

SPARC 2.0 User Guide –Delegated Correspondent



The link to login is sparc.archome.com

If you have access to more than one channel of business with Arc or are set up with multiple roles, you will be prompted to select appropriately.

Welcome to
SPARC 2.0



Login to your account

Username

Password

LOGIN

[FORGOT PASSWORD?](#)



Choose Your Role

Loan Officer	→) Choose
Loan Processor	→) Choose
Secondary	→) Choose
Post Closer	→) Choose

[←\) Sign Out](#)

Login with the credentials you were provided by Arc Home

For help with login credentials, please email SPARCassist@archome.com. If you know your username but have forgotten your password, click the “FORGOT PASSWORD?” link for support.

SPARC 2.0: Homepage

The screenshot displays the SPARC 2.0 homepage for user Lisa Processor_00. The interface includes a top navigation bar with the Arc Home logo, contact information (SPARC Assist, 215-383-9220), a search bar for borrowers, and a dropdown for correspondents. The main content area features a 'Primary Contacts' sidebar, a 'Broadcast message' section, a central dashboard with icons for Pipeline, Price Scenario, Create Correspondent Loan, Rate Sheets, Resources, and Quick Lock Pricing, and a right-hand sidebar with 'Announcements' and 'Help Center' sections. Three callout boxes provide additional context: one for the search bar, one for the Rate Sheets icon, and one for the Quick Lock Pricing icon.

arc home | SPARC Assist | 215-383-9220 | Borrower Last name, Loan# | Correspondent | Notification | Resources | Lisa Processor_00 SECONDARY | Logout

Primary Contacts

Processor ARCUAT1
Pipeline Account Manager
(555) 555-5555
lmoctezuma@archome.com

Lisa Moctezuma
Account Executive
(215) 555-5555
lmoctezuma@archome.com

Broadcast message

05 Jun 23 | ****UAT Environment****

Welcome Lisa Processor_00

Pipeline | Price Scenario | Create Correspondent Loan

Rate Sheets | Resources | Quick Lock Pricing

Announcements
Access recent Arc Home news here.
Arc Home LLC is your Non-QM expert. Request a product presentation from your Account Executive.

Help Center

Arc Home Lock Desk
(215) 360-3737
Archemelockdesk@archome.com

Arc Home General Contact
(844) 851-3600

Search for a loan or borrower from top of the screen or open the pipeline for more filters and search options

Only those granted access will be able to open Rate Sheets

The Quick Lock feature is only available to users logged in with the "Secondary" role

SPARC 2.0: Pipeline

Pipeline

Use the filter to refine your pipeline search options

Active Purchased Canceled/Declined/Withdrawn

Search

Search By

Go Reset

Active Loan(s) Locked Loan(s) Canceled/Declined/Withdrawn Floating Loan(s)

2241 \$661.92M 169 \$57.34M 331 \$93.09M

1 - 10 of 2241 Show 10

Loan No	Borrower Name	Loan Status	Channel	UW Type	Product	Loan Purpose	Loan Amount	Lock Status	Lock Expiration	Cost	Action
7240100785	Ken Customer	Registered	Correspondent	Non-Delegated	30 YR FIXED FNMA CONVENTIONAL	Purchase	\$ 360,000	Locked	02/09/2024		⌵
7240100781	Ken Customer	Registered	Correspondent	Non-Delegated	30 YR FIXED FNMA CONVENTIONAL	Purchase	\$ 300,000	Locked			⌵
7240100779	Ken Customer	Registered	Correspondent	Non-Delegated	30 YR FIXED FNMA CONVENTIONAL	Purchase	\$ 300,000	Not Locked			⌵
7240100774	Jenny Corrborrower	Registered	Correspondent	Non-Delegated	30 YR FIXED FNMA CONVENTIONAL	Purchase	\$ 360,000	Not Locked			⌵

Click on a loan number to open the loan

The Action drop-down will allow you to quickly jump to available pages within a loan that is in process

SPARC 2.0: Loan Status Tracker

Home > Pipeline > Loan Summary

Loan# 7231205749

Testing Corry
123 Windmere Ln, Gold Hill, NC, 28071

Loan Amount: **\$600,000.00** | DTI: **0 / 0** | Credit Score: **800** | UW Type: **Delegated** | Loan Status: **Registered**
LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **Locked** | Lock Expiration Date: **1/22/2024**

[Export XML](#) | [Application Tracker](#) (5/6) | [Loan Status Tracker](#) (2/9)

[Import 3.4](#)

Application Submitted Date	Est. Closing Date	Lock Expiration Date
-	01/22/2024	01/22/2024
Approval Date	Appraisal Received Date	Product
-	-	30 YR FIXED FNMA CONVENTIONAL
Loan Status	Base LTV / CLTV / HCLTV	AUS Status
Registered	75% / 75% / 75%	DU Approve/Eligible
Credit Score	Channel	Impounds
800	Correspondent	Not Waived
		Underwriting Type
		Delegated

Click "Loan Status Tracker" to read the details of the Loan Status and identify the date and time changes to status were captured.

Loan# 7231205749

Testing Corry
123 Windmere Ln, Gold Hill, NC, 28071

Loan Amount: **\$600,000.00** | DTI: **0 / 0** | Credit Score: **800** | UW Type: **Delegated** | Loan Status: **Registered**
LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **Locked** | Lock Expiration Date: **1/22/2024**

[Export XML](#) | [Application Tracker](#) (5/6) | [Loan Status Tracker](#) (2/9)

Click "X" to close the Tracker.
Note that the Blue dots indicate actions that will be taken by You, the Client. And Red dots indicate Arc Home action items.

12/22/2023 07:52 AM PST (Loan Open) | 12/22/2023 08:31 AM PST (Registered)

Submitted for Purchase Review | In Purchase Review | Pre-Purchase Conditions | Submitted for Final Purchase Review | In Final Purchase Review | Clear to Purchase | Loan Purchased

● Correspondent Action Status ● Arc Home Actions

SPARC 2.0: Loan Summary

Correspondent Contact Information

The screenshot displays the SPARC 2.0 Loan Summary interface. On the left is a navigation menu with items: Loan Summary (active), Application, Order Credit, Pricing, Upload/View Documents, Conditions, AUS, Disclosure Center, and Borrower Closing Costs. The main content area is titled 'Loan Summary' and contains a grid of loan details. A top right button says 'Import 3.4'. Below the details are sections for 'Borrower And Employment Information' (listing Jenny Corrborrower and Justin Corrborrower), 'Loan and Property Info' (listing Mortgage Type Applied For: Conventional and Subject Property Address: 3 Bristle CT, Repton, AL, 36475), and 'Correspondent Contact Information'. The contact section has six cards, each with a role, name, phone number, email, and a 'Re-assign' link.

Field	Value
Application Submitted Date	-
Est. Closing Date	02/25/2024
Lock Expiration Date	-
Last Disclosure Date	-
Approval Date	-
Appraisal Received Date	-
Product	30 YR FIXED ACCESS ALTERNATE INCOME
DTI	33.417 / 36.418
Loan Status	Loan Open
Base LTV / CLTV / HCLTV	71.869% / 71.869% / 71.869%
AUS Status	None/Not Submitted
Impounds	Not Waived
Credit Score	732
Channel	Correspondent
Underwriting Type	Non-Delegated

Borrower And Employment Information
Jenny Corrborrower | Justin Corrborrower

Loan and Property Info
Mortgage Type Applied For : Conventional | Subject Property Address : 3 Bristle CT, Repton, AL, 36475

Correspondent Contact Information

Role	Name	Phone	Email	Action
Loan Officer	Judy Ellis	856-761-6864	jellis@archomeloans.com	Re-assign
Corr. Processor	Judy Ellis	856-761-6864	jellis@archomeloans.com	Re-assign
Secondary	Judy Ellis	856-761-6864	jellis@archomeloans.com	Re-assign
Post-Closer	Judy Ellis	856-761-6864	jellis@archomeloans.com	Re-assign
Lender Account Executive	ArcUAT1 AcctExec1	(555) 555-5555	jellis@archomeloans.com	
Pipeline Account Manager	Processor 2 ARCUAT2	(555) 555-5555	unk@archomeloans.com	

You can reassign your company contacts from this screen and identify certain Arc Home contacts.



Quick Lock

NOTE: If you are approved to submit Delegated and Non-Delegated loans to Arc Home, the Quick Lock function will only accept **Delegated** loans at this time.

SPARC 2.0: Quick Lock Pricing

NOTE: Pricing Access of any kind is only available to users logged in with the “Secondary” role.

The screenshot displays the 'Price Scenario' form in the SPARC 2.0 interface. The form is organized into three main sections: Loan Information, Property Information, and Borrower Information. Each section contains several input fields, many of which are marked with a red asterisk to indicate they are required. A callout box with a blue border and a blue arrow pointing to the 'Purpose of Loan' field contains the following text: 'Each required field has a red asterisk to indicate the data is required. Work your way down the screen, entering data into each field, then click "Search" to find eligible products and pricing. HINT: use the tab key to quickly move through the fields.' The 'Search' button is located at the bottom right of the form.

Price Scenario

Loan Information

Purpose of Loan *
Appraised Value *
Base Loan Amount *
2nd Financing: Yes No
Impound Type *
Bas. LTV/CLTV/HCLTV

Property Information

Zip *
City *
State *
County *
In Rural Area?
Property Use *
Primary Residence
Has Non Occupant Co-Borrower
Structure Type *
Detached
Is Seasonal Property?
New Construction
Area Median Income
\$ 0.00

Borrower Information

Citizenship *
US Citizen
Estimated Credit Score *
Self Employed (Jumbo Only)? Yes No
Monthly Income *
\$ 100,000.00
Total Amount of Assets Owned *
\$ 5,000,000.00

Search

Once you click “Search,” you will be taken to the Price Results page, where you will see more details about eligible and ineligible programs.

SPARC 2.0: Pricing – Results

Quick Lock Pricing

Note: Rates shown in red are expired, * - The costs displayed are the borrower's non-financed settlement charges, ** - exceeds the MAX DTI / No Income

Eligible Programs Ineligible Programs

Compare Expand All

30 YR FIXED CONFORMING

Product Name	Rate	Price	P & I	DTI
30 YR FIXED FNMA CONVENTIONAL	6.000	100.176	3,597.30	45.992

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Pin	Float/Register	Register/Lock	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Reserve Months
<input type="checkbox"/>			6.000	100.176	3,597.30	45.992	6.034	\$2,200.00	\$202,200.00	298.0
<input type="checkbox"/>			6.125	100.632	3,645.66	46.130	6.160	\$2,245.83	\$202,245.83	297.1
<input type="checkbox"/>			6.250	100.644	3,694.30	46.269	6.286	\$2,291.67	\$202,291.67	296.2
<input type="checkbox"/>			6.375	101.086	3,743.22	46.409	6.412	\$2,337.50	\$202,337.50	295.3
<input type="checkbox"/>			6.500	101.490	3,792.41	46.550	6.538	\$2,383.33	\$202,383.33	294.4

30 YR FIXED NONCONFORMING

Product Name	Rate	Price	P & I	DTI
30 YR FIXED ACCESS AGENCY PLUS	6.875	99.919	3,941.57	46.976
30 YR FIXED ACCESS CLEAN SLATE	7.000	99.702	3,991.81	47.119
30 YR FIXED EDGE AGENCY PLUS	7.875	99.917	4,350.42	48.144

By clicking on a product name, the rate stack will expand, as you see above

Click the corresponding icon to Float and Register or Lock and Register. You will then be prompted to provide borrower information to complete your Quick Lock

You can locate ineligible programs and the reasons for ineligibility by clicking the second tab at the top of the screen

Click a Rate to see the details for the pricing. Once you Float or Lock, you will be taken to a pop-up window where you will provide details about the borrower to complete the Quick Lock.

SPARC 2.0: Complete the Quick Lock

You are required to complete the fields identified with an asterisk:

- Borrower First Name
- Borrower Last Name
- Date of Birth
- Subject Property Street Address

NOTE: The SSN is optional

Please read the agreement, check the box to indicate, “I Agree” and then click the button to “Confirm.”

Your lock will be confirmed, and a loan will be created. The appropriate member of your team can now find that loan in the pipeline and proceed with uploading the 3.4 file, uploading the documents package, and submitting to Arc Home.

Rate Lock

Click confirm to lock this loan. Note by doing so you may lose edit access

Product Name
30 YR FIXED FNMA CONVENTIONAL

Note Rate	Lock Days	Lock Expiration Date
6.000	30	02/09/2024

WARNING: Worst case pricing will apply if the lock is broken. Register now and lock later if you are unsure about the closing date.

WARNING:
MAX DTI 50%, PLEASE VERIFY LOAN MEETS APPLICABLE DTI GUIDELINES.

Borrower Information

Borrower First Name *	Borrower Last Name *
Alice	Firstmer

Date of Birth *	SSN
01/01/1975	

Subject Property Street Address *

123 N Main Street

Agreement:

Rates are subject to change without notice and may fluctuate multiple times throughout the day. The receipt of a lock confirmation is based on preliminary eligibility parameters and does not constitute an offer to lend. All loans are subject to full credit review.

I Agree

SPARC 2.0: After a Quick Lock

After a loan has been registered or locked via the Quick Lock feature, a user will need to access the loan from the Pipeline view and proceed with the 3.4 MISMO import.

This can be found on the Loan Summary or the Application page:

Home > Pipeline > Loan Summary

Loan# 7231205749

Testing Corry

123 Windmere Ln, Gold Hill, NC, 28071

Loan Amount: **\$600,000.00** | DTI: **0 / 0** | Credit Score: **800** | UW Type: **Delegated** | Loan Status: **Registered**

LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **Locked** | Lock Expiration Date: **1/22/2024**

[Export XML](#) | [Application Tracker](#) (5/6) | [Loan Status Tracker](#) (2/9)

[Import 3.4](#)

Loan Summary	Application Submitted Date	Est. Closing Date	Lock Expiration Date	Last Disclosure Date
-	-	01/22/2024	01/22/2024	-
Application	Approval Date	Appraisal Received Date	Product	DTI
-	-	-	30 YR FIXED FNMA CONVENTIONAL	/
Order Credit	Loan Status	Base LTV / CLTV / HCLTV	AUS Status	Impounds
-	Registered	75% / 75% / 75%	DU Approve/Eligible	Not Waived
Upload/View Documents				
Conditions				



Loan Submission Process (Previously Locked or Registered)

SPARC 2.0: Loan Submission

Home > Pipeline > Loan Summary

Loan# 7231205749

Testing Corry

123 Windmere Ln, Gold Hill, NC, 28071

-

Work your way down the left-hand navigation to complete the necessary steps to submit the loan to Arc Home.

You will use the Upload/View Documents screen to upload your Closed Loan Package and use the status buttons to Submit to Purchase Review and then later to Final Purchase Review.

Loan Amount: \$600,000.00 | DTI: 0 / 0 | Credit Score: 800 | UW Type: Delegated | Loan Status: Registered

LTV / CLTV / HCLTV: 75.000% / 75.000% / 75.000% | Lock Status: Locked | Lock Expiration Date: 1/22/2024

[Export XML](#) [Application Tracker](#) (5/6) [Loan Status Tracker](#) (2/9)

[Import 3.4](#)

Loan Summary

Application

Order Credit

Upload/View Documents

Conditions

Disclosure Center

Borrower Closing Costs

Loan Summary

Application Subm

Approval Date

Loan Status

Credit Score

800

Appraisal Received Date

Base LTV / CLTV / HCLTV

75% / 75% / 75%

Channel

Correspondent

Lock Expiration Date

01/22/2024

Product

30 YR FIXED FNMA CONVENTIONAL

AUS Status

DU Approve/Eligible

Underwriting Type

Delegated

Last Disclosure Date

-

DTI

/

Impounds

Not Waived

Application

(Import your 3.4 file and validate your URLA data)

View/Upload Documents

(Upload your Initial Credit Package)

Submit to Purchase Review

Manage any Conditions and

Submit to Final Purchase Review



Full Loan Submission Process

SPARC 2.0: Submit Closed Loan to Arc Home

1. **Create New Correspondent Loan** from the home page
2. Import your 3.4 file and associate required contacts for your loan
3. Navigate to the **Loan Summary Screen > Loan & Property Info** and confirm/complete the **LenderLoan Number**. This number will match the Lender Case number listed on the Note.
4. Click **“Order Credit”** to manually enter your borrower(s) credit scores
5. Click **“Pricing”** then click **“Pricing Input”** to validate loan information, complete mandatory fields, verify the Underwriting Type = Delegated , then **Search** program options.

Note: You will only have access to the Pricing Screen if you are logged in as a Secondary user

6. Register or Lock your loan by clicking the corresponding icon
7. Upload your origination, credit and closing packages to **Upload/View Documents** screen, being careful to identify the correct Document Folder> 001 Corr Initial Docs > Document Type **Initial Closed Loan Package**. Click **“Upload”** at the bottom of the screen to upload your docs.
8. Click button **“Submit to Purchase Review”** when you are ready to send your loan to the setup team and then onto the Purchase Review team. **(Loan MUST be locked and Demographics and Declarations MUST be complete to advance status)**
9. If conditions are placed on the loan resulting from the Compliance or Credit/Legal Review, upload all **“Prior to Purchase”** conditions in the **Conditions** section of your loan
10. Click the button **“Submit to Final Purchase Review”**
11. The loan reviewer will review documentation uploaded. Once all Prior to Purchase conditions are reviewed and accepted the loan will move to **“In Final Purchase Review.”**
12. The loan reviewer will verify that all conditions related to receipt of the Original Collateral are cleared. The loan will be moved to **“Clear to Purchase”**.
13. Status will be updated to **“Loan Purchased”**. This will indicate the wire has been disbursed. A copy of the Purchase Advice will be available in the **Upload/View Documents** screen, on the View Documents tab under the **Corr Purchase Documents Folder** in the Doc Type **Corr Purchase Advice** by the Post Closer



SPARC 2.0: Create New Loan

Home > Pipeline > Loan Summary

Loan# 7240100333

Alice Firstimer | Loan Amount: \$341,250.00 | DTI: 0 / 0 | Credit Score: 720 | UW Type: Delegated | Loan Status: Loan Open

830 Horseshoe Circle, Newark, DE, 19702 | LTV / CLTV / HCLTV: 75.000% / 75.000% / 75.000% | Lock Status: None

Export XML | Application Tracker (5/6) | Loan Status Tracker (1/9)

Import 3.4

Work your way down the left-hand panel to:

- 1) ensure your contacts are captured in the Loan Summary screen
- 2) validate your application is accurate and capture your Lender Loan Number
- 3) manually enter credit
- 4) use the Pricing screen to register or lock your loan
- 5) upload your closed loan package and Submit to Purchase Review

Est. Closing Date: 02/18/2024 | Appraisal Received Date: - | Base LTV / CLTV / HCLTV: 75% / 75% / 75% | Channel: Correspondent | Lock Expiration Date: - | Product: - | AUS Status: DU Approve/Eligible | Underwriting Type: Delegated | Last Disclosure Date: - | DTI: / | Impounds: Not Waived

Borrower: Alice Firstimer | Add Co-Borrower

SSN: XXX-XX-9991 | Email: | Revert to Saved | Save to LOS

NOTE: The Pricing screen is only available to users logged in with the Secondary role. If you need assistance with your role or your access, please contact your company admin or SPARCassist@archome.com

SPARC 2.0: Enter Lender Loan Number: Application > Loan Info

The screenshot displays the SPARC 2.0 application interface. On the left is a vertical menu with options: Loan Summary, Application, Order Credit, Upload/View Documents, Conditions, AUS, Disclosure Center, and Borrower Closing Costs. The main content area is titled 'Application' and shows 'Ken Customer' in a dropdown menu. At the top right are buttons for 'Delete Borrower(s)' and 'Import 3.4'. Below the menu is a horizontal navigation bar with tabs: Borrower Info, Employment/Income, Assets, Liabilities and REO, Loan Info (highlighted with a blue box), Property Info, Expenses, Qualifying the Borrower, Declarations, Demographic Info, and Homeownership Ed. The 'Loan Info' tab is active, showing 'Mortgage Loan Information' with fields for Loan Amount (\$ 200,000.00), Loan Purpose (Purchase), Mortgage Type Applied For (Conventional), Note Rate (4.250%), Loan Term (Months) (360), Mortgage Lien Type (First Lien), Amortization Type (Fixed Rate), and Est. Closing Date (2/25/2024). Below this is the 'Loan Features' section with checkboxes for Balloon, Temporary Interest Rate Buydown, Interest Only, and Prepayment Penalty. The 'Lender Loan Number' field is highlighted in yellow and contains the value 12101176034. The 'Energy Improvement' section at the bottom has checkboxes for financing energy-related improvements and property liens.

Application: Ken Customer

Navigation: Borrower Info, Employment/Income, Assets, Liabilities and REO, **Loan Info**, Property Info, Expenses, Qualifying the Borrower, Declarations, Demographic Info, Homeownership Ed

Mortgage Loan Information

Loan Amount \$ 200,000.00	Loan Purpose Purchase	Mortgage Type Applied For Conventional	Note Rate 4.250 %
Loan Term (Months) 360	Mortgage Lien Type First Lien	Amortization Type Fixed Rate	Est. Closing Date 2/25/2024

Loan Features

- Balloon
- Temporary Interest Rate Buydown
- Interest Only
- Prepayment Penalty

Lender Loan Number
12101176034

Energy Improvement

- Mortgage loan will finance energy-related improvements.
- Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes.

The **Lender Loan Number** must be entered in the Application screen. The field, which is highlighted above, can be found on the Loan Info tab. Be sure to save your changes before proceeding to the next screen.

SPARC 2.0: Manually Enter Credit

The screenshot displays the SPARC 2.0 interface for a loan application. The main page shows the loan details for Alice Firstimer, including the loan amount (\$341,250.00), DTI (0/0), and credit score (720). A blue arrow points to the 'Manually Enter Credit Score' button. A pop-up window titled 'Manual Credit Details' is shown, containing a table of borrower credit details and 'Save' and 'Cancel' buttons. A blue box highlights the 'Save' button with the text 'Manually enter the 3 scores then click "Save"'. The table in the pop-up window is as follows:

Borrower Credit Details	
Experian	720
Transunion	720
EquiFax	720

When you click the button to “Manually Enter Credit Score,” the pop-up window will appear. Enter the scores and click “Save.”

NOTE: if your borrower has derogatory credit or credit events that will impact eligibility or pricing, you will need to contact the ArchHomeLockDesk@archome.com to capture those details for accurate program selection and pricing.

SPARC 2.0: Pricing Input (Requires Secondary Role)

Price Loan

Loan Information

Base Loan Amount* \$ 272,000.00	Impound Type* Tax and insurance escrow	Appraised Value* \$ 340,000.00	Purchase Price* \$ 340,000.00
2nd Financing <input type="radio"/> Yes <input checked="" type="radio"/> No	Base LTV/CLTV/HCLTV 80.000 / 80.000 / 80.000		

Property Information

Zip* 91502	City* Burbank	County* Los Angeles
<input type="checkbox"/> In Rural Area?	Property Use* Primary Residence	<input type="checkbox"/> Has Non-Occupant Co-Borrower
Structure Type* Attached	<input type="checkbox"/> Is Seasonal Property?	<input type="checkbox"/> New Construction
		Property Type* SFR
		Area Median Income \$ 0.00

Fields with a Red Asterisk are required. Complete them all and click "Search" in the bottom right corner.

The fields are dynamic, and based on a selection in one field, you may be prompted to complete an additional field.

You must be logged into SPARC with a "Secondary" user role to access the **Pricing** screens. If you do not see a Pricing option from the left-hand navigation, please logout and then log back in with your Secondary role or contact your company admin or SPARCassist@archome.com for assistance with your level of system access.

SPARC 2.0: Float or Lock

Price Loan

Eligible Programs | Ineligible Programs

Note: Rates shown in red are expired. * - The costs displayed are the borrower's non-financed settlement charges.
** - exceeds the MAX DTI / No Income

Compare | Expand All

15 YR FIXED NONCONFORMING

Click a product name to expand open the full rate stack (as seen below)

If you do not see the product of interest, you may view Ineligible Products and identify the reason for ineligibility

Product Name: 15 YR FIXED ACCESS CLEAN SLATE | Rate: 7.000 | Price: 99.669 | P & I: 1,797.66 | DTI: 21.076

30 YR FIXED NONCONFORMING

Float/Register or Register/Lock by clicking the corresponding icon

Product Name: 30 YR FIXED ACCESS CLEAN SLATE | Rate: 7.000 | Price: 99.669 | P & I: 1,330.60 | DTI: 17.763

1 - 34 of 34 | Show: All

Pin	Float/Register	Register/Lock	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Reserve Months
<input type="checkbox"/>			<u>6.250</u>	96.763	1,231.43	17.060	6.280	<u>\$3,375.00</u>	\$129,175.00	78.9
<input type="checkbox"/>			<u>6.375</u>	97.388	1,247.74	17.175	6.405	<u>\$3,387.50</u>	\$129,187.50	78.2
<input type="checkbox"/>			<u>6.500</u>	97.951	1,264.14	17.292	6.531	<u>\$3,400.00</u>	\$129,200.00	77.5
<input type="checkbox"/>			<u>6.625</u>	98.451	1,280.62	17.409	6.657	<u>\$3,412.50</u>	\$129,212.50	76.9
<input type="checkbox"/>			<u>6.750</u>	98.820	1,297.20	17.526	6.783	<u>\$3,425.00</u>	\$129,225.00	76.3

click a Rate to see the pricing detail certificate

Click "Back" if you need to change search parameters

Back



Upload Documents

SPARC 2.0: Upload Documents

Upload / View Documents

[Upload Documents](#) [View Documents](#)

Manually Upload Documents

Please fill the below fields to upload the documents.

Document Folder
001 CORR INITIAL DOCS

Document Type
INITIAL CLOSED LOAN PACKAGE

or

Applicant
Alice Firstimer

Comments
(Max 200 Characters)

Accepted file formats: pdf,xml,xls,xlsx

Drag & Drop
or

Note: Maximum total file size is 100 MB.

List of Uploaded Documents

Document Folder	Document Type	Document Name	Applicant	Progress	Delete
<p><input type="button" value="Go back to pipeline"/> <input type="button" value="Upload"/> <input type="button" value="Submit to Purchase Review"/></p>					

1 Select the Document Folder = 001 Corr Initial Docs
Select the Document Type = Initial Closed Loan Package

2 Drag & Drop or Choose a file from your Computer

3 Once your document has been selected, click the "Upload" button

NOTE: You must **SUBMIT TO PURCHASE REVIEW** for your loan to move to the next status. You will later use this same screen to Submit to Final Purchase Review.

SPARC 2.0: View Documents

Upload / View Documents Retrieve Documents

Upload Documents View Documents

List of Documents

Search By Document Folder

1 - 2 of 2 Show All

<< < 1 > >>

Document Folder	Document Type	Comments	Applicant	Uploaded by	Date & Time	View
001 CORR INITIAL DOCS	CORR INITIAL CREDIT / REGISTRATION PACKAGE		Ken S Customer, 007	lisaprocessor_00	Processing	
CREDIT	CREDIT REPORT	Credit Report	Ken Customer		01/11/24 10:43 PM	

NOTE: You must **SUBMIT TO PURCHASE REVIEW** for your loan to move to the next status.

Please be aware that the Purchase Advice will only be visible to users logged in with the “Post Closer” role, and Pricing Registration Certificates and Lock Confirmations will only be visible to users logged in with the “Secondary” role. For assistance with your access, contact your company admin or SPARCassist@archome.com.



Conditions Management

SPARC 2.0: Conditions Management

Home > Pipeline > Conditions

Loan# 7240100967

Ken Customer
21783 Twilight St, Ninilchik, AK, 99639
(989) 898-9898 | bond.007@fanniemae.com

Export XML | Application Tracker 6/6 | Loan Status Tracker 1/17

*Export all Conditions > | Approval Letter >

Acceptable file type: pdf | Maximum total file size is 100 MB. | xls, xlsx and xml documents cannot be resolved in SPARC. Please contact your AM with questions.

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1	PRIOR TO PURCHASE	HOA fees have been entered on this loan. Validate if a PUD rider will be needed in the closing docs.	CLOSING DOCUMENTS: PUD RIDER	Active	Drag & Drop + Previously Added		Attach	▼
	PRIOR TO CLEAR TO CLOSE	A fully executed condo questionnaire is required. Based on the answers in the questionnaire a full or limited condo review may be required.	CONDO: CONDO QUESTIONNAIRE	Active	Drag & Drop + Previously Added		Attach	▼

Go back to pipeline | Email Account Manager | Submit to Condition Review

Conditions can be accessed from the left-hand navigation. You will upload documents using the "Drag & Drop" or the "+" and only click "Attach" after you've uploaded all necessary documents.

Open an excel spreadsheet of all conditions or the most current Approval Letter.

It's important to "Submit to Condition Review" once all conditions have been uploaded.

Note: if you need to add more documents to a condition, you will be able to click "Re-activate" after attaching docs to re-open the condition attachment functionality. If you are not able to Re-activate a condition, please contact your Arc Home Account Manager or Loan Purchaser for support. You will use this same screen to later Submit to Final Purchase Review.

SPARC 2.0: Appraisal Condition Upload

Note: XML Appraisal Documents cannot be uploaded to the Conditions page so must be uploaded to the **Upload/View Documents** Screen.

If you are uploading an XML formatted document:

- Upload to the **Upload/View Documents** Screen via the Upload Documents Tab, selecting Document Folder = Appraisal and Document Type = Appraisal (as seen below)
- Navigate to the **Conditions** Screen
- Associate the condition to a previously uploaded document and Attach to the condition

Upload / View Documents

Upload Documents View Documents

Manually Upload Documents

Please fill the below fields to upload the documents.

Document Folder APPRAISAL Document Type APPRAISAL or Search

Accepted file formats: pdf,xml,xls,xlsx Note: Maximum total file size is 100 MB.

Drag & Drop
or
Choose File



Submit for Purchase Review

SPARC 2.0: Purchase Review

Conditions

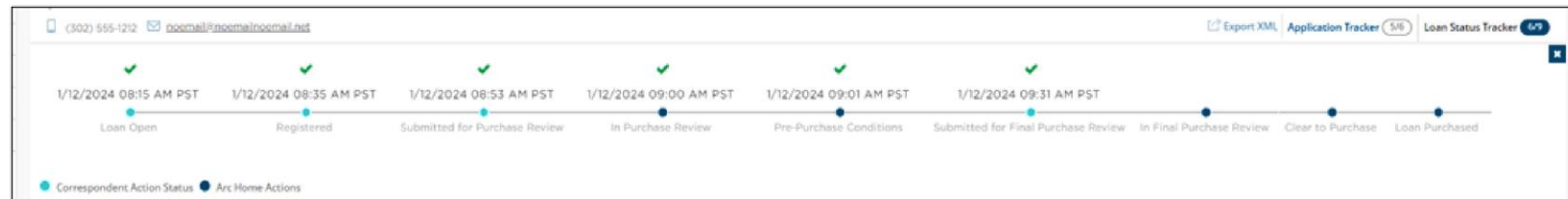
Status: All | Category: All | Assigned To: Anyone

Acceptable file type: pdf | Maximum total file size is 100 MB. | xls, xlsx and xml documents cannot be resolved in SPARC. Please contact your AM with questions.

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1	PRIOR TO PURCHASE	Refinance Cash Proceeds Not To Exceed: 1) 2% of the loan amount or \$ 2000 whichever is less for DU loans, and 2) 1% of the loan amount or \$ 2000 whichever is greater for LP loans		Resolved		1	Re-activate	▼
2	PRIOR TO PURCHASE	Residual income of \$2000 will be required for all loans with a debt-to-income ratio (DTI) greater than 43%.		Resolved		1	Re-activate	▼
3	WARNING	Refinance cash proceeds not to exceed 2% of the loan amount or \$2,000.00 whichever is less		Active	Drag & Drop + Previously Added	0	Attach	▼

Go back to pipeline | Email Account Manager | Submit to Final Purchase Review

Submit to Final Purchase Review from the Conditions screen of SPARC after uploading all final conditions. You will be able to track the progress from the Loan Status Tracker at the top of the screen.



Arc Home: Information & Fees

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 (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.

Please access current resources on our webpage at: <https://correspondent.archomellc.com/page/policies-forms-resources>
The Correspondent Seller's Guide can be found here: <https://correspondent.archomellc.com/page/correspondent-policies>

Arc Home: Resources

Support Type	Phone	Email
Loan Submission Assistance	215-383-9220, Option 1	SPARCassist@archome.com
Technical Support	215-383-9220, Option 2	ITHelpDesk@archome.com
Lock Desk	215-360-3737	ArcHomeLockDesk@archome.com
Help with Loans in Process	Your Account Manager or Account Executive	Please see your SPARC 2.0 homepage for details
Help with Purchase Review Process	Your Account Manager or Arc Home Purchaser	Find the contact person's name and contact details from within the loan, in the Loan Summary screen