Non-Delegated
Client Reference Guide

Revised May 19, 2023

Contacts and Websites

Pricing Desk:

archomelockdesk@archome.com
215-360-3737

Scenario Requests:

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

Non-Delegated Exception Requests:

https://externalapps.ahl100.com:8443/DealDesks/ExceptionRequest

Income Analysis Requests:

https://externalapps.ahl100.com:8443/DealDesks/IncomeAnalysisRequest

Operations Questions:

Email Arc Account Managers:
correspondentams@archome.com

Websites:

Arc Home LLC:

http://archome.com

SPARC Portal Website:

https://origination.mortgage.meridianlink.com/simple_login.aspx?lenderpmlsiteid=223a3bf3-e0fd-4c6c-ae60-9bc51c36dd5b

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	LLC & Corporation Vesting Review Fee	Trust Vesting Review Fee	Condo Review Fee – Full Review Only
Non-Delegated	30 YR Fixed Conventional Investment, Conventional Conforming Fixed, ARMs, FNMA/FHLMC 30 YR Fixed Investment & FNMA/FHLMC 30 YR Fixed Second Home	$695	$85	$13	$125	$250	Not Applicable	$125	**FNMA/FHLMC (GSE)** $300 Existing $650 New Construction **FHA** $750 Existing $1250 New Construction
	FHA & VA Full Doc	$795	$85	$13	Not Applicable		Not Applicable	$125	
	FHA Streamline and VA IRRRL	$495	$85	$13	Not Applicable		Not Applicable	$125	
	Jumbo	$825	$85	$13	$125		Not Applicable	$125	
	Arc Access (NQM) & Arc Elite QM	$1,495	$85	$13	$125		$150 Business Purpose Investment Transactions Only	$125	

[1]If the seller provides a Life of Loan SFHA Determination Certificate from Servicelink (except for Government) 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@archome.com or by phone at 215-360-3737

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All loans, regardless of product, require the closed loan package to be uploaded and the status changed to Submitted for Purchase Review on or before the lock expiration date.

Non-Delegated Correspondent Pricing Policies – All loan programs, except Jumbo

Suspense policy:

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.

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 will 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 – Agency, Government, Conventional Investment Property, and Conventional Second Home/Investment Program products:

Arc Home will permit agency and government loans to float up until final underwriting review. To receive "Clear to Close" status, the loan must be locked in SPARC.
Locks <= 15 days – Loan must be submitted for Clear to Close Status
Locks => 30 days – Loan can lock at Registration

Pricing Policies

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

Locks <= 15 days – Loan must be submitted for Clear to Close Status
Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Lock Policy – Arc Elite QM – Agency Plus (Full Doc):

Locks <= 15 days – Loan must be submitted for Clear to Close Status
Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Lock Policy – Arc Elite QM – Alt Doc:

Locks <= 15 days – Loan must be submitted for Clear to Close Status
Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Non-Delegated Correspondent Pricing Policies – Jumbo

Loan Review:

Arc Home LLC encourages Correspondents to deliver their closed loan packages as early as possible once the loan is locked. Loans reaching a Clear to Close status still require a complete review and additional documentation may be required before a Cleared for Purchase status is issued. If required, the Arc Home Lock Desk will auto extend lock periods, at the Correspondent's expense, until the review is completed, and the Cleared for Purchase status is issued.

Late Suspense:

Jumbo Locks will not adhere to a Late Suspense Policy. If a loan is in review, the lock will be extended by the Arc Home Lock Desk, at the Correspondent's expense, until the review is complete, and the loan is placed into "Cleared for Purchase" status. There is not a grace period for the locks as they will be either extended or withdrawn leading up to their expiration date.

Pricing Policies

Extension Policy:

Lock extensions are at a cost of 2 bps per day. These extensions occur in 5-day increments. They are at a maximum of 30 days. If a lock extension lands on a weekend, the days needed to extend will go through to the next business day.

Re-Lock Policy:

Loans will be subject to worse case pricing at the time of re-lock plus a relock fee of 25 bps along with all prior extension fees for locks expired less than or equal to 60 days. After 60 days, loans are permitted to re-lock at current market with no re-lock fee or prior extension fees.

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	Flagstar	1000525
Conventional (FHLMC/FNMA)	LoanCare	1000723
FNMA/FHLMC 30YR Fixed Second Home	LoanCare	1000723
FNMA/FHLMC 30YR Fixed Investment	LoanCare	1000723
Jumbo	LoanCare	1000723
Arc Elite QM	Shellpoint	1007544
Arc Access (Non-QM)	Shellpoint	1007544
30 YR Fixed Conventional Investment	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.

Jumbo, FHLMC or FNMA Conventional – Important Addresses

Jumbo, FHLMC or FNMA Conventional Addresses	
Website	www.archomeloans.myloancare.com
Servicing Phone Number	(855) 876-9205
Borrower Correspondence Borrower Payment Address includes Goodbye Letter/1st 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
Final Title Policy	Lender name must match Mortgage/ Deed of Trust

FHLMC or FNMA Conventional – Change of Servicer Notice

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.***

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

FHLMC/FNMA 2nd Home & Investment – Important Addresses & Change of Servicer Notice

FHLMC/FNMA Second Home & Investment Addresses 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.myloancare.com
Servicing Phone Number	(800) 274-6600
Borrower Correspondence Borrower Payment Address includes Goodbye Letter/1st Payment Letter	LoanCare, LLC P.O. Box 8068 Virginia Beach, VA 23450
Overnight Payment Mailing Address	LoanCare, LLC Attn: Cashier 3637 Sentara Way Virginia Beach, VA 23452
Tax Authority	LoanCare, 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	LoanCare, LLC ISAOA/ATIMA P.O. Box 202049 Florence, SC 29502-2049
Flood Insurance New Mortgagee Clause Private Mortgage Insurance	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, Arc Elite, and Conv Investment – Important Addresses & Change of Servicer Notice

Arc Access (Non-QM), Arc Elite (QM) , and 30 YR Conventional 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/1st Payment Letter	Shellpoint Mortgage Servicing P.O. Box 650840 Dallas, TX 75265-0840
Overnight Payment Mailing Address	Shellpoint Mortgage Servicing Attn: Cash Control 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

Government – Important Addresses

Government Important Contacts & Seller IDs	
Servicing Phone Number	(800) 968 – 7700
Borrower Correspondence	ARC Home LLC C/O Flagstar Bank Attn: Customer Service Department (Mailstop E-115-3) 5151 Corporate Drive Troy, MI 48098-2639
Payment Mailing Address includes Goodbye Letter/1st Payment Letter	ARC Home LLC C/O Flagstar Bank P.O. Box 660263 Dallas, TX 75266-0263
Overnight Payment Mailing Address	ARC Home LLC C/O Flagstar Bank Attn: Cash Ops Servicing Transfers, Mail Stop W-175-3 5151 Corporate Drive Troy, MI 48098-2639
FHA ID	2315600001
VA ID	6500850000

Government – Change of Servicer Notice

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.***

Tax Authority	Arc Home LLC c/o Corelogic Attn: Tax Processing 3001 Hackberry Road Irving, TX 75063
Hazard Insurance Carriers New Mortgagee Clause and Flood Insurance New Mortgage Clause	Arc Home LLC c/o Flagstar Bank ISAOA/ATIMA P.O. Box 52198 Phoenix, AZ 85072-2198
Final Title Policy	Lender name must match Mortgage/ Deed of Trust

Thank you!