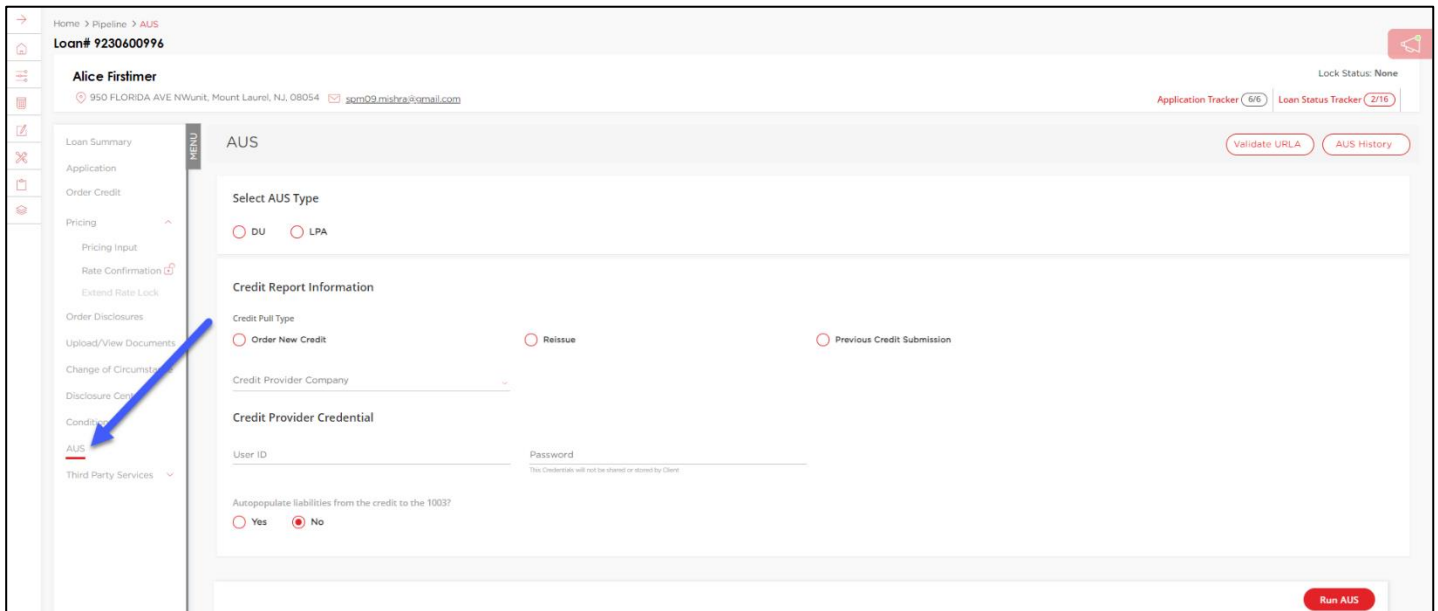
Note: If you do not run the DU in SPARC 2.0, you will need to finalize and release the findings to Arc Home.

Process: This process applies to all transactions where DU findings are required

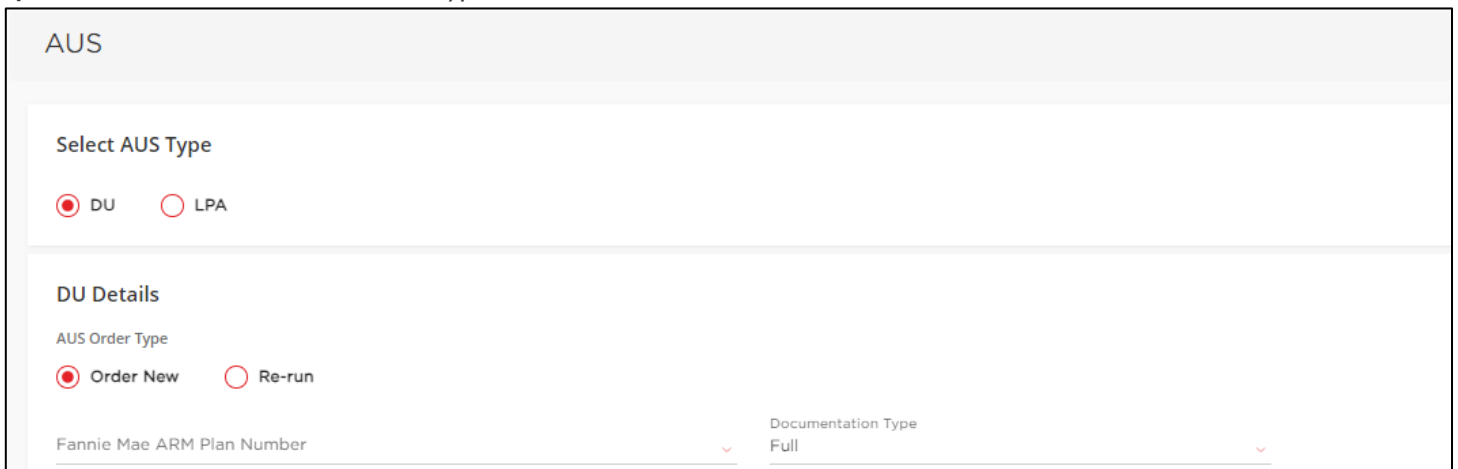
Step 1: Login to SPARC: <https://sparc.archohome.com/>

Step 2: Open your loan

Step 3: Click “AUS” from the left-hand navigation



Step 4: Select the radio button for AUS Type



Step 5: Select your DU Details:

- A) If this is your first time running your loan through DU in SPARC 2.0, select the radio button “Order New”
- B) For any subsequent DU submissions, select the radio button “Re-run”

Step 6: Enter Credit Pull Type Information by selecting Credit Type:

Credit Report Information

Credit Pull Type

- Order a new credit report from a credit provider
- Reissue an existing credit report from a credit provider
- Use credit report from previous submission

Credit Provider Company

Credit Provider Credential

User ID Password

This Credentials will not be shared or stored by Client

Autopopulate liabilities from the credit to the 1003?

- Yes
- No

- A) If this is your first time running your loan through DU in SPARC 2.0, select the radio button “Reissue an existing credit report from a credit provider”
- B) For any subsequent DU submissions, select the radio button “Use credit report from previous submission”

Step 7: You MUST complete the highlighted fields above with your Credit Provider Company, User id and Password. Arc Home does not maintain this information

Note: The Credit Reference # will be pre-populated from the credit reissued during loan registration

Step 8: Click “Run AUS”

Applications

Alice Firstimer

Credit Reference # 5004469

Run AUS

Step 9: The system will require you to validate the information on your URLA, click “Yes” to the question, do you want to validate URLA?

Do you want to validate URLA?

Yes No

- A) The validation process will review your URLA for any missing data. If there are any errors, there will be an indicator on the top right side of the screen. You will see a check mark with the number of errors, and the area of the error will be illuminated with a red outline. Once cleared, the number of errors will drop to “0,” and you can return to the AUS screen to run the AUS.
- B) If there are no errors, you can proceed to running the AUS

Step 10: Once Findings are run, they can be viewed on screen via the AUS Results Summary

AUS Results & History AUS

AUS Result Summary

AUS Attributes	DU
Eligibility	Approve/Eligible

[View DU Findings](#)

AUS History

Submission #	AUS Type	Reference #	Request Date & Time	User	Recommendation
1	DU	1649654150	06/12/2023 12:11:43	judyloanofficer_00	Approve/Eligible

If you require assistance with your upload, registration, or disclosing, you can contact SPARCassist@archome.com or 215-383-9220.