

Non-Delegated
Client Reference Guide
11/9/2026

CONTACTS AND WEBSITES

ALL NON-DELEGATED SCENARIO/EXCEPTION REQUESTS

All Product and Scenario Requests must be submitted through the Arc Home Scenario Desk:

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

Income Analysis Requests:

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

Exception Requests must use the link below:

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

PRICING & WEBSITE LINKS

Pricing Desk:

archomelockdesk@archome.com

215-360-3737

Arc Home LLC Website:

http://archomellc.com

SPARC Portal Website:

https://sparc.archome.com

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

Operations Questions- Email Arc Account Managers:

correspondentams@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	LLC & Corporation Vesting Review Fee	Trust Vesting Review Fee	Condo Review Fee – Full Review Only
Non-Delegated	Conventional Conforming Fixed, ARMs, FNMA/FHLMC 30 YR Fixed Primary FNMA/FHLMC 30 YR Fixed Investment FNMA/FHLMC 30 YR Fixed Second Home	$695	$99	$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	$99	$13	Not Applicable		Not Applicable	$125	
	FHA Streamline and VA IRRRL	$495	$99	$13	Not Applicable		Not Applicable	$125	
	Elite Jumbo Prime Marquee Jumbo	$1025	$99	$13	$125		Not Applicable	$125	
	Arc Access NQM Edge Foreign National Closed End Second	$1,215	$99	$13	$125		$300 Business Purpose Investment Transactions Only	$125	

[1]If 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 8:30 PM EST (6:30 PM EST for Marquee Jumbo). 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

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.

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 MARQUEE JUMBO

Suspense policy (excluding Jumbo):

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.

SUSPENSE POLICY

MARQUEE JUMBO

Jumbo Locks will not adhere to a 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.

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

Access Non-QM

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Edge Non-QM

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Elite Jumbo Prime

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Marquee Jumbo

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

Foreign National

Locks <= 15 days – Loan must be in Approved Status

Locks => 30 days – Loan can lock at Registration (Purchase or Refinance)

RATE LOCK EXPIRATION:

All loans must be closed and funded by the Lock Expiration Date. Any extension requests must be made on or before the Expiration Date. Lock extensions cannot exceed 30 days. Requests received after this date will be subject to the Relock Policy.

If the initial lock expiration on a loan would fall on a weekend or a holiday observed by Arc Home, the Lock Expiration Date will roll to the next business day. Any further extensions or relocks made on a locked loan, however, will NOT roll to the next business day (exception for Marquee Jumbo which will roll to the next business day). Lock extensions are at a cost of **1.5 basis points per day** (Marquee Jumbo will be in increments of 15 days at a cost of 12.5 basis points).

LOCK POLICY

ARC ACCESS & EDGE (NON-QM), ELITE JUMBO PRIME, FOREIGN NATIONAL, AGENCY, GOVERNMENT, & FNMA/FHLMC PRIMARY 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.

MARQUEE JUMBO

Jumbo Locks will not adhere to a 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.

TAX AND INSURANCE PAYMENT POLICIES

PAYMENT OF HAZARD INSURANCE POLICIES

The Seller is responsible for paying all hazard insurance premiums due within 60 days of the closing or settlement date, as long as the related bills were received before the Transfer Date. No payments should be made after the Purchase Date without prior written approval from Arc Home. If such approval is not given in advance, Arc Home will not be responsible for reimbursing the Seller for any payments made after the Purchase Date. The Seller must promptly send Arc Home all bills and any related correspondence concerning the mortgage loan that are received after the Transfer Date.

PAYMENT OF PROPERTY TAXES

The Seller, or their tax service provider, must pay all property tax bills—including any interest, late fees, or penalties—that are due within 90 days of the closing or settlement date, as long as the bills were issued by the taxing authority before the Transfer Date. Any tax bills received after the Purchase Date must be promptly forwarded to Arc Home. No tax payments should be made after the Purchase Date unless Arc Home gives prior written approval. If a payment is made after the Purchase Date without this approval, Arc Home will not reimburse the Seller. Arc Home is also not responsible for paying any taxes (including interest, late fees, or penalties) that are the responsibility of a title insurer under the terms of a mortgagee policy of title insurance.

COLLATERAL SHIPMENT/CLOSING

ORIGINAL NOTE AND ALL APPLICABLE RIDERS' SHIPMENT ADDRESS:

U.S. Bank Global Corporate Trust
Document Custody Services
1133 Rankin Street, Suite 100
St. Paul, Minnesota 55116-4117
ATTN: Warehouse Certification Team/Arc Home - **Bi-Party Team**

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

- Note Endorsement
- Name Affidavit(s)
- True and Certified copy of the DOT/Mortgage and applicable riders
- Title Commitment, Bailee/Wiring Instructions
- POA (if applicable)
- CEMA documents (if CEMA loan)
- Assignments (if non-MERS)
- Personal Guarantee(s) (if applicable) – **Must be wet-signed**

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)

NOTE CORRECTIONS MUST BE MAILED DIRECTLY TO ARC HOME:

Correspondents must also provide a prepaid return shipping label from US Bank to Arc Home at the address below.

Arc Home LLC
224 Strawbridge Drive, Suite 200
Moorestown, NJ 08057

COLLATERAL SHIPMENT/CLOSING

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

PDFs of the **Recorded Mortgage** and **Final Title Policy** can be emailed to finaldocs@archome.com - or - mailed.

Email to: finaldocs@archome.com
Subject Line: **Arc Home Loan Number** and **Borrower Last Name**

Mailing 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 Visionet Final Documents Shipping Manifest

MERS INFORMATION (ALL LOANS)

Loan must be registered with MERS within 5 calendar days and MERS transferred within 7 calendar days of Arc purchasing the loan.

MERS TRANSFER:

The Seller must complete the following transfer:

INVESTOR: Arc Home LLC 1003048

SERVICER: Arc Home LLC 1003048

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

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.

ARC ACCESS, EDGE, ELITE JUMBO PRIME, MARQUEE JUMBO, FOREIGN NATIONAL, CLOSED END SECOND, FHLMC/FNMA PRIMARY 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 60535 City of Industry, CA 91716-0535
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

Goodbye Letter must be submitted within 5 business days of Arc purchasing the loan.

GOVERNMENT, FHLMC/FNMA SECOND HOME AND INVESTMENT 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/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
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

Goodbye Letter must be submitted within 5 business days of Arc purchasing the loan.