



Delegated
Client Reference Guide
8/1/2024

CONTACTS AND WEBSITES

ALL DELEGATED

Pricing Desk:

archomelockdesk@archome.com

215-360-3737

Scenario Requests:

<https://externalapps.ahl100.com:8443/DealDesks/ScenarioRequest>

Arc Home LLC Website:

<http://archomellc.com>

SPARC Portal Website:

<https://sparc.archome.com>

ALL PRODUCTS (GOVERNMENT, CONVENTIONAL, FHLMC/FNMA 2ND HOME & INVESTMENT, ARC ACCESS, ARC ELITE, FOREIGN NATIONAL & CONV INVESTMENT)

Operations Questions- Email Arc Account Managers:

delegatedcorrespondentteam@archome.com

FEE SCHEDULE

Arc Home will charge the following fees when purchasing a loan from the seller:

| Channel | Product | Funding Fee | Tax Service Fee | Flood Certification Fee ¹ | Collateral Desktop Analysis (CDA) | Re-Underwrite Fee | Condo Questionnaire Fee - Full Review Only | Condo Review Fee - Full Review Only | TX 50(a)6 |
|-----------|-------------------------------------------------------------------------------------------------------------|-------------|-----------------|--------------------------------------|-----------------------------------|-------------------|--------------------------------------------|-------------------------------------|-----------|
| Delegated | Conventional Conforming, Government, FNMA/FHLMC 30 YR Fixed Investment & FNMA/FHLMC 30 YR Fixed Second Home | \$400 | \$85 | \$13 | Not Applicable | Not Applicable | Not Applicable | Not Applicable | \$115 |
| | Arc Access NQM Edge Arc Elite QM Conv Investment Property Foreign National Elite Jumbo | \$695 | \$85 | \$13 | Not Applicable | Not Applicable | Not Applicable | Not Applicable | \$115 |

¹If the seller provides a Life of Loan SFHA Determination Certificate from Servicelink or CoreLogic Flood Services, the Flood Certification Fee does not apply. If the file does not include a Life of Loan SFHA Determination Certificate, or it is from a vendor other than CoreLogic, the fee will apply. See Chapter 9 for more information.

PRICING POLICIES

LOCK DESK BUSINESS HOURS:

The Correspondent Arc Home Lock Desk will accept locks via SPARC beginning with the morning rate sheet release (approximately 10:00 AM EST) through 11:00 PM EST. Lock Desk staff is available between the hours of 8:30 AM to 9:00 PM EST. The lock desk may be reached via email at archomelockdesk@archhome.com or by phone at 215-360-3737

SUSPENSE POLICY

ARC ACCESS (NON-QM), ELITE QM, FOREIGN NATIONAL, CONVENTIONAL INVESTMENT PROPERTY, AGENCY, GOVERNMENT, & FNMA/FHLMC SECOND HOME & INVESTMENT PRODUCTS:

A loan will hit late suspense if clear to purchase conditions have not yet been met. Late suspense starts at the later of the delivery expiration date, pre-funding or diligence review plus a 5-calendar day grace period and ends when the last condition has been uploaded.

Loan will be charged 1.5 bps per day.

Any loans that have been in suspense for more than 30 days will be re-locked subject to the worse of the accrued suspense fees for 30 days or worse-case market pricing. These loans will be purchased by Arc Home as exceptions. The worse-case pricing will be calculated with the comparison of base price to base price for the same rate and lock terms. When a loan has been suspended greater than 30 days and also delivered for purchase and is then withdrawn and resubmitted, the new loan will be subject to the worse of the accrued suspense fees of 30 days or worse case market pricing for 30 days from the date of cancellation. All fees that were due on the original loan, such as extension fees, will be applied to the new rate lock. Loans suspended greater than 30 days must meet all current pricing and product eligibility before being re-locked. Arc Home will not purchase loans after the first payment due date. If the loan becomes a seasoned loan while Seller is working to clear deficiencies, Arc Home may refuse to accept the delivery in its sole discretion and Pair Off Fees may apply. Seasoned Loans are not eligible for purchase by Arc Home without the approval of the Arc Home Lock Desk. If approved by the Arc Home Lock Desk, pricing will be adjusted as determined by the Arc Home Lock Desk.

Disclaimer: If it has been more than 30 days after the Commitment's Lock Expiration, or cancellation, whichever applies, the loan will be priced at Current Market. For the full rate lock policy please refer to the [Correspondent Seller's Guide located on Arc's website](#).

PRICING POLICIES

Lock Policy – Arc Access/Edge (Non-QM) products:

Locks \leq 15 days – Loan can lock at Registration (Purchase or Refinance)

Locks \geq 30 days – Loan can lock at Registration (Purchase or Refinance)

Lock Policy – Arc Elite QM:

Locks \leq 15 days – Loan can lock at Registration (Purchase or Refinance)

Locks \geq 30 days – Loan can lock at Registration (Purchase or Refinance)

Lock Policy – Arc Elite QM – Alt Doc:

Locks \leq 15 days – Loan can lock at Registration (Purchase or Refinance)

Locks \geq 30 days – Loan can lock at Registration (Purchase or Refinance)

PRICING POLICIES

RATE LOCK EXPIRATION:

We allow loans to be extended at a maximum of 30 days. Loan needs to be requested for extension prior to lock expiration. This will cost 1.5 bps per day. Any loan requested after a lock has expired will be subject to our re-lock policy. A loan that needs to be re-locked will be based on worse case pricing which compares the original base price of when the loan was locked and the base price on the day the loan is being requested to be re-locked

LOCK POLICY

ARC ACCESS (NON-QM), ELITE QM, FOREIGN NATIONAL, CONVENTIONAL INVESTMENT PROPERTY, AGENCY, GOVERNMENT, & FNMA/FHLMC SECOND HOME & INVESTMENT PRODUCTS:

Arc Home will permit agency, non-agency, and government loans to float up until "submitted for purchase" review. The closing package is required to be uploaded and 'Submitted for Purchase Review' on or before lock expiration date.

The lock does not need to be extended after "submitted for purchase" review and will be subject to the suspense policy.

COLLATERAL SHIPMENT/CLOSING

ORIGINAL NOTE AND ALL APPLICABLE RIDERS' SHIPMENT ADDRESS:

US BANK

Frederick DCS Office

4527 Metropolitan Court, Suite C

Frederick, MD 21704

ATTN: ARC HOME TEAM

PLEASE INCLUDE THE FOLLOWING DOCUMENTS IN THE SHIPMENT TO US BANK:

- Note Endorsement
- Name Affidavit(s)
- DOT/Mortgage and applicable riders
- Title Commitment, Bailee/Wiring Instructions
- POA (if applicable)
- CEMA documents (if CEMA loan)
- Assignments (if non-MERS)

Example of an endorsement for most states is reflected below. Please note: For **AR, FL, IL, MO, TX** and **WI** the lender name should be Arc Home Loans LLC. In **Oregon** the lender name should be Arc Home LLC, a limited liability company of Maryland.

Endorsement: Pay to the order of **Arc Home LLC** without recourse _____ (Seller Name)

By _____ (Signature of Officer)

Name: _____ (Printed)

Title: _____ (Printed)

COLLATERAL SHIPMENT/FINAL DOCS

FINAL DOCS (RECORDED MORTGAGE AND FINAL TITLE POLICY) SHIPPING ADDRESS:

ARC Home LLC C/O Visionet
Attn: Arc Final Docs
111 Technology Drive
Pittsburgh, PA 15275

The seller is also required include a copy of the completed Visionet Final Document Shipping Manifest Form at the time of shipment.

See in Exhibit in Seller Guide or

https://correspondent.archomellc.com/uploads/sites/17045/public/VisionetFinalDocumentsShippingManifestforCorrespondentSellersinSPARC-2-2-2022_0.pdf

MERS INFORMATION (ALL LOANS)

MERS TRANSFER:

The Seller must complete the following transfer:

INVESTOR: Arc Home LLC 1003048

SERVICER: Arc Home LLC 1003048

| SUBSERVICER | | |
|-------------------------------------|------------|---------|
| Government | LoanCare | 1000723 |
| Conventional (FHLMC or FNMA) | LoanCare | 1000723 |
| FNMA/FHLMC 30YR Fixed Second Home | Shellpoint | 1007544 |
| FNMA/FHLMC 30YR Fixed Investment | Shellpoint | 1007544 |
| Arc Elite QM | Shellpoint | 1007544 |
| Arc Access (Non-QM) | Shellpoint | 1007544 |
| Foreign National | Shellpoint | 1007544 |
| 30 YR Fixed Conventional Investment | Shellpoint | 1007544 |
| Elite Jumbo | Shellpoint | 1007544 |
| Edge | Shellpoint | 1007544 |

****Please be sure you are including a sub-servicer on every transfer. You must include the Investor, Servicer and Sub-Servicer on every transfer for it to transfer correctly. If the Steps are not accurately completed, the batch will be rejected.**

GOVERNMENT, FHLMC/FNMA CONVENTIONAL – IMPORTANT ADDRESSES

GOVERNMENT, FHLMC/FNMA CONVENTIONAL

The following Change of Servicer Notifications must be sent by the Seller.

The mailing of the notification of servicing transfer letters must be in compliance with the 1990 Housing Bill and requirements of each state in which loans from the subject portfolio are located.

PLEASE NOTE:

- For **AR, FL, IL, MO, TX** and **WI**, the lender name should be **Arc Home Loans LLC**
- In **Oregon**, the lender name should be **Arc Home LLC, a limited liability company of Maryland**.

| | |
|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Website | www.archomeloans.myloancare.com |
| Servicing Phone Number | (855) 876-9205 |
| Borrower Correspondence Borrower Payment Address includes Goodbye Letter/1 st Payment Letter | 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 |
| Tax Authority | ARC Home LLC C/O CoreLogic ATTN: Crystal Kaiser 486 Thomas Jones Way #150, Exton, PA 19341 Phone (800) 229-3477 x4915 Fax (817)826-1534 |
| Hazard Insurance Carriers New Mortgagee Clause | ARC Home LLC C/O LoanCare, LLC ISAOA/ATIMA P.O. Box 202049 Florence, SC 29502-2049 |
| Flood Insurance New Mortgagee Clause | ARC Home LLC C/O LoanCare, LLC ISAOA/ATIMA Cert P.O. Box 8068 Virginia Beach, VA 23450 Phone (800) 274-6600 |
| Private Mortgage Insurance | ARC Home LLC C/O LoanCare, LLC ISAOA/ATIMA Cert P.O. Box 8068 Virginia Beach, VA 23450 Phone (800) 274-6600 |
| Final Title Policy | Lender name must match Mortgage/ Deed of Trust |

**ARC ACCESS, EDGE, ARC ELITE, FOREIGN NATIONAL AND CONV. INVESTMENT, FHLMC OR FNMA SECOND HOME AND INVESTMENT
- IMPORTANT ADDRESSES & CHANGE OF SERVICER NOTICE**

ARC ACCESS, EDGE, ARC ELITE, FOREIGN NATIONAL AND CONV. INVESTMENT, FHLMC OR FNMA SECOND HOME AND INVESTMENT

The following Change of Servicer Notifications must be sent by the Seller. The mailing of the notification of servicing transfer letters must be in compliance with the 1990 Housing Bill and the requirements of each state in which loans from the subject portfolio are located.

| | |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 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 Address includes Goodbye Letter/1 st Payment Letter | 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 |
| Loss Payee New Mortgagee Clause for Hazard, Flood and Mortgage Insurance | Shellpoint Mortgage Servicing ISAOA ATIMA P.O. Box 7050 Troy, MI 48007-7050 |
| Final Title Policy | Lender name must match Mortgage/ Deed of Trust |