



Non-Delegated  
Client Reference Guide  
7/22/2024

# CONTACTS AND WEBSITES

<b>Pricing Desk:</b> <a href="mailto:archomelockdesk@archome.com">archomelockdesk@archome.com</a> 215-360-3737	<b>Scenario Requests:</b> <a href="https://externalapps.ahl100.com:8443/DealDesks/ScenarioRequest">https://externalapps.ahl100.com:8443/DealDesks/ScenarioRequest</a>
<b>Non-Delegated Exception Requests:</b> <a href="https://externalapps.ahl100.com:8443/DealDesks/ExceptionRequest">https://externalapps.ahl100.com:8443/DealDesks/ExceptionRequest</a>	<b>Income Analysis Requests:</b> <a href="https://externalapps.ahl100.com:8443/DealDesks/IncomeAnalysisRequest">https://externalapps.ahl100.com:8443/DealDesks/IncomeAnalysisRequest</a>
<b>Operations Questions:</b> Email Arc Account Managers: <a href="mailto:correspondentams@archome.com">correspondentams@archome.com</a>	<b>Websites:</b> Arc Home LLC: <a href="http://archome.com">http://archome.com</a>  SPARC Portal Website: <a href="https://sparc.archome.com">https://sparc.archome.com</a>

# 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 <sup>1</sup>	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	<b>FNMA/FHLMC (GSE)</b> \$300 Existing \$650 New Construction  <b>FHA</b> \$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	
	Elite Jumbo	\$1025	\$85	\$13	\$125		Not Applicable	\$125	
	Arc Access NQM Edge Arc Elite QM Foreign National	\$1,215	\$85	\$13	\$125		\$250 Business Purpose Investment Transactions Only	\$125	

<sup>1</sup>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

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### 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](mailto: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](mailto: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

#### 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.

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

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

Locks  $\leq$  15 days – Loan must be submitted for Clear to Close Status

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

### **Lock Policy – Arc Elite QM:**

Locks  $\leq$  15 days – Loan must be submitted for Clear to Close Status

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

### **Lock Policy – Arc Elite QM – Alt Doc:**

Locks  $\leq$  15 days – Loan must be submitted for Clear to Close Status

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

### **Lock Policy – Conventional Conforming (Agency, Government, Conv Investment) products:**

Locks  $\leq$  15 days – Loan must be submitted for Clear to Close Status

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

## 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/CLOSING

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### 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](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 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.

## FHLMC OR FNMA CONVENTIONAL – IMPORTANT ADDRESSES

FHLMC OR FNMA CONVENTIONAL	
Website	<a href="http://www.arcomeloans.myloancare.com">www.arcomeloans.myloancare.com</a>
Servicing Phone Number	(855) 876-9205
Borrower Correspondence Borrower Payment Address includes Goodbye Letter/1 <sup>st</sup> 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

**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	<a href="http://www.shellpointmtg.com">www.shellpointmtg.com</a>
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 <sup>st</sup> 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

## 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

## GOVERNMENT CHANGE OF SERVICER

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