



Delegated Correspondent Announcement

New Delegated Product: Closed End Second

Arc Home is pleased to announce the new **Closed End Second Mortgage** product available for loan registrations effective **September 22, 2025**. This product will be available for **Delegated Correspondents**. Highlights include the following:

- Stand-alone second lien mortgages with terms of 10, 15, 20 & 30 years
- Financing available for Primary Residence, Second Home and Investment properties
- Rate/Term Refinance and Cash-Out Refinance transaction available
- Maximum 80% LTV, FICO eligibility as low as 640 and Debt-to-Income Ratio (DTI) up to 50%
- Maximum loan amount of \$500,000
- Unless otherwise noted on the [product matrix](#), underwriting guidelines follow Fannie Mae manual guidelines

We appreciate your business!