



# SPARC 2.0 NON-DELEGATED USER GUIDE

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# SPARC 2.0 NON-DELEGATED USER GUIDE

## LOGIN

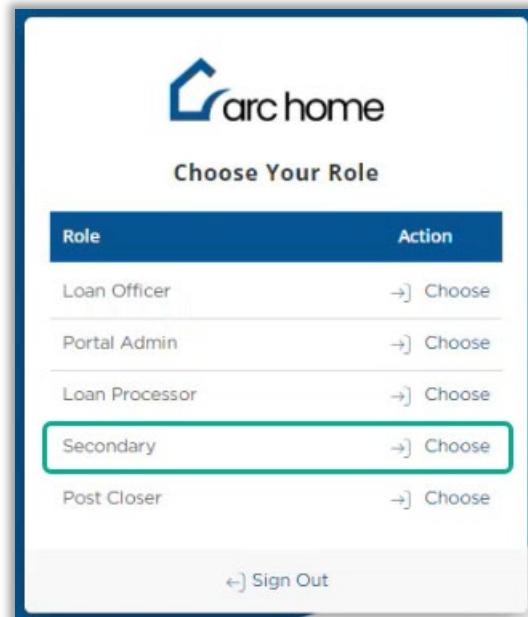
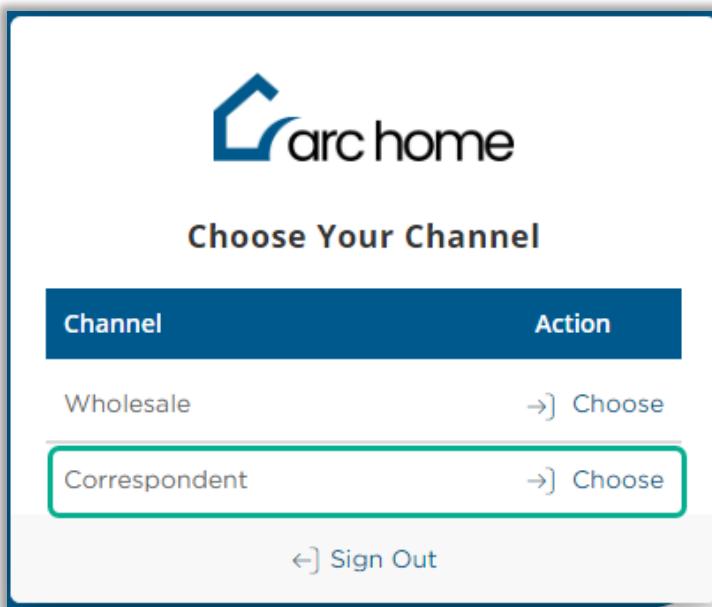
- Navigate to [Sparc 2.0 sparc.archome.com/tpo/#/login](http://Sparc 2.0 sparc.archome.com/tpo/#/login)
- Input **Username** and **Password**
- Select **LOGIN**



**NOTE:** Navigate to the [SPARC Assist](#) section of this user guide if you are unable to Login.

## SELECT CHANNEL OR ROLE *if applicable*

- If you have access to more than one **Channel** or **Role** select the appropriate option based on the actions needed to take detailed below
  - **Loan Officer:** Typically not used in Non-Delegated Channel (*Loan Officer will receive pricing updates if used*)
  - **Portal Admin:** Add New Users in Sparc 2.0
  - **Loan Processor:** Reissue Credit, Upload/View Documents, Run AUS, Upload Conditions, Create Correspondent Loans
  - **Secondary:** Must be used to Access Pricing including Registering/Locking Loan and may complete all Loan Processor actions
  - **Post Closer:** Must be used to Access Purchase Advice and may complete all Loan Processor actions





## HOME PAGE

- Upon logging in you will land on the **Home Page**, select from the below topics to learn more

\*\*Click any of the **Green Boxes** below to learn more\*\*

SPARC Assist  
215-383-9220

Borrower Last name, Loan#

Correspondent

Notification

Resources

Secondary

Logout

**Primary Contacts**

**House Account**  
Account Executive  
(555) 555-5555  
sales@archome.com

**Pipeline Account Manager**  
(555) 555-5555  
@archome.com

**Broadcast Message**  
08 Jan 24  
WELCOME BROKER & CORR to SPARC 2.0 PORTAL

Show More

**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  
Archomelockdesk@archome.com

**Arc Home General Contact**  
(844) 851-3600

**Primary Contacts**

**House Account**  
Account Executive  
(555) 555-5555  
sales@archome.com

**Pipeline Account Manager**  
(555) 555-5555  
@archome.com

**Broadcast Message**  
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**Broadcast Message**  
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**Help Center**

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

**Arc Home General Contact**  
(844) 851-3600

Home Screen shown above is a Secondary Role View

## SECONDARY ROLE DUTIES

### REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- Select **Create a Correspondent Loan** from **Home Page**
- This page defaults to the **Import 3.4** option
  - Select **Manual** input for those instructions
- Select **Choose File** and select saved 3.4 file
- Utilize the **Post-Closer** drop-down menu if necessary to select another user
- Select **Save Loan Data**

**Create Loan**

Accepted file formats: xml

Drag & Drop your 3.4(.xml) file here

Note: Maximum file size is 10 MB

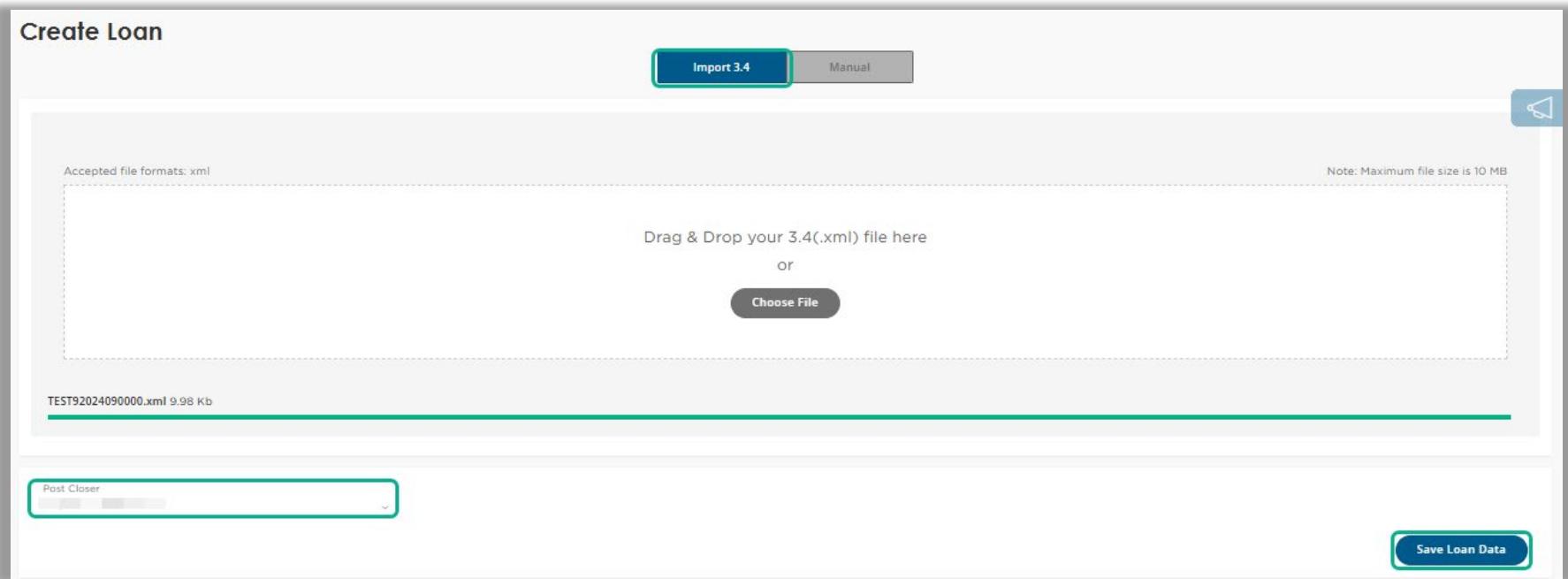
or

**Choose File**

TEST92024090000.xml 9.98 Kb

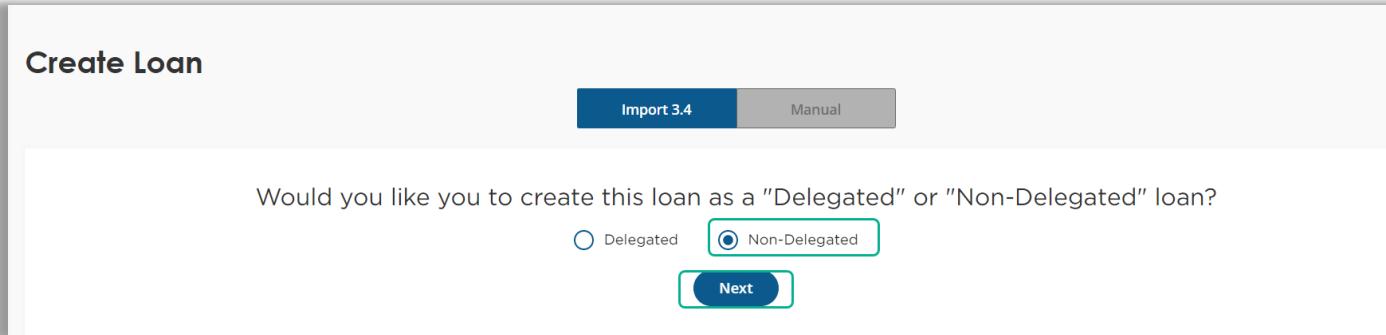
Post Closer

**Save Loan Data**



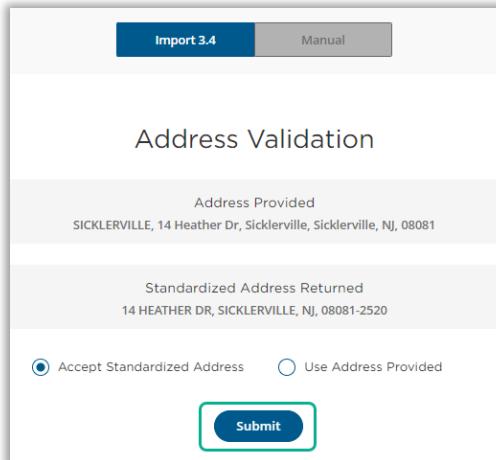
## REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- Select **Non-Delegated**
- Select **Next**



The screenshot shows the 'Create Loan' interface. At the top, there are two buttons: 'Import 3.4' (highlighted in blue) and 'Manual'. Below this, a question is displayed: 'Would you like you to create this loan as a "Delegated" or "Non-Delegated" loan?'. Two radio buttons are shown: 'Delegated' (unselected) and 'Non-Delegated' (selected). At the bottom is a blue 'Next' button.

- Confirm address and then select **Submit**

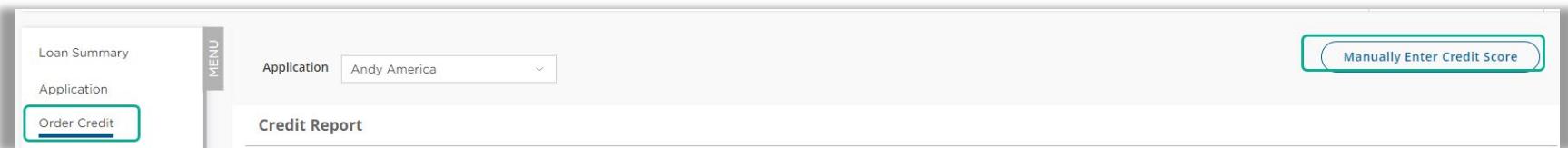


The screenshot shows the 'Address Validation' screen. It displays the 'Address Provided' (SICKLERVILLE, 14 Heather Dr, Sicklerville, Sicklerville, NJ, 08081) and the 'Standardized Address Returned' (14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520). Below these, there are two radio buttons: 'Accept Standardized Address' (selected) and 'Use Address Provided'. At the bottom is a blue 'Submit' button.

- Loan will open to the **Loan Summary** page

## REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- Navigate to Order Credit
- Select Manually Enter Credit Score



- Input Experian, Transunion, and Equifax fico scores in Borrower Credit Details fields
- Select Save

**Manual Credit Details**

**Borrower Credit Details**

Experian	Transunion	Equifax

**Mortgage Delinquency 12 Months Look-back**

How many mortgage lates does the applicant have? (Assume rolling rates are not allowed)

x30	x60	x90	x120	x150
0	0	0	0	0

How many mortgage lates would there be if rolling rates were allowed

x30	x60	x90
0	0	0

**Public Records**

(Use the most current public record only)

Check if applicable	Status	File Date	Satisfied Date
<input type="checkbox"/> Foreclosure/NOD	Not satisfied	/	/
<input type="checkbox"/> Chapter 7	Not satisfied	/	/
<input type="checkbox"/> Chapter 13	Not satisfied	/	/

**Save** **Cancel**

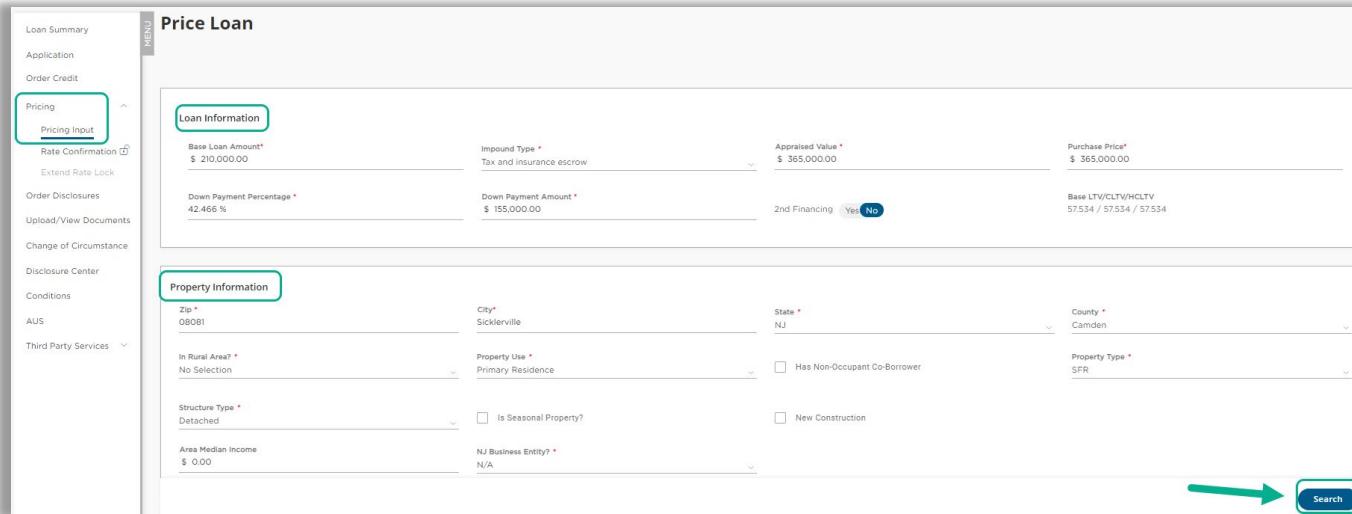
## REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

### PRICING INPUT

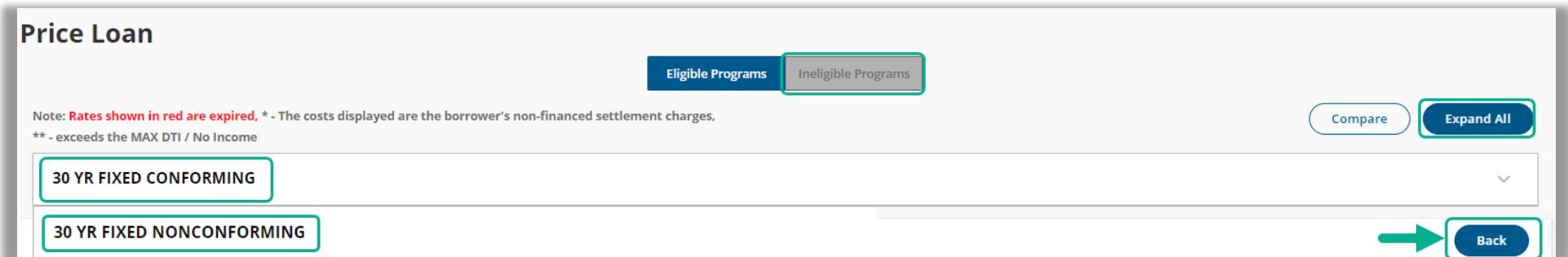
NOTE: To access these screens the **Role** as **Secondary** must be selected when logging into Sparc 2.0.

- Navigate to **Pricing** on the left-hand side menu utilize drop-down menu to select **Pricing Input**
- Complete all **Loan Information**, **Property Information** and **Other Information** required fields as indicated with \* and then select **Search**

\*Required fields includes the following must have a selection: **Loan Program**, **Rural Property**, and **HPML**



- This screen displays **Pricing Scenarios** for any available **Conforming** and **Nonconforming** options
- Select **Ineligible Programs** to display all ineligible options
- Select **Expand All** to display all pricing options for each **Product**
- Select the **Back** button on any pricing page to return to the prior screen



## REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- Select Disc Icon (  ) to Float/Register OR
- Select the lock or Padlock Icon (  ) to Register/Lock the loan

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

[Collapse All](#)

**30 YR FIXED CONFORMING**

Product Name	Rate	Price	P & I	DTI
30 YR FIXED FNMA CONVENTIONAL	6.250	99.750	1,348.42	10000.000

1 - 20 of 20

Pin	Float/Register	Register/Lock	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Reserve Months
<input checked="" type="checkbox"/>			<u>6.000</u>	99.127	1,313.02	** 10000.000	6.307	<u>\$10,338.37</u>	\$156,338.37	-119.1
<input checked="" type="checkbox"/>			<u>6.125</u>	99.691	1,330.67	** 10000.000	6.379	<u>\$9,120.70</u>	\$155,120.70	-116.6
<input type="checkbox"/>			<u>6.250</u>	99.750	1,348.42	** 10000.000	6.501	<u>\$9,008.98</u>	\$155,008.98	-115.0

- Select the checkbox **I Agree** after reading **Agreement**
- To complete registration select **Confirm**

## REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- A Rate Confirmation will appear and be sent via email
- Select **Download Registration Certificate (Float)** or **Download Lock Confirmation (Lock)** to populate a copy to your **Downloads Folder**

**NOTE:** The most recent Registration Certificate will be available in this screen. To view any historical versions of the Registration Certificate navigate the Upload/View Documents screen.

### Rate Confirmation

<b>Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL <b>Registered Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL <b>Registered Date</b> 11/8/2024 <b>Registration Comments</b> -	<b>Loan Status</b> Registered <b>Lock Status</b> None <b>Rate Lock Date</b> - <b>Rate Lock Comments</b> - <b>Lock Expiration Date</b> - <b>Final Rate</b> 6.000%
<b>Download Registration Certificate</b>	
<b>Lock Period</b> 30	
<b>Lock Expiration Comments</b> -	
<b>Final Price</b> 99.252%	

### Final Price Breakdown

Branch	Rate	Price	Fee
Base Price	6.000%	99.172%	0.038%
Total Adjustments	0.000%	0.080%	-0.080%
Originator Price	6.000%	99.252%	0.748%

### Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

LA LQB Alerts <LQB\_Alerts@archomeloans.net>  
To

If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

This notification was automatically generated for you. Please do not directly reply to this email.



**30 YR FIXED FNMA CONVENTIONAL**

Certificate Date: 11/8/2024 11:58:04 AM PST Payment Type: Principal & Interest Certificate Reference #:9241100491

**Loan Officer Information**  
 Company:06 - Broker AND Corp ND  
 Loan Officer: **Andy C America**  
 Company Phone: (555) 555-5555  
 Company Fax: (215) 383-9254  
 Loan Officer Phone: (215) 383-9254  
 Loan Officer Fax: (215) 383-9254

**Processor (External) Information**  
 Processor (Ext): **Andy C America**  
 Email Address: **no-reply@archomeloans.com**  
 Phone: 215-383-9254  
 Fax:

**Account Executive Information**  
 Account Executive: **DummyAE Test**  
 Email Address: **no-reply@archomeloans.com**  
 Phone: (555) 555-5555

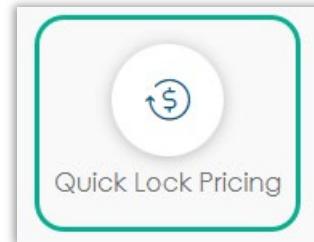
**Loan Scenario**

Borrower Information		Subject Property Information	
Borrower	Andy C America	Property State	NJ
Borrower SSN	*****	Property Type	SFR
Borrower Citizenship	US Citizen	Structure Type	Detached
Spouse		Number of Stories	1
Spouse SSN		Is in Rural Area	No
Spouse is Primary Wage Earner		Is Condotel	No
Primary Wage Earner Middle Score	740 *	Is Non-Warrantable Proj	No

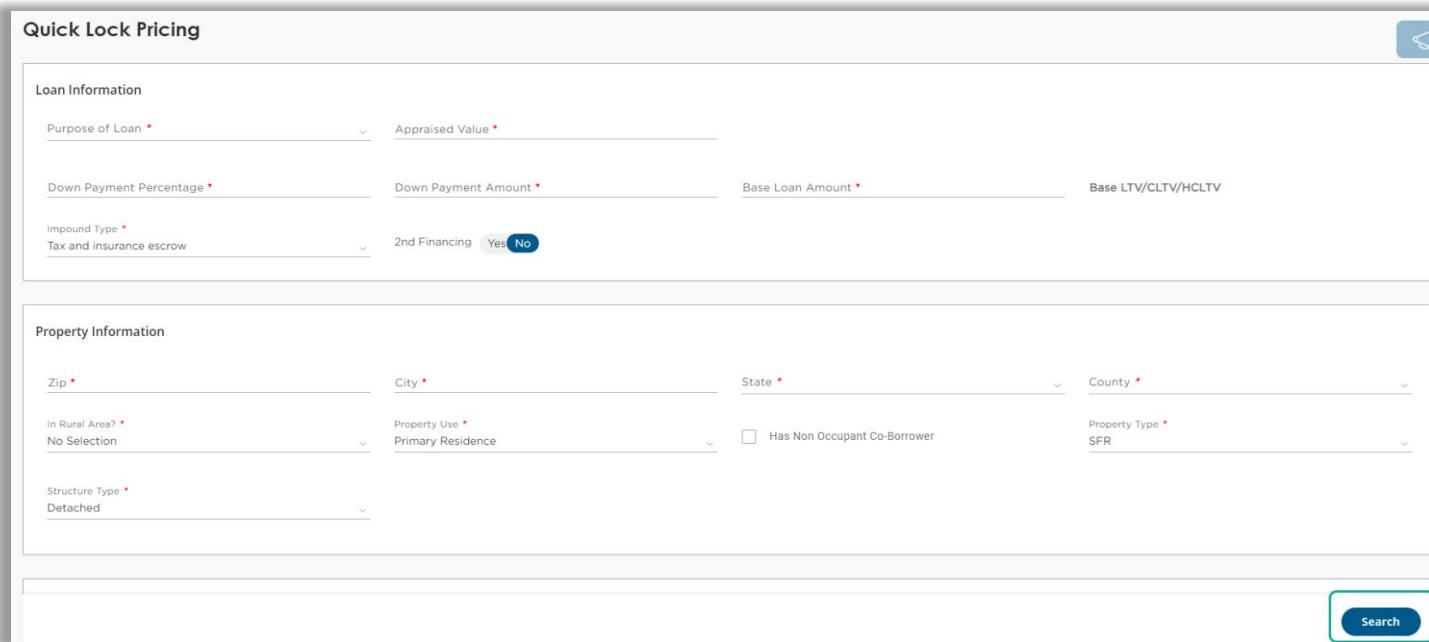
## QUICK LOCK PRICING

NOTE: This option will only appear if the **Role** selected was **Secondary** when logging into Sparc 2.0; if you have access to both Delegated and Non-Delegated Pricing utilize Pricing Input option.

- Select **Quick Lock Pricing** from Home Page



- Complete all **Loan Information**, **Property Information**, **Borrower Information** and **Other Information** required fields as indicated with **\***  
*\*Required fields includes the following must have a selection: **Loan Program**, **Rural Property**, and **HPML***
  - Utilize **Non-Delegated Correspondent Product & Pricing Job Aid** to assist in product codes selection
- Select **Search**

A screenshot of the "Quick Lock Pricing" form. The form is divided into two main sections: "Loan Information" and "Property Information".  
**Loan Information:**

- Purpose of Loan: [dropdown]
- Appraised Value: [text input]
- Down Payment Percentage: [text input]
- Down Payment Amount: [text input]
- Base Loan Amount: [text input]
- Base LTV/CLTV/HCLTV: [text input]
- Impound Type: [dropdown]  
Tax and insurance escrow
- 2nd Financing: [radio buttons] Yes **No**

**Property Information:**

- Zip: [text input]
- City: [text input]
- State: [dropdown]
- County: [dropdown]
- In Rural Area?: [dropdown]  
No Selection
- Property Use: [dropdown]  
Primary Residence
- Has Non Occupant Co-Borrower
- Property Type: [dropdown]  
SFR
- Structure Type: [dropdown]  
Detached

At the bottom right of the form is a teal "Search" button.

## QUICK LOCK PRICING

- This screen displays **Pricing Scenarios** for all **Conforming** and **Nonconforming** options
- Select **Ineligible Programs** to display all ineligible options
- Select **Expand All** to display all pricing options for each **Product**
- Select the **Back** button on any pricing page to return to the prior screen

**Quick Lock Pricing**

[Eligible Programs](#) [Ineligible Programs](#)  [Compare](#) [Expand All](#)

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

30 YR FIXED CONFORMING				
Product Name 30 YR FIXED FNMA CONVENTIONAL	Rate 6.375	Price 99.739	P & I 1,609.58	DTI 30.567

30 YR FIXED NONCONFORMING				
Product Name 30 YR FIXED ACCESS AGENCY PLUS	Rate 6.875	Price 101.118	P & I 1,694.88	DTI 31.380


## QUICK LOCK PRICING

- Complete **Borrower First Name, Last Name, Date of Birth, Subject Property Street Address** to match MISMO 3.4 file (**SSN** is not required)
  - *Information must exactly match the MISMO 3.4 File being uploaded*
- Select the checkbox **I Agree** after reading **Agreement**
- To complete registration select **Confirm**

**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 6.000	Lock Days 30	Lock Expiration Date 01/27/2025
--------------------	-----------------	------------------------------------

**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 *
Date of Birth *	SSN
Subject Property Street Address *	Post Closer * Hope Nolke   nolke06

**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 guarantee a lock.

I Agree

**Confirm** **Cancel**

## QUICK LOCK PRICING

- A Rate Confirmation will appear and be sent via email
- Select **Download Registration Certificate (Float)** or **Download Lock Confirmation (Lock)** to populate a copy to your **Downloads Folder**

**NOTE:** The most recent Registration Certificate will be available in this screen. To view any historical versions of the Registration Certificate navigate the Upload/View Documents screen.

### Rate Confirmation

<b>Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL	<b>Loan Status</b> Registered																
<b>Registered Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL	<b>Lock Status</b> None																
<b>Registered Date</b> 11/8/2024	<b>Rate Lock Date</b> -																
<b>Registration Comments</b> -	<b>Lock Period</b> 30																
<b>Originator Compensation Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Amount</td> <td style="width: 33%;">Net Points</td> <td style="width: 33%;">Paid By</td> </tr> <tr> <td>\$2,190.00</td> <td>1.000%</td> <td>Borrower</td> </tr> </table>		Amount	Net Points	Paid By	\$2,190.00	1.000%	Borrower										
Amount	Net Points	Paid By															
\$2,190.00	1.000%	Borrower															
<b>Final Price Breakdown</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Branch</th> <th style="width: 25%;">Rate</th> <th style="width: 25%;">Price</th> <th style="width: 25%;">Fee</th> </tr> </thead> <tbody> <tr> <td>Base Price</td> <td>6.000%</td> <td>99.172%</td> <td>0.828%</td> </tr> <tr> <td>Total Adjustments</td> <td>0.000%</td> <td>0.080%</td> <td>-0.080%</td> </tr> <tr> <td>Originator Price</td> <td>6.000%</td> <td>99.252%</td> <td>0.748%</td> </tr> </tbody> </table>		Branch	Rate	Price	Fee	Base Price	6.000%	99.172%	0.828%	Total Adjustments	0.000%	0.080%	-0.080%	Originator Price	6.000%	99.252%	0.748%
Branch	Rate	Price	Fee														
Base Price	6.000%	99.172%	0.828%														
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Originator Price	6.000%	99.252%	0.748%														

### Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

LA LQB Alerts <LQB\_Alerts@archomeloans.net>  
 To  
 ⓘ If there are problems with how this message is displayed, click here to view it in a web browser.  
 Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

This notification was automatically generated for you. Please do not directly reply to this email.



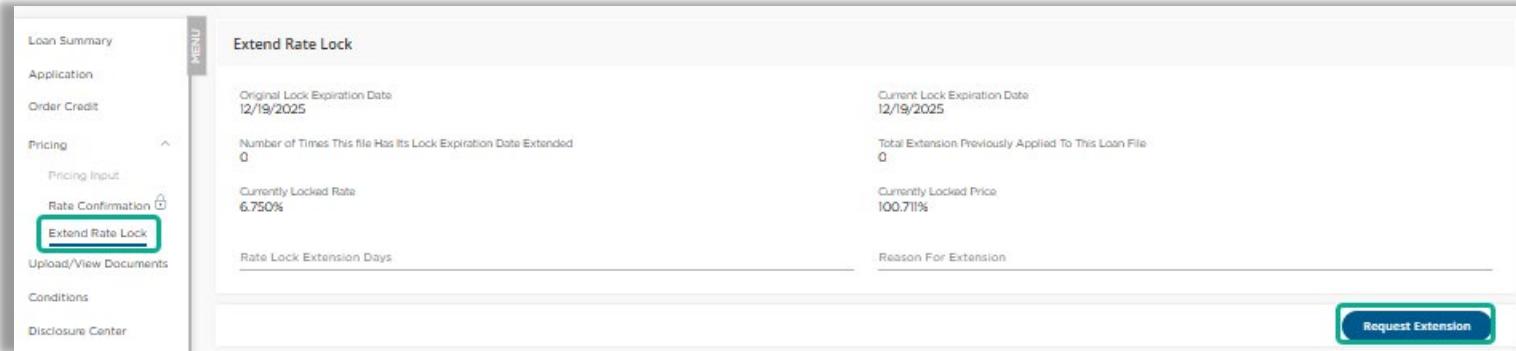
**30 YR FIXED FNMA CONVENTIONAL**

Certificate Date: 11/8/2024 11:58:04 AM PST Payment Type: Principal & Interest Certificate Reference #: 9241100491

<b>Loan Officer Information</b> Company: 06 - Broker AND Corr ND		Company Phone: (555) 555-5555 Company Fax: (215) 383-9254 Loan Officer Phone: (215) 383-9254 Loan Officer Fax:			
<b>Processor (External) Information</b> Processor (Ext): Email Address:		Phone: 215-383-9254 Fax:			
<b>Account Executive Information</b> Account Executive: DummyAE Test Email Address: no-reply@archomeloans.com		Phone: (555) 555-5555 Fax:			
<b>Loan Scenario</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> <b>Borrower Information</b>            Borrower: Andy C America            Borrower SSN: ****-****            Borrower Citizenship: US Citizen         </td> <td style="width: 50%;"> <b>Subject Property Information</b>            Property State: NJ            Property Type: SFR            Structure Type: Detached            Number of Stories: 1            Is in Rural Area: No            Is Condetel: No            Is Non-Warrantable Proj: No         </td> </tr> </table>				<b>Borrower Information</b> Borrower: Andy C America Borrower SSN: ****-**** Borrower Citizenship: US Citizen	<b>Subject Property Information</b> Property State: NJ Property Type: SFR Structure Type: Detached Number of Stories: 1 Is in Rural Area: No Is Condetel: No Is Non-Warrantable Proj: No
<b>Borrower Information</b> Borrower: Andy C America Borrower SSN: ****-**** Borrower Citizenship: US Citizen	<b>Subject Property Information</b> Property State: NJ Property Type: SFR Structure Type: Detached Number of Stories: 1 Is in Rural Area: No Is Condetel: No Is Non-Warrantable Proj: No				
Spouse Spouse SSN Spouse is Primary Wage Earner Primary Wage Earner Middle Score: 740 *					

## EXTEND OR UPDATE LOCK

- Select Extend Rate Lock under Pricing
- Select Request Extension



Loan Summary

Application

Order Credit

Pricing

Pricing Input

Rate Confirmation 

**Extend Rate Lock** 

Upload/View Documents

Conditions

Disclosure Center

**Extend Rate Lock**

Original Lock Expiration Date  
12/19/2025

Number of Times This file Has its Lock Expiration Date Extended  
0

Currently Locked Rate  
6.750%

Rate Lock Extension Days

Current Lock Expiration Date  
12/19/2025

Total Extension Previously Applied To This Loan File  
0

Currently Locked Price  
100.711%

Reason For Extension

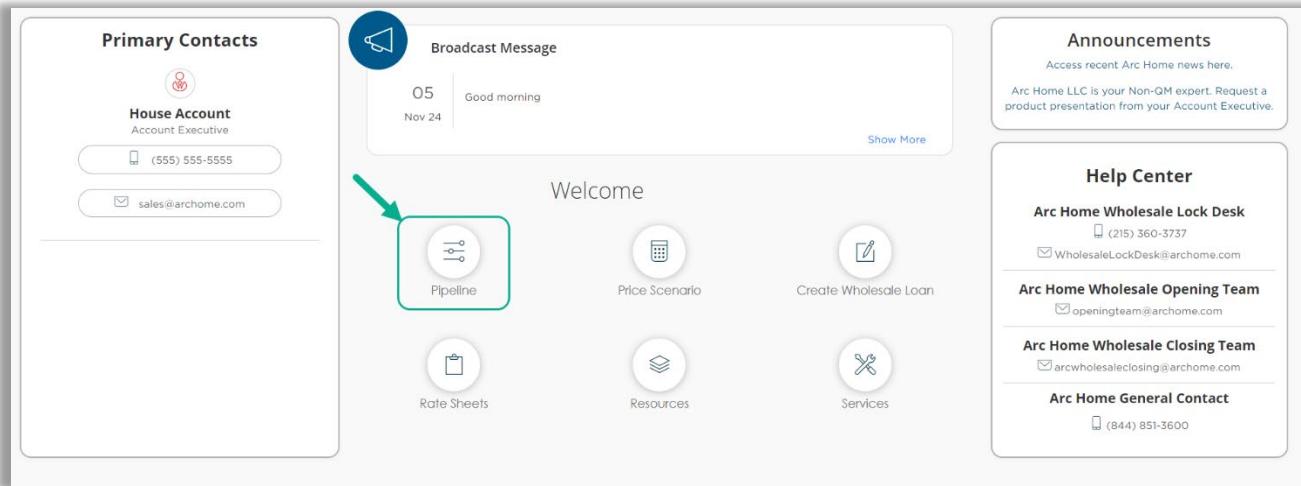
**Request Extension** 

NOTE: Email [archomelockdesk@archome.com](mailto:archomelockdesk@archome.com) for lock inquires or assistance. See [Additional Resources](#) for more information.

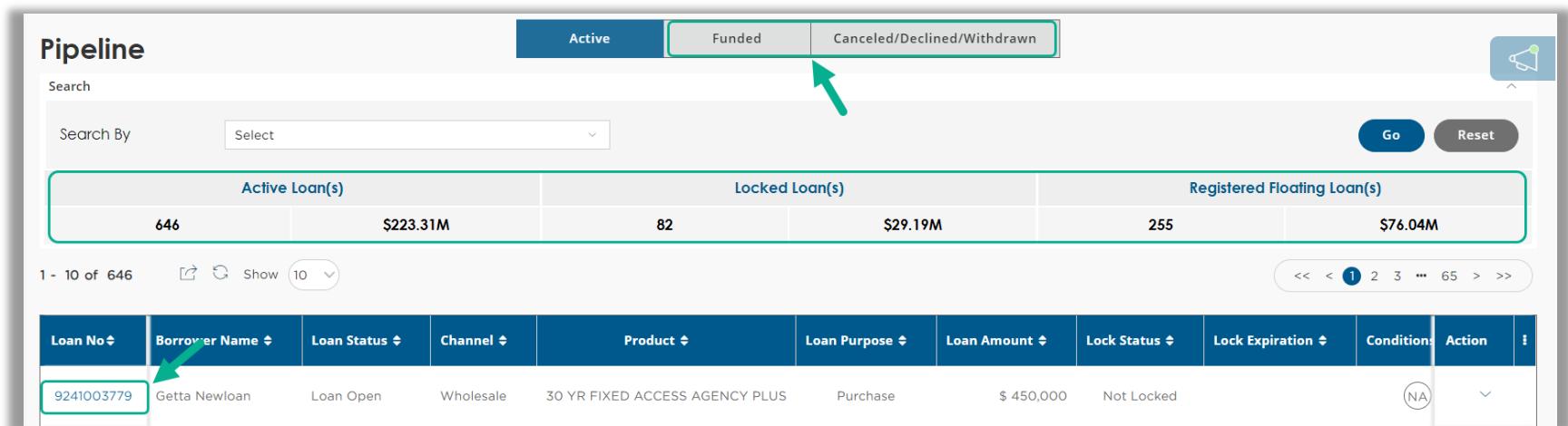
## LOAN PROCESSOR ROLE DUTIES

### ACCESS LOAN FROM PIPELINE

- Select the Pipeline icon to view pipeline



- The Active pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded** or **Canceled/Declined/Withdrawn** loans select the corresponding tab



The screenshot shows the 'Pipeline' view with the 'Funded' tab selected. At the top, there is a summary table with the following data:

Active Loan(s)	Locked Loan(s)	Registered Floating Loan(s)
646	\$223.31M	82
	\$29.19M	255
		\$76.04M

Below the summary table, there is a pagination control showing '1 - 10 of 646' and a page number '1'. At the bottom, there is a table with columns: 'Loan No', 'Borrower Name', 'Loan Status', 'Channel', 'Product', 'Loan Purpose', 'Loan Amount', 'Lock Status', 'Lock Expiration', 'Conditions', 'Action', and 'More'. A specific loan record is highlighted with a green box and a green arrow pointing to the 'Loan No' column, which shows the value '9241003779'. The 'Borrower Name' column for this record shows 'Getta Newloan'.

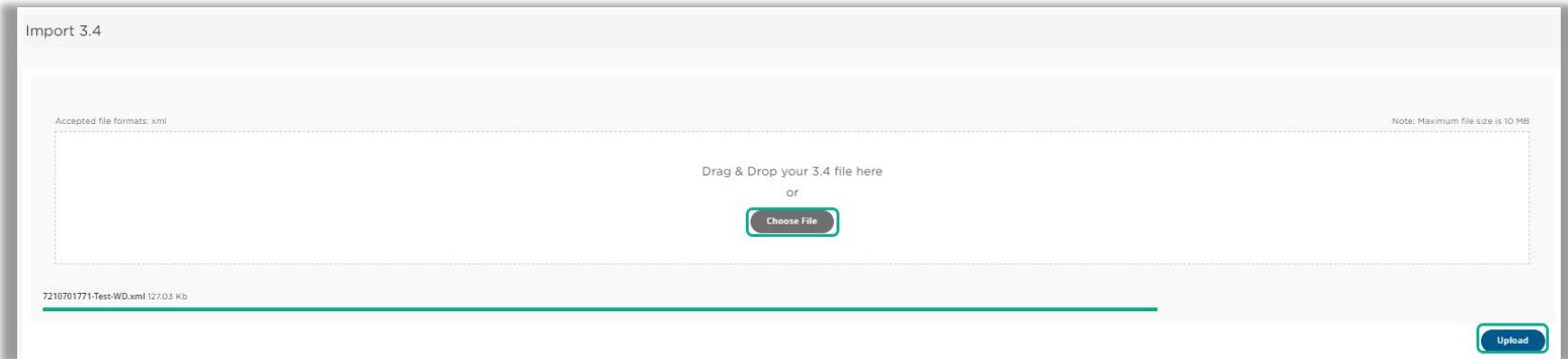
## UPLOAD 3.4 QUICK LOCKS AND THERE IS NO APPLICATION DATA

- Loan opens to **Loan Summary** screen
- Select **Import 3.4** on the top right-hand of screen if not already uploaded



Loan Summary			
Application Submitted Date 12/27/2024	Est. Closing Date 01/27/2025	Lock Expiration Date 01/27/2025	Last Disclosure Date -
Approval Date -	Appraisal Received Date -	Product 30 YR FIXED FNMA CONVENTIONAL	DTI 13.674 / 13.674
Loan Status Registered	Base LTV / CLTV / HCLTV 80% / 80% / 80%	AUS Status DU Approve/Eligible	Impounds Not Waived
Credit Score 800	Channel Correspondent	Underwriting Type Delegated	Quick Lock Yes

- Select **Choose File** and select saved 3.4 file



Import 3.4

Accepted file formats: xml

Drag & Drop your 3.4 file here  
or

Choose File

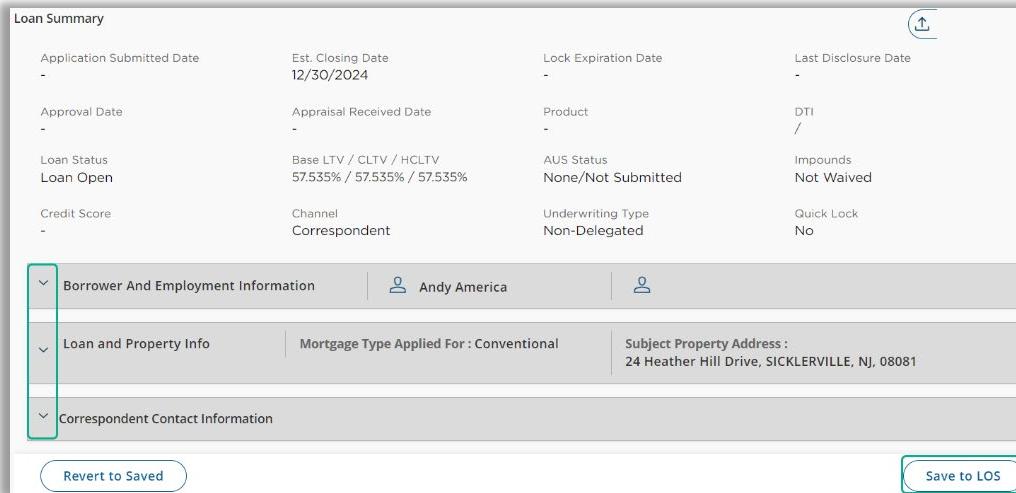
7210701771-Test-WD.xml 127.03 Kb

Note: Maximum file size is 10 MB

Upload

## CONFIRM KEY LOAN APPLICATION DATA

- Within the **Loan Summary** screen there are three menus utilize icon to **Expand** or to **Collapse**
- Click **Save to LOS** for any changes



Loan Summary

Application Submitted Date	Est. Closing Date	Lock Expiration Date	Last Disclosure Date
12/30/2024			
Approval Date	Appraisal Received Date	Product	DTI
			/
Loan Status	Base LTV / CLTV / HCLTV	AUS Status	Impounds
Loan Open	57.535% / 57.535% / 57.535%	None/Not Submitted	Not Waived
Credit Score	Channel	Underwriting Type	Quick Lock
	Correspondent	Non-Delegated	No

**Borrower And Employment Information**

Andy America

**Loan and Property Info**

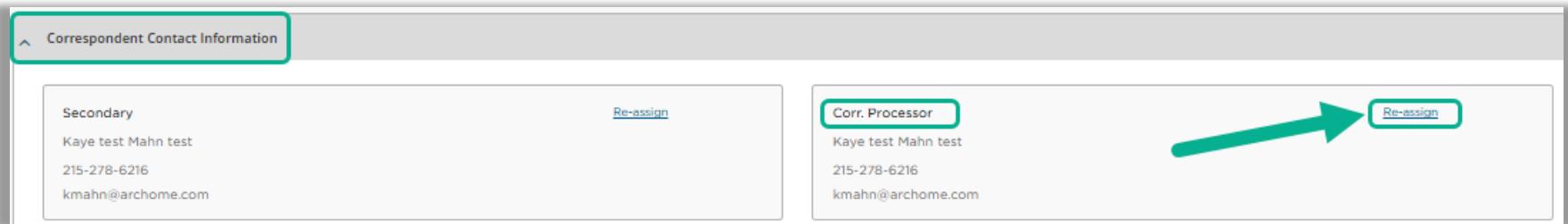
Mortgage Type Applied For : Conventional

Subject Property Address :  
24 Heather Hill Drive, SICKLERVILLE, NJ, 08081

**Correspondent Contact Information**

[Revert to Saved](#) [Save to LOS](#)

- Under **Correspondent Contact Information** select **Re-assign** in **Corr. Processor** box



Correspondent Contact Information

Secondary

Kaye test Mahn test

215-278-6216

kmahn@archome.com

[Re-assign](#)

Corr. Processor

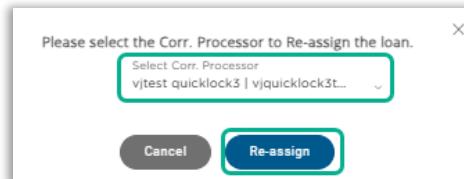
Kaye test Mahn test

215-278-6216

kmahn@archome.com

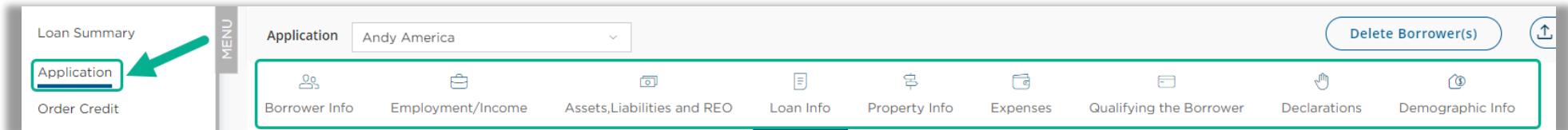
[Re-assign](#)

- Utilize the **Select Corr. Processor** drop-down menu to select the appropriate user
- Select **Re-assign**



## CONFIRM KEY LOAN APPLICATION DATA

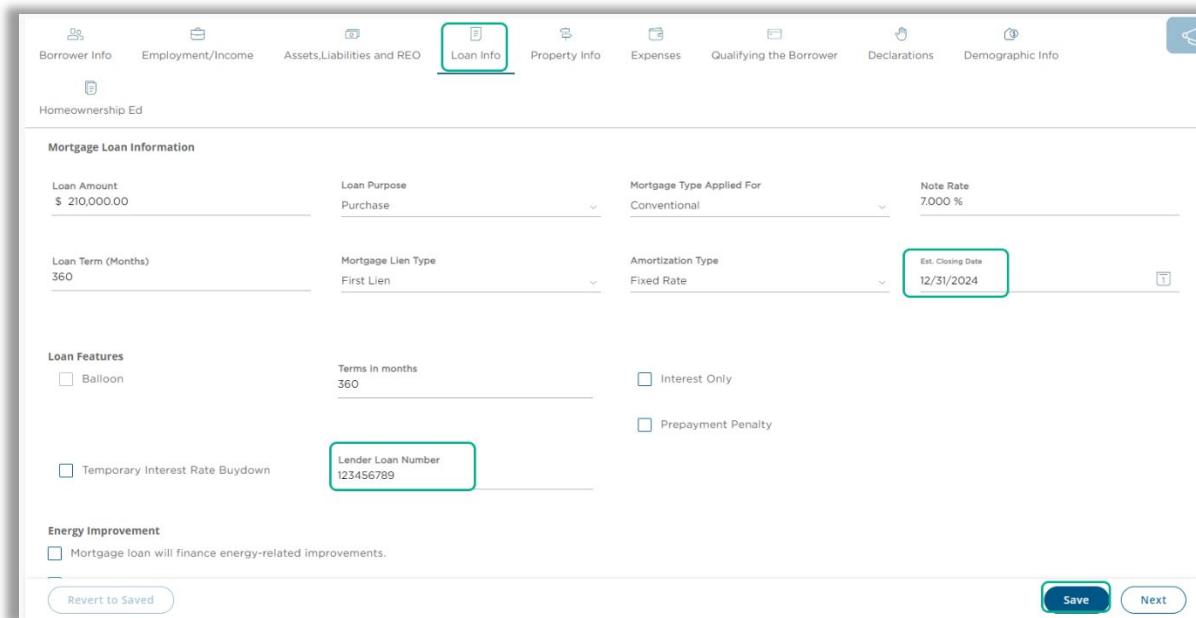
- Utilizing left-hand menu select **Application** at any time to make updates
- Choose appropriate **Section of Application** as needed
- Confirm all **Demographic Info**



- Select **Save** to save any changes made or **Next** to move to next **Section of Application**

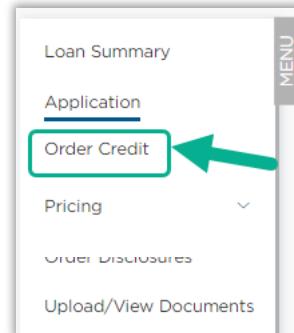


- Navigate to **Loan Info** input **Est. Closing Date** in MM/DD/YYYY format and **Lender Loan Number**
- Select **Save**

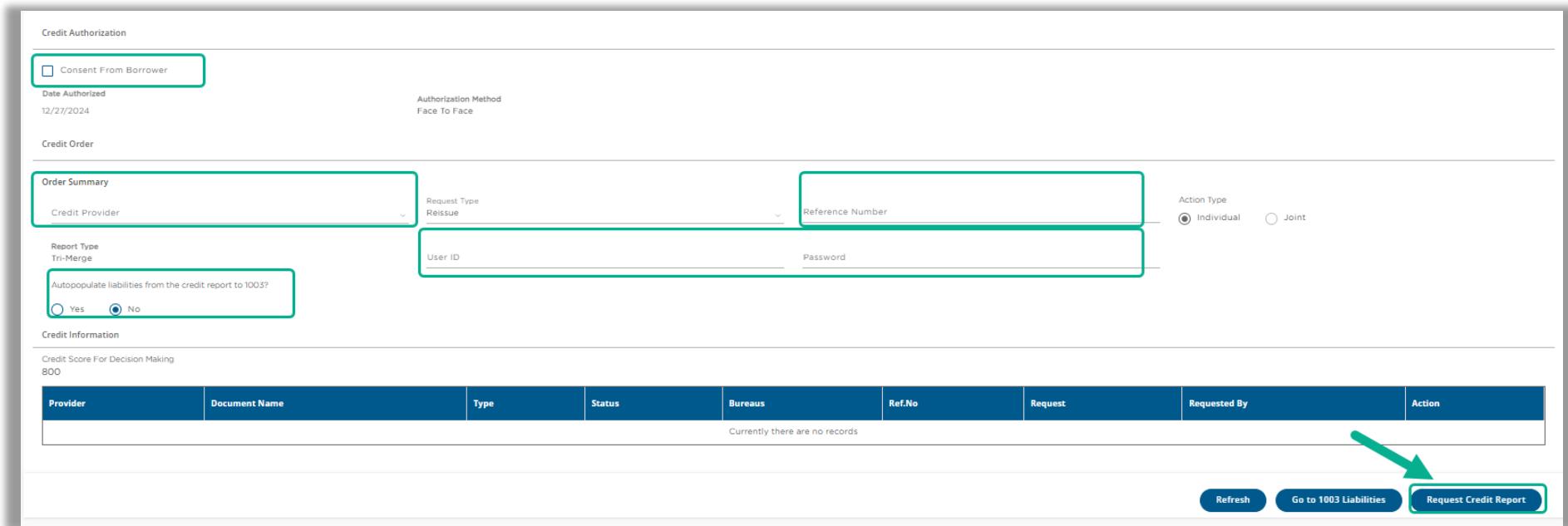


## REISSUE CREDIT

- Navigate to Order Credit on the left-hand side menu



- Credit Authorization section, complete checkbox for **Consent From Borrower**
- Credit Order section, complete: **Credit Provider**, **Reference Number**, **User ID**, and **Password**
- Select **No** to Autopopulate liabilities from the credit report to 1003?
- Select **Request Credit Report**



**Credit Authorization**

Consent From Borrower

Date Authorized: 12/27/2024

Authorization Method: Face To Face

**Credit Order**

**Order Summary**

Credit Provider: [highlighted with green box]

Request Type: Reissue

Reference Number: [highlighted with green box]

Action Type:  Individual  Joint

Report Type: Tri-Merge

Autopopulate liabilities from the credit report to 1003?  Yes  No

**Credit Information**

Credit Score For Decision Making: 800

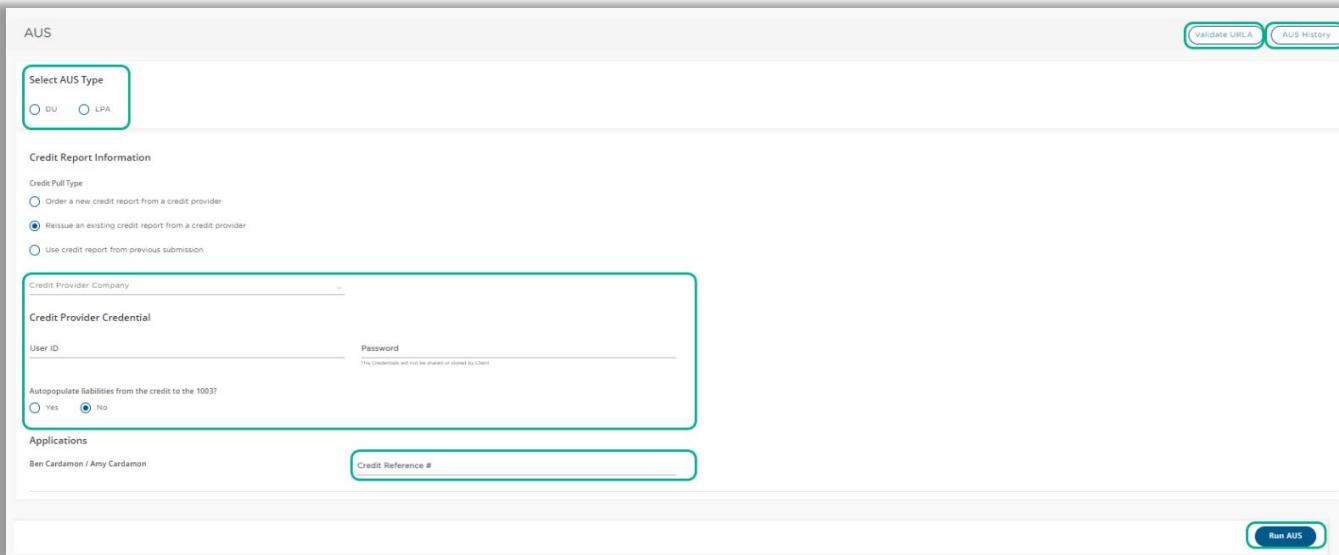
Provider	Document Name	Type	Status	Bureaus	Ref.No	Request	Requested By	Action
Currently there are no records								

Refresh

## RUN AUS IF REQUIRED FOR THE FILE

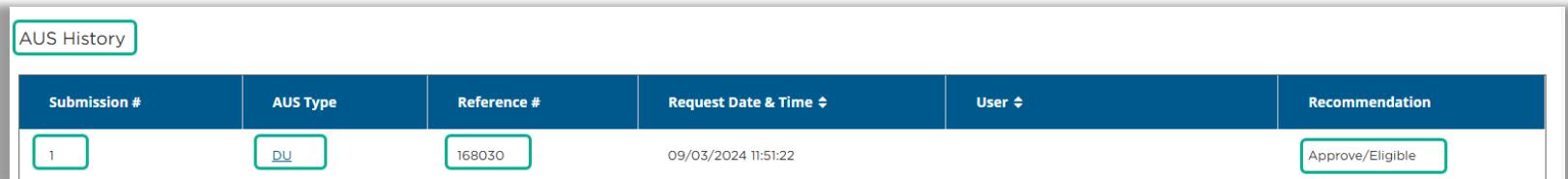
NOTE: If lender is releasing an existing AUS to ARC Home this step is not needed.

- Navigate to **AUS** on the left-hand side menu
- **Select AUS Type** (Freddie Mac **LPA** Approved Seller Servicer# 156770 Fannie Mae **DU** Approved Seller Servicer # 29208)
- **Select Credit Pull Type**
  - For a first submission select **Reissue an existing credit report from a credit provider**
  - For any subsequent submissions select **Use credit report from previous submission**
- **Select Credit Provider Company** from drop-down menu
- Input **User ID**, **Password**, and **Credit Reference #**
- **Select Run AUS**
- **Select Validate URLA** this will prompt Sparc 2.0 to review application data and highlight any missing fields
- **Select AUS History** to see history of any prior AUS submissions (This will only be available for AUS submitted within Sparc 2.0)



The screenshot shows the 'AUS' submission page. At the top, there are buttons for 'Validate URLA' and 'AUS History'. The 'Select AUS Type' section shows 'DU' selected. The 'Credit Report Information' section shows 'Credit Pull Type' set to 'Reissue an existing credit report from a credit provider'. The 'Credit Provider Company' dropdown is expanded, showing 'Credit Provider Credential' fields for 'User ID' and 'Password'. The 'Autopopulate' checkbox is set to 'No'. The 'Applications' section shows 'Ben Cardamon / Amy Cardamon' and a 'Credit Reference #' field. The 'Run AUS' button at the bottom right is highlighted with a green box.

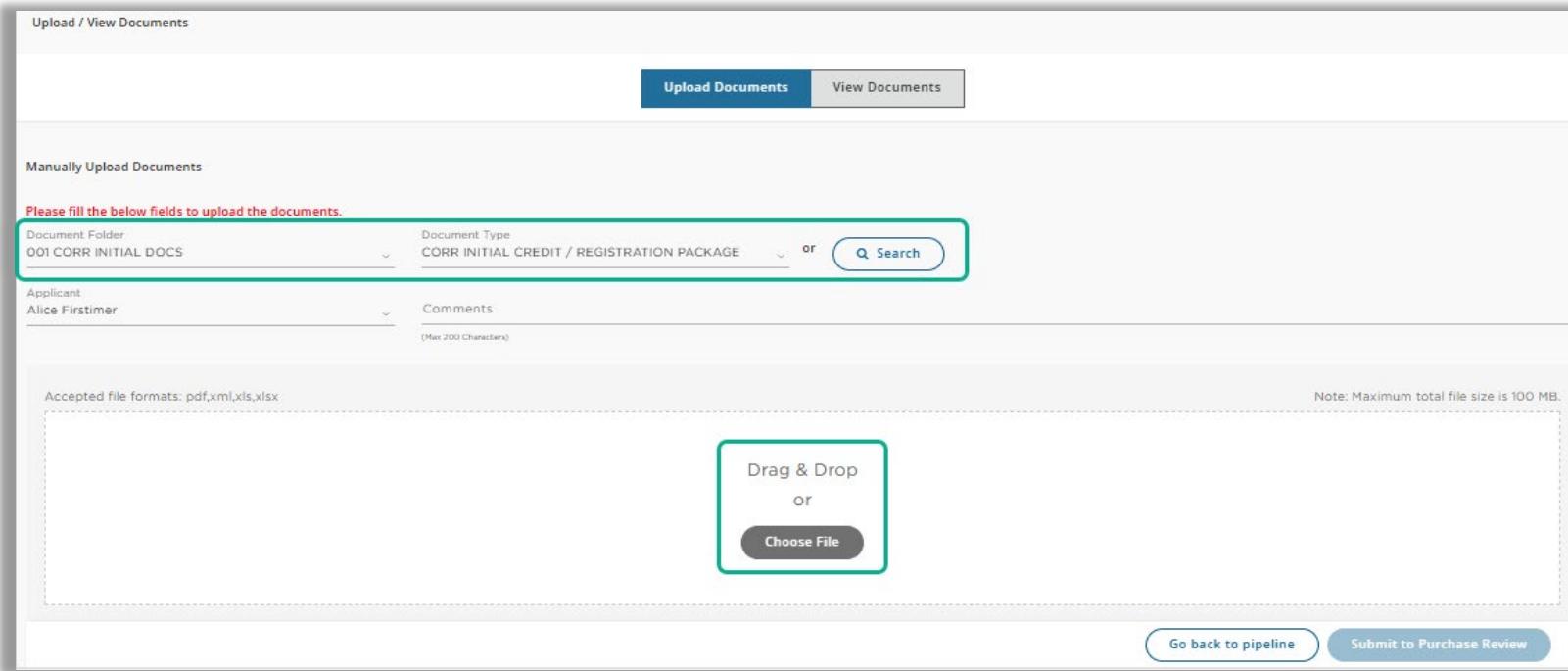
- **View AUS History:** including **Submission #**, **Reference #** and **Recommendation**
- **Select AUS Type** hyperlink to view AUS



The screenshot shows the 'AUS History' table. The columns are: Submission #, AUS Type, Reference #, Request Date & Time, User, and Recommendation. The first row shows '1' in the Submission # column, 'DU' in the AUS Type column (which is highlighted with a green box), '168030' in the Reference # column, '09/03/2024 11:51:22' in the Request Date & Time column, 'User' in the User column, and 'Approve/Eligible' in the Recommendation column.

## UPLOAD INITIAL CREDIT PACKAGE

- Navigate to **Upload/View Documents** on the left-hand side menu
- Select **Upload Documents** tab
- Utilize **Drag & Drop** or **Choose File** and select loan documents for Initial Credit Package
- Utilize **Document Folder** drop-down menu select **001 CORR INITIAL DOCS**
- Utilize **Document Type** drop-down menu select **CORR INITIAL CREDIT/REGISTRATION PACKAGE** for Initial Credit Package



The screenshot shows the 'Upload / View Documents' page. At the top, there are two buttons: 'Upload Documents' (blue) and 'View Documents' (grey). Below this, a section titled 'Manually Upload Documents' contains a note: 'Please fill the below fields to upload the documents.' It includes dropdown menus for 'Document Folder' (set to '001 CORR INITIAL DOCS') and 'Document Type' (set to 'CORR INITIAL CREDIT / REGISTRATION PACKAGE'), a 'Search' button, and dropdowns for 'Applicant' (set to 'Alice Firsttimer') and 'Comments' (with a note '(Max 200 Characters)'). A note at the bottom of this section states: 'Accepted file formats: pdf,xml,xls,xlsx' and 'Note: Maximum total file size is 100 MB.' In the center, there is a large dashed box with a 'Drag & Drop' placeholder and a 'Choose File' button. At the bottom right, there are two buttons: 'Go back to pipeline' and 'Submit to Purchase Review'.

**NOTE:** Minimum required document is Signed URLA, Signed Disclosures, Assets, Income Documentation (DSCR excluded) and Purchase Contract if applicable. See [Additional Resources](#).

## SUBMIT TO DOCUMENT CHECK

- Select **View Documents** if desired to view the details of uploaded documents
- Select **Submit to Document Check** to notify Arc Home all required documents are uploaded, and file is ready for Initial Underwriting Decision
  - This step **must** be completed after ordering disclosures; If **Submit to Document Check** is not clicked, the Arc team will **not** be aware the file is ready for review
- Select **Go to Pipeline** at any time to return to **Pipeline View**

Upload / View Documents Retrieve Documents

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

List of Documents

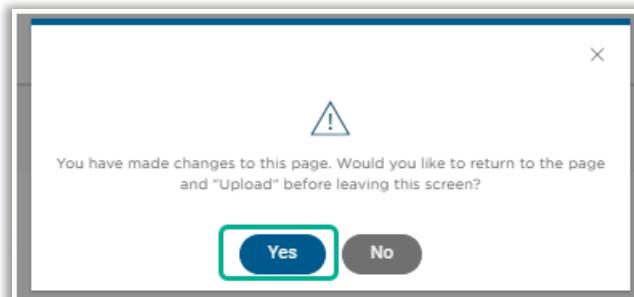
Search By Document Folder

1 - 4 of 4 Show [All](#) << < **1** > >>

Document Folder	Document Type	Comments	Applicant	Uploaded by	Date & Time	View
DOCMAGIC	GENERATED DOCUMENTS	Autosaved: 2:38 PM	Andy America	Andy America	11/08/24 02:38 PM	
LENDINGQB	RATE LOCK CERTIFICATE	Lock Confirmation	Andy America	Andy America	11/08/24 12:19 PM	
LENDINGQB	CERTIFICATE SUBMITTED	Cert Submitted	Andy America	Andy America	11/08/24 12:19 PM	
LENDINGQB	CERTIFICATE SUBMITTED	Cert Submitted	Andy America	Andy America	11/08/24 11:58 AM	

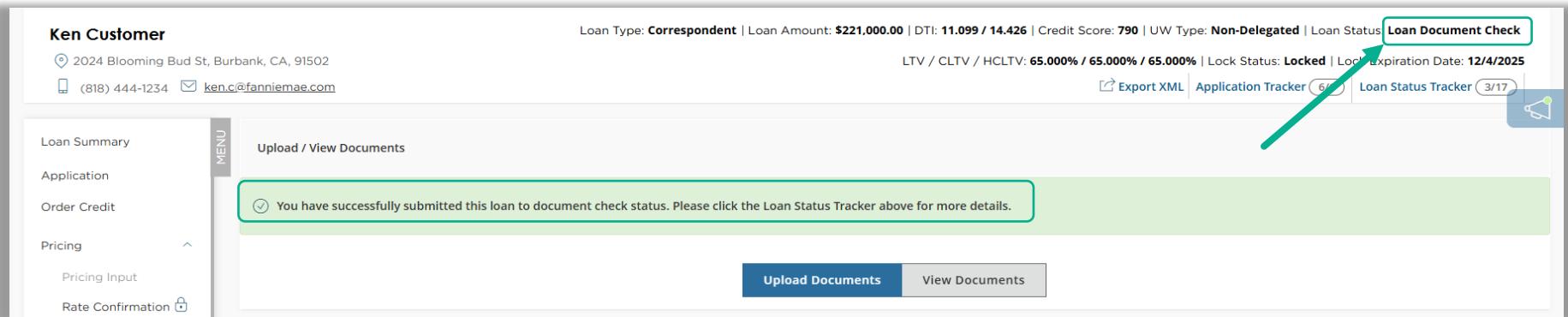
[Go back to pipeline](#) [Submit to Document Check](#)

**NOTE:** The below warning message will appear if you attempt to navigate to a new screen and the uploading of documents is still in process. Select **Yes** to return to the **Upload/View Documents** screen, allow a few moments for upload to complete before proceeding to new screen.



## SUBMIT TO DOCUMENT CHECK

- Confirm message appears “You have successfully submitted this loan to document check status. Please click the Loan Status Tracker above for more details”
- Confirm Loan Status displays Loan Document Check



**Ken Customer**

Loan Type: Correspondent | Loan Amount: \$221,000.00 | DTI: 11.099 / 14.426 | Credit Score: 790 | UW Type: Non-Delegated | Loan Status: **Loan Document Check**

LTV / CLTV / HCLTV: 65.000% / 65.000% / 65.000% | Lock Status: Locked | Lock Expiration Date: 12/4/2025

Export XML | Application Tracker (6/6) | **Loan Status Tracker (3/17)**

Loan Summary | Application | Order Credit | Pricing | Pricing Input | Rate Confirmation

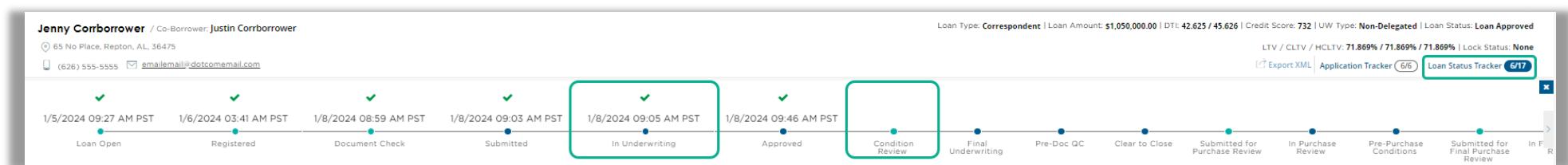
Upload / View Documents

**✓ You have successfully submitted this loan to document check status. Please click the Loan Status Tracker above for more details.**

Upload Documents | View Documents

## LOAN STATUS TRACKER

- Select **Loan Status Tracker** to view loan status progression a Green Check (✓) indicates a Loan Status has been reached with the date and time that status was achieved
- **Loan Status** indicated with **Navy Blue Dot** (example In Underwriting) are items completed by Arc Home
- **Loan Status** indicated with **Teal Blue Dot** (example Registered, Condition Review) are items completed by Correspondent





## UW 1008 FIELDS

- Navigate to UW 1008 Fields on the left-hand side menu
- This screen allows viewing of all of the following: Qualifying Ratios/Loan to Value Ratios, Income, Proposed Monthly Payment, Other Obligations, Borrower Funds to Close and Debt Service Coverage Ratio

Loan Summary

Application

Order Credit

Pricing

Order Disclosures

Request Closing Disclosures

Upload/View Documents

Change of Circumstance

Disclosure Center

**UW 1008 Fields**

Conditions

AUS

Third Party Services

Appraisal

Review Active Orders

**UW 1008 Fields**

**Qualifying Ratios / Loan To Value Ratios**

Housing Ratio / Total Debt Ratio	Base LTV	Base CLTV	Base HCLTV
/	43.479%	43.479%	43.479%

**Income**

Income	Borrower	Co-Borrower	Total
Base Income	\$0.00	\$0.00	\$0.00
Other Income	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Positive Cash Flow (Subject Property)	\$0.00	\$0.00	\$0.00
Total Income	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Present Housing Payment**

\$0.00

**Proposed Monthly Payment**

1st Mortgage P&I	\$0.00
2nd Mortgage P&I	\$0.00
Hazard Insurance	\$0.00
Supplement Property Ins	\$0.00
Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowners Assoc. Fees	\$0.00
Other	\$0.00
Total Primary Housing Expense	\$0.00

**Other Obligations**

Negative Cash Flow - (Subject Property)	\$3,242.99
Negative Cash Flow - (Other Properties)	\$0.00
Other Liabilities	\$0.00
Total All Monthly Payments	<b>\$3,242.99</b>

**Borrower Funds To Close**

Required	(\$478,158.00)
Verified Asset	\$0.00
No. of Months Reserves	1541.78

**Debt Service Coverage Ratio**

Estimated Monthly Market Rent \$0.00	Qualifying Monthly Gross Rent \$0.00	Qualifying Monthly Payment \$3,242.99	Debt Service Coverage Ratio (DSCR) 0.00
---	---	--	--

## CONDITIONS

- Navigate to **Conditions** on the left-hand side menu
- Utilize **Category** drop-down menu to select **Prior to Clear to Close**
- Select **Export all Conditions** to download an **Excel Spreadsheet** to **Downloads Folder** with full condition details

Conditions								
Status	Category	Conditions	Docs Required	Status	Upload Docs	Documents		
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
6	AT CLOSING	CLS101: Borrower(s) to sign IRS form 4506T at closing		Closed	 0			

- Select **Drag & Drop** or **(+)** **Icon** or **+** **Previously Added** to select file for documentation that meets the requirements of that **Condition** (acceptable file types: PDF)
- Select **Previously Added** to select documents that have already been uploaded to this loan in **Sparc 2.0**
- **Action** will allow you to select **Resolve** to save the documents in **Sparc 2.0** and update the **Status** to **Resolved**

**Note:** Please upload documents one condition at a time and click **Resolve** to save the documents in the Sparc 2.0 Portal. The condition must show as resolved or the documents will not be saved if you close the portal tab.

- **Re-activate** will revert condition **Status** to **Active**

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
4	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI: FLOOD CERT	Resolved	 1 Drag & Drop +Previously Added			
6	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	 2 Drag & Drop +Previously Added			

## CONDITIONS

NOTE: When the **Status** reflects as **Closed** users are no longer able to upload documents.

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinance of the loan in forbearance (regardless of payment history), any refinance of other loans not in		Closed				

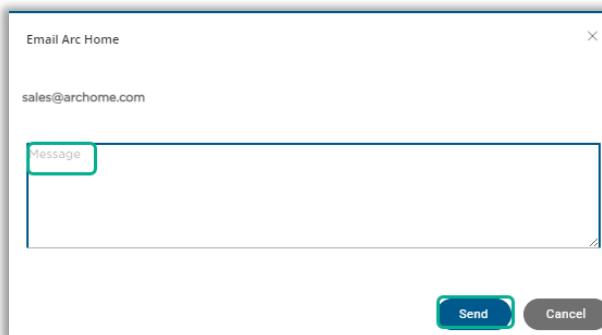
- More column allows you to select **Expand** to display **Condition Details**, **Collapse** will close details display

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	 + Previously Added			
<b>Conditions Details</b>								
Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	 + Previously Added			

- Select **Go back to pipeline** to return to **Pipeline View**
- Select **Submit to Condition Review** or **Submit for Final Purchase Review** after all conditions have documents uploaded

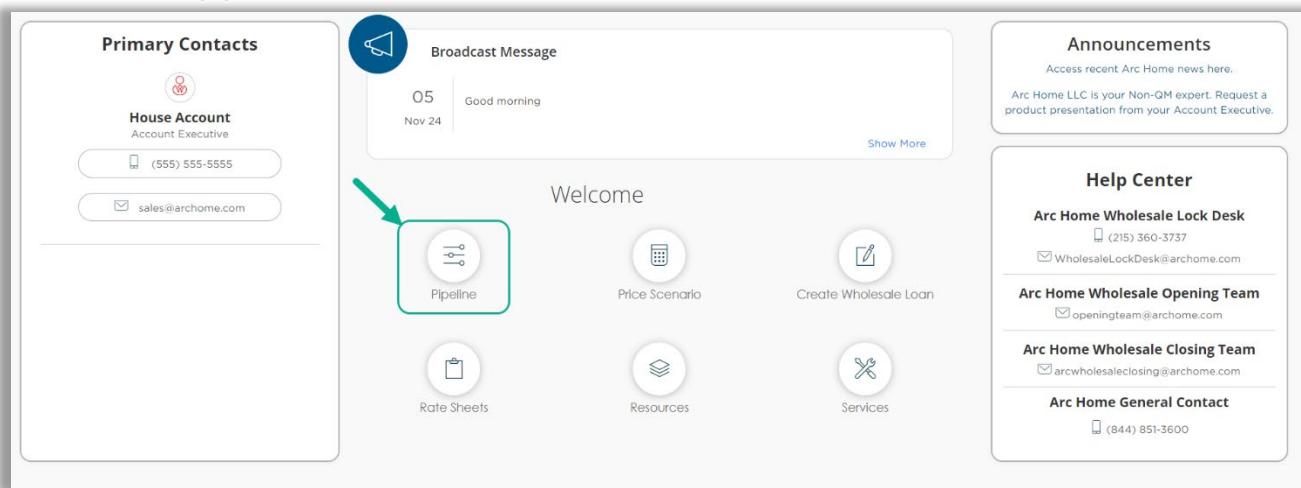


- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**

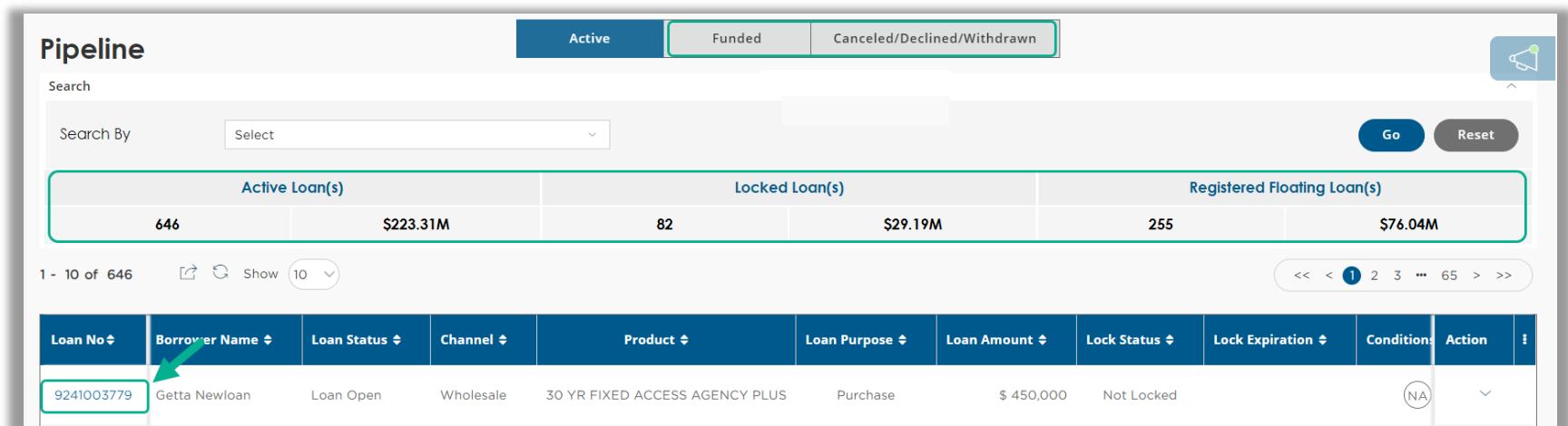


## POST CLOSER ROLE DUTIES ACCESS LOAN FROM PIPELINE

- Select the Pipeline icon to view pipeline



- The Active pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded** or **Canceled/Declined/Withdrawn** loans select the corresponding tab



The Pipeline view shows a summary table with the following data:

Active Loan(s)	Locked Loan(s)	Registered Floating Loan(s)
646	\$223.31M	82
	\$29.19M	255
		\$76.04M

Below the summary, a detailed table shows individual loans. The first row for loan number 9241003779 is highlighted with a green border. A green arrow points to the 'Borrower Name' column, which contains 'Getta Newloan'. The table includes columns for Loan No, Borrower Name, Loan Status, Channel, Product, Loan Purpose, Loan Amount, Lock Status, Lock Expiration, Conditions, Action, and a dropdown menu.

## UPLOAD CLOSED LOAN PACKAGE

- Navigate to **Upload/View Documents** on the left-hand side menu
- Select **Upload Documents** tab
- Utilize **Drag & Drop** or **Choose File** and select loan documents for Initial Credit Package
- Utilize **Document Folder** drop-down menu select **001 CORR INITIAL DOCS**
- Utilize **Document Type** drop-down menu select **INITIAL CLOSED LOAN PACKAGE** for Final Credit Package

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: CORR INITIAL CREDIT / REGISTRATION PACKAGE

or

Search

Applicant: Alice Firsttimer

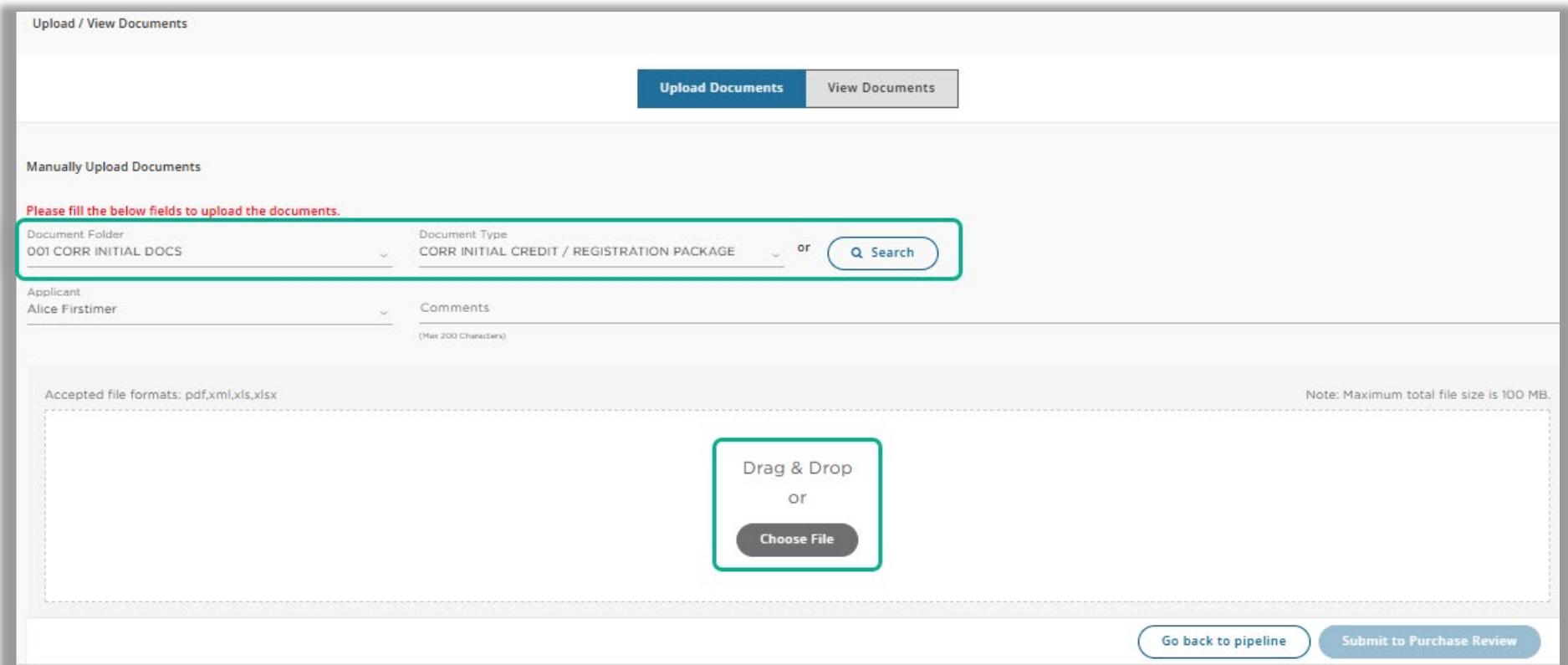
Comments: (Max 200 Characters)

Accepted file formats: pdf,xml,xls,xlsx

Note: Maximum total file size is 100 MB.

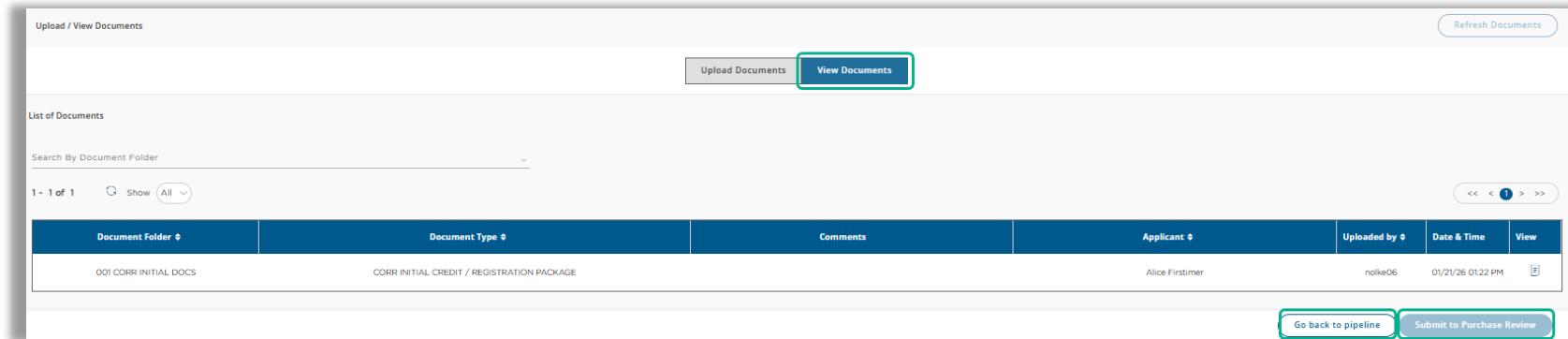
Drag & Drop  
or  
Choose File

Go back to pipeline [Submit to Purchase Review](#)



## SUBMIT TO PURCHASE REVIEW

- Select **View Documents** if desired to view the details of uploaded documents
- Select **Submit to Purchase Review** to notify Arc Home all required documents are uploaded, and file is ready for review
  - If **Submit to Purchase Review** is not clicked, the Arc team will **not** be aware the file is ready for review
- Select **Go to Pipeline** at any time to return to **Pipeline View**



Upload / View Documents

View Documents

List of Documents

Search By Document Folder

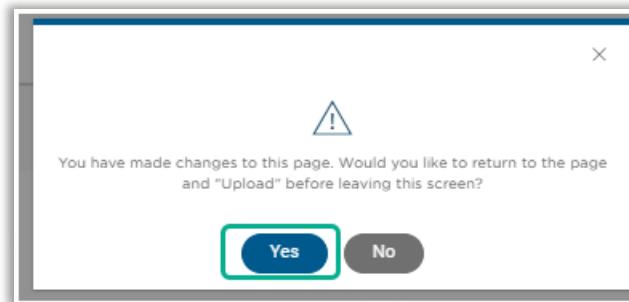
1 - 1 of 1 Show All

Document Folder	Document Type	Comments	Applicant	Uploaded by	Date & Time	View
001 CORR INITIAL DOCS	CORR INITIAL CREDIT / REGISTRATION PACKAGE		Alice Firstimer	nolke06	01/21/26 01:22 PM	

Go back to pipeline

Submit to Purchase Review

**Note:** The below warning message will appear if you attempt to navigate to a new screen and the uploading of documents is still in process. Select **Yes** to return to the Upload/View Documents screen, allow a few moments for upload to complete before proceeding to new screen.



## UW 1008 FIELDS

- Navigate to UW 1008 Fields on the left-hand side menu
- This screen allows viewing of all of the following: Qualifying Ratios/Loan to Value Ratios, Income, Proposed Monthly Payment, Other Obligations, Borrower Funds to Close and Debt Service Coverage Ratio

**UW 1008 Fields**

**Qualifying Ratios / Loan To Value Ratios**

Housing Ratio / Total Debt Ratio /	Base LTV 43.479%	Base CLTV 43.479%	Base HCLTV 43.479%
---------------------------------------	---------------------	----------------------	-----------------------

**Income**

Income	Borrower	Co-Borrower	Total
Base Income	\$0.00	\$0.00	\$0.00
Other Income	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
Positive Cash Flow (Subject Property)	\$0.00	\$0.00	\$0.00
Total Income	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Present Housing Payment**  
\$0.00

**Proposed Monthly Payment**

1st Mortgage P&I	\$0.00
2nd Mortgage P&I	\$0.00
Hazard Insurance	\$0.00
Supplement Property Ins	\$0.00
Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowners Assoc. Fees	\$0.00
Other	\$0.00
Total Primary Housing Expense	\$0.00

**Other Obligations**

Negative Cash Flow - (Subject Property)	\$3,242.99
Negative Cash Flow - (Other Properties)	\$0.00
Other Liabilities	\$0.00
Total All Monthly Payments	\$3,242.99

**Borrower Funds To Close**

Required	(\$478,158.00)
Verified Asset	\$0.00
No. of Months Reserves	1541.78

**Debt Service Coverage Ratio**

Estimated Monthly Market Rent \$0.00	Qualifying Monthly Gross Rent \$0.00	Qualifying Monthly Payment \$3,242.99	Debt Service Coverage Ratio (DSCR) 0.00
---	---	--	--

## UPLOAD PURCHASE CONDITIONS

- Navigate to **Conditions** on the left-hand side menu
- Adjust **Status** drop-down menu to **All** will display all conditions or select **Active**, **Closed** or **Resolved** to show only those conditions
- Utilize **Category** drop-down menu to select **Prior to Purchase**
- Utilize **Assigned** drop-down menu to **Anyone** displays all conditions or select **Me** to show only conditions assigned to External Processor

Conditions									Actions	
Status	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More		
Acceptable file type: pdf,xml   Maximum total file size is 100 MB.   xls, xlsx documents cannot be uploaded in Conditions screen. Please contact your AM with questions.										
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI: FLOOD CERT	Active	<span>Drag &amp; Drop</span> + Previously Added	0	Attach			

- Select **Drag & Drop** or **(+)** **Previously Added** to select file for documentation that meets the requirements of that **Condition** (acceptable file types: PDF)
- Select **Previously Added** to select document that have already been uploaded to this loan in **Sparc 2.0**
- **Documents** will display number of files that have been added utilizing **Upload Docs**
- **Action** will allow you to select **Resolve** to save the documents in **Sparc 2.0** and update **Status** to **Resolved**

**Note:** Please upload documents one condition at a time and click **Resolve** to save the documents in the **Sparc 2.0** Portal. The condition must show as resolved or the documents will not be saved if you close the portal tab.

Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
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	<span>Drag &amp; Drop</span> + Previously Added	1	Resolve	Expand

## UPLOAD PURCHASE CONDITIONS

- Re-activate will revert condition Status to Active

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
4	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI: FLOOD CERT	Resolved				
6	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT  PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active				

Reference the **Suspense Fee Page** in the Pricing Policies section in the **Non-Delegated Correspondent - Client Reference Guide**.

**Note:** When the **Status** reflects as **Closed** users are no longer able to upload documents.

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinance of the loan in forbearance (regardless of payment history), any refinance of other loans not in		Closed				

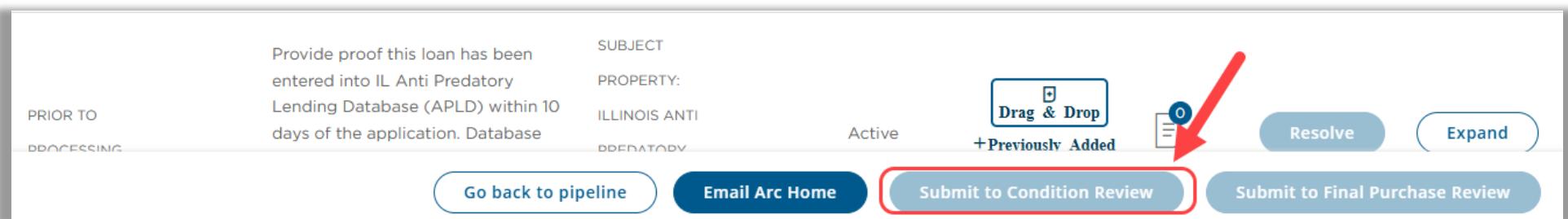
- More allows you to select **Expand** to display **Condition Details**, **Collapse** will close details display

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT  PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active				
<b>Conditions Details</b>								
Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI: FLOOD CERT	Active				

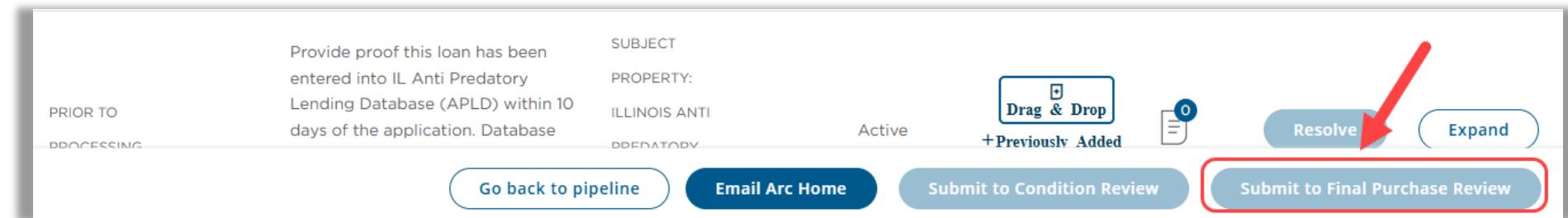


## UPLOAD PURCHASE CONDITIONS

- Select **Submit to Condition Review** after all conditions have documents uploaded for initial conditions



**Note:** The **Submit to Final Purchase Review** button must be clicked for the Account Manager to get those conditions in for review. If the status is not changed to **Submitted for Final Purchase Review**, the Account Manager will not know any conditions have been uploaded.



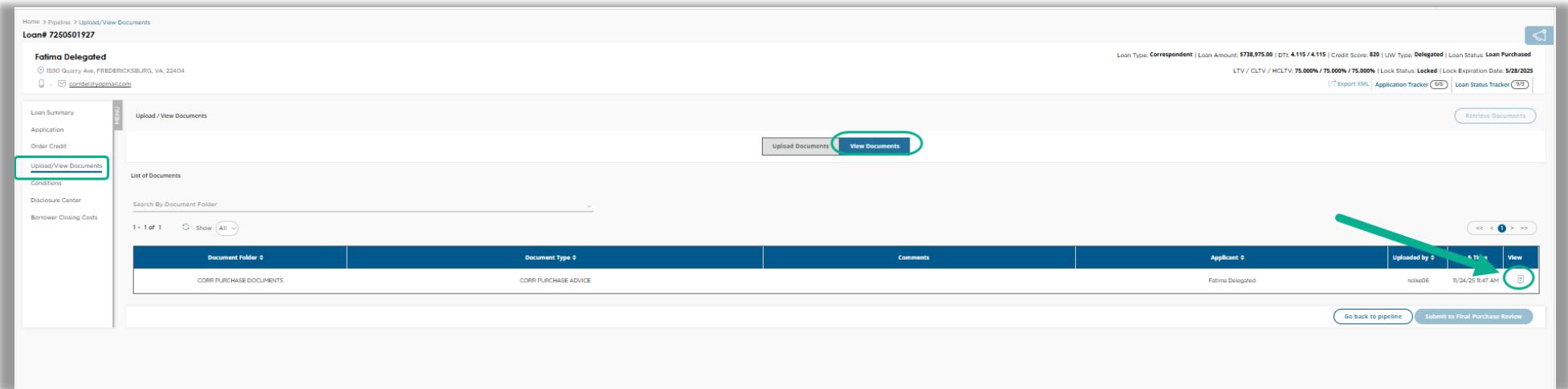
- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



## DOWNLOAD PURCHASE ADVICE

- Navigate to **Upload/View Documents** on the left-hand side menu
- Select **View Documents** tab
- **Purchase Advise** in Document Type column locate the **CORR PURCHASE ADVICE**
- Select (📄) icon in **View** column to download

**NOTE:** For any Purchase Advice questions please contact your Account Manager.



Home > Pipeline > Upload/View Documents  
Loan# 7250501927

Fatima Delegated  
1990 Quarry Ave, FREDERICKSBURG, VA, 22404  
controllly@gmail.com

Loan Type: Correspondent | Loan Amount: \$738,075.00 | DTI: 4.115 / 4.115 | Credit Score: 820 | UW Type: Delegated | Loan Status: Loan Purchased  
LTV / CLTV / HCLTV: 75.000% / 75.000% / 75.000% | Lock Status: Locked | Lock Expiration Date: 5/28/2025  
Export XML | Application Tracker | Loan Status Tracker

Upload / View Documents

Upload Documents View Documents

List of Documents

Search By Document Folder

1 - 1 of 1 Show (All)

Document Folder	Document Type	Comments	Applicant	Uploaded by	Up to	View
CORR PURCHASE DOCUMENTS	CORR PURCHASE ADVICE		Fatima Delegated	noiko06	11/24/25 11:47 AM	🔗

Go back to pipeline | Submit to Final Purchase Review

## UPLOAD GOODBYE LETTER

- Navigate to **Conditions**
- Utilize **Drag & Drop** or **Choose File** and select loan documents for Goodbye Letter for appropriate condition

**NOTE:** Goodbye Letter must be submitted within **5 business days** of Arc Home purchasing the loan.



ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
3	PRIOR TO CLEAR TO CLOSE	Provide a copy of the Attorney's Errors & Omission Insurance.	TITLE: ERRORS AND OMISSIONS	Active	Drag & Drop + Previously Added	0	Attach	⋮
4	PRIOR TO CLEAR TO CLOSE	Borrower to provide a signed letter of explanation for all inquiries within 90 days of application, must state if new debt has been obtained or not.	CREDIT: LETTER OF EXPLANATION INQUIRIES	Resolved	2	⋮	Re-activate	⋮

## REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- A Rate Confirmation will appear and be sent via email
- Select **Download Registration Certificate (Float)** or **Download Lock Confirmation (Lock)** to populate a copy to your **Downloads Folder**

**NOTE:** The most recent Registration Certificate will be available in this screen. To view any historical versions of the Registration Certificate navigate the Upload/View Documents screen.

### Rate Confirmation

<b>Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL	<b>Loan Status</b> Registered																
<b>Registered Loan Program</b> 30 YR FIXED FNMA CONVENTIONAL	<b>Lock Status</b> None																
<b>Registered Date</b> 11/8/2024	<b>Rate Lock Date</b> -																
<b>Registration Comments</b> -	<b>Lock Period</b> 30																
<b>Originator Compensation Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Amount</td> <td style="width: 33%;">Net Points</td> <td style="width: 33%;">Paid By</td> </tr> <tr> <td>\$2,190.00</td> <td>1.000%</td> <td>Borrower</td> </tr> </table>		Amount	Net Points	Paid By	\$2,190.00	1.000%	Borrower										
Amount	Net Points	Paid By															
\$2,190.00	1.000%	Borrower															
<b>Final Price Breakdown</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Branch</th> <th style="width: 25%;">Rate</th> <th style="width: 25%;">Price</th> <th style="width: 25%;">Fee</th> </tr> </thead> <tbody> <tr> <td>Base Price</td> <td>6.000%</td> <td>99.172%</td> <td>0.828%</td> </tr> <tr> <td>Total Adjustments</td> <td>0.000%</td> <td>0.080%</td> <td>-0.080%</td> </tr> <tr> <td>Originator Price</td> <td>6.000%</td> <td>99.252%</td> <td>0.748%</td> </tr> </tbody> </table>		Branch	Rate	Price	Fee	Base Price	6.000%	99.172%	0.828%	Total Adjustments	0.000%	0.080%	-0.080%	Originator Price	6.000%	99.252%	0.748%
Branch	Rate	Price	Fee														
Base Price	6.000%	99.172%	0.828%														
Total Adjustments	0.000%	0.080%	-0.080%														
Originator Price	6.000%	99.252%	0.748%														
<b>Lock Expiration Comments</b> -																	
<b>Final Price</b> 99.252%																	

### Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

LA LQB Alerts <LQB\_Alerts@archome loans.net>  
To

ⓘ If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

This notification was automatically generated for you. Please do not directly reply to this email.



**30 YR FIXED FNMA CONVENTIONAL**

Certificate Date: 11/8/2024 11:58:04 AM PST Payment Type: Principal & Interest Certificate Reference #: 9241100491

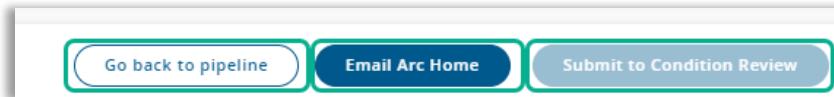
<b>Loan Officer Information</b> Company: 06 - Broker AND Corr ND		Company Phone: (555) 555-5555 Company Fax: (215) 383-9254 Loan Officer Phone: (215) 383-9254 Loan Officer Fax:			
<b>Processor (External) Information</b> Processor (Ext): Email Address:		Phone: 215-383-9254 Fax:			
<b>Account Executive Information</b> Account Executive: DummyAE Test Email Address: no-reply@archome loans.com		Phone: (555) 555-5555 Fax:			
<b>Loan Scenario</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> <b>Borrower Information</b>            Borrower: Andy C America            Borrower SSN: ****-****            Borrower Citizenship: US Citizen         </td> <td style="width: 50%;"> <b>Subject Property Information</b>            Property State: NJ            Property Type: SFR            Structure Type: Detached            Number of Stories: 1            Is in Rural Area: No            Is Condetel: No            Is Non-Warrantable Proj: No         </td> </tr> </table>				<b>Borrower Information</b> Borrower: Andy C America Borrower SSN: ****-**** Borrower Citizenship: US Citizen	<b>Subject Property Information</b> Property State: NJ Property Type: SFR Structure Type: Detached Number of Stories: 1 Is in Rural Area: No Is Condetel: No Is Non-Warrantable Proj: No
<b>Borrower Information</b> Borrower: Andy C America Borrower SSN: ****-**** Borrower Citizenship: US Citizen	<b>Subject Property Information</b> Property State: NJ Property Type: SFR Structure Type: Detached Number of Stories: 1 Is in Rural Area: No Is Condetel: No Is Non-Warrantable Proj: No				
Spouse Spouse SSN Spouse is Primary Wage Earner Primary Wage Earner Middle Score: 740 *					

## CONDITIONS

- Re-activate will revert condition to **Active**
- More allows you to select **Expand** to display **Condition Details**, **Collapse** will close details display

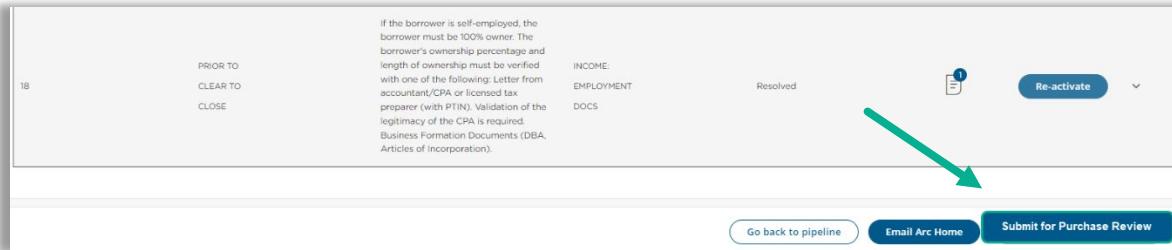
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into the Illinois Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT  PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	<b>Drag &amp; Drop</b> +Previously Added		<b>Resolve</b>	<b>Collapse</b>
<b>Conditions Details</b>								
Provide proof this loan has been entered into the Illinois Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	<b>Drag &amp; Drop</b> +Previously Added		<b>Resolve</b>	<b>Expand</b>

- Select **Submit to Condition Review** after all conditions have documents uploaded for initial conditions



## CONDITIONS

- Select **Submit for Final Purchase Review** for final documents



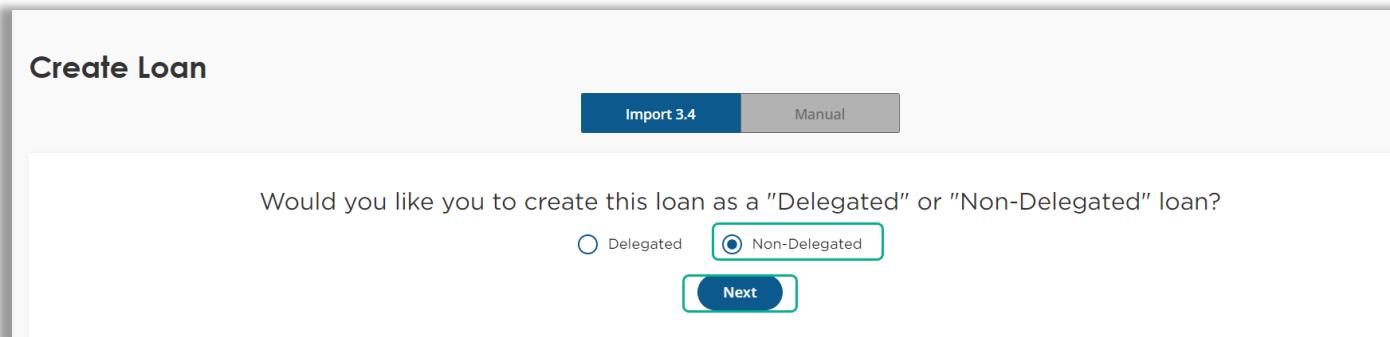
- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



## MANUALLY CREATE A CORRESPONDENT LOAN

This section is for informational purposes if a user must manually input a loan. Most loans you may utilize the steps for [REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE](#).

- In the **Create Loan** screen select **Manual**
- Select **Non-Delegated**
- Select **Next**



- Complete the **Borrower Information** and **Loan Information**

- Select **Save Loan Data**

**Borrower Information**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Email Address \_\_\_\_\_

Home Phone \_\_\_\_\_ SSN\* \_\_\_\_\_

Subject Property Address

Zip \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_

**Loan Information**

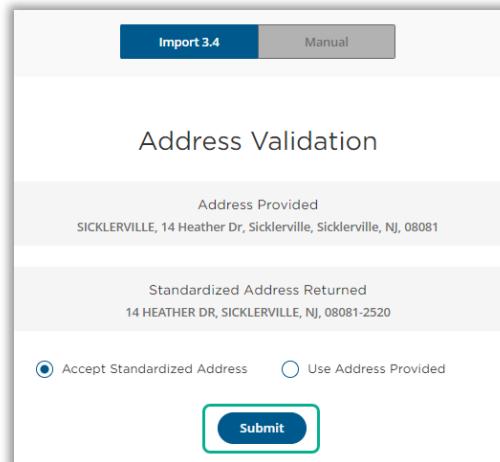
Purpose of Loan \_\_\_\_\_ Loan Amount \_\_\_\_\_ Loan Term (In Months) \_\_\_\_\_

Mortgage Type Applied For \_\_\_\_\_

**Save Loan Data**

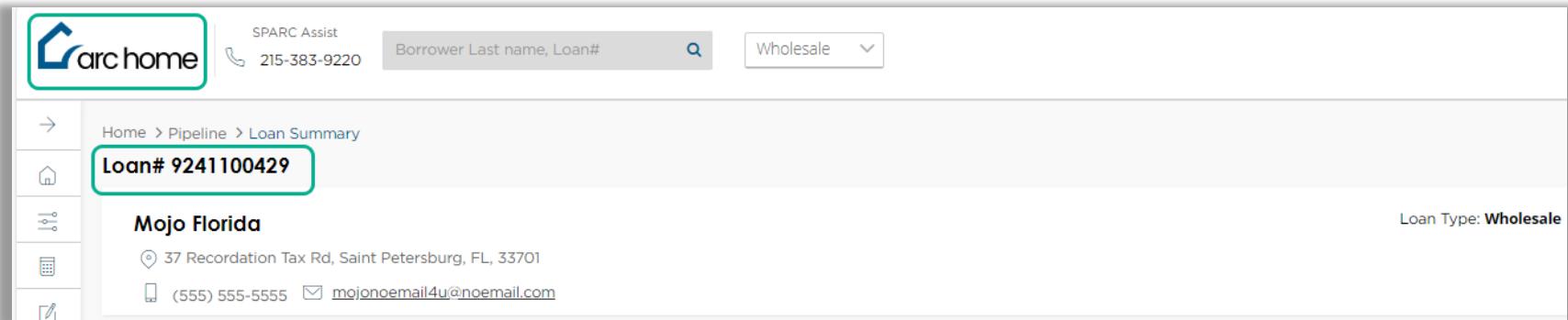
## MANUALLY CREATE A CORRESPONDENT LOAN

- Confirm address and then select **Submit**



The dialog box is titled "Address Validation". It has two tabs at the top: "Import 3.4" (selected) and "Manual". The "Address Provided" section shows the input "SICKLERVILLE, 14 Heather Dr, Sicklerville, Sicklerville, NJ, 08081". The "Standardized Address Returned" section shows the output "14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520". Below these are two radio buttons: "Accept Standardized Address" (selected) and "Use Address Provided". A "Submit" button is at the bottom.

- An Arc Home Loan # has now been assigned
- **Arc Home logo** may be selected to return to Home Page at anytime



The screenshot shows a web interface for managing loans. The top navigation bar includes the "arc home" logo, a phone icon with the number "215-383-9220", and search fields for "Borrower Last name, Loan#" and "Wholesale". The main content area displays a "Loan Summary" for "Loan# 9241100429" (highlighted with a green box). The summary includes the borrower's name "Mojo Florida", address "37 Recordation Tax Rd, Saint Petersburg, FL, 33701", phone number "(555) 555-5555", email "mojonoemail4u@noemail.com", and "Loan Type: Wholesale". On the left, there is a vertical sidebar with icons for Home, Pipeline, and Loan Summary, and a "New" button.

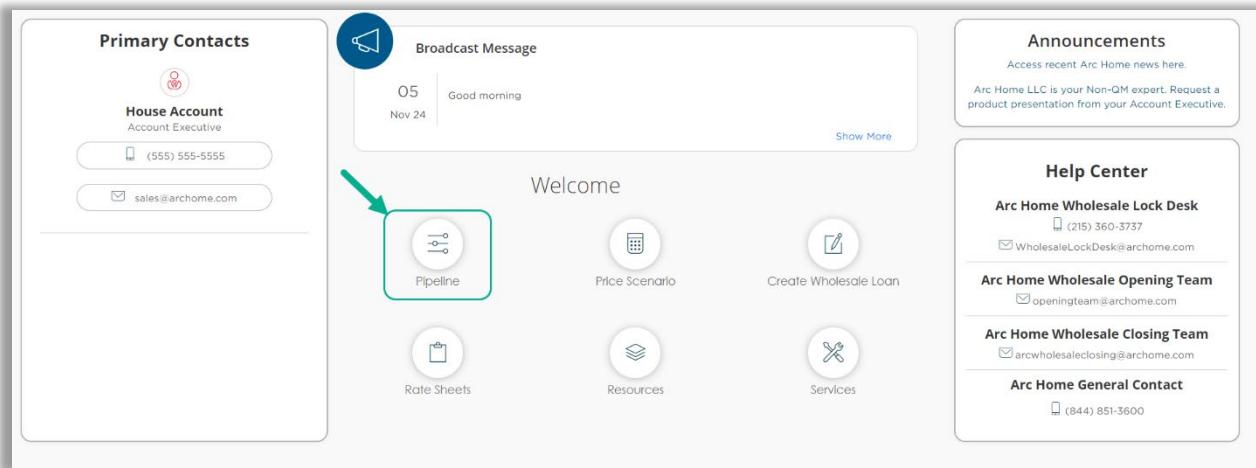
- Proceed to **Application**

## HOME PAGE OPTIONS

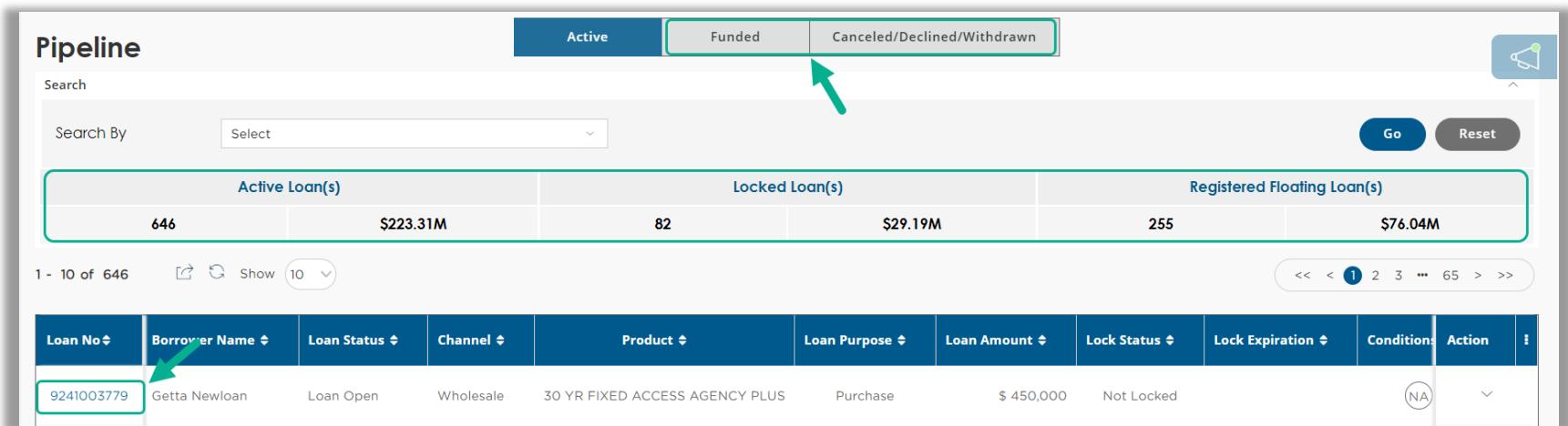
This section provides functionalities for all options within Sparc 2.0. Note that not all functionality is used in the Non-Delegated Channel.

### PIPELINE

- Select the Pipeline icon to view pipeline



- The **Active** pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded** or **Canceled/Declined/Withdrawn** loans select the corresponding tab



Active Loan(s)		Locked Loan(s)		Registered Floating Loan(s)	
646	\$223.31M	82	\$29.19M	255	\$76.04M

## LOAN SEARCH PIPELINE

- In Pipeline view use the **Search By** drop-down menu and choose: **Loan Number**, **Loan Officer**, **Loan Status**, **Lock Status** or **Borrower Last Name**



**Pipeline**

Search

Search By

Select

647

1 - 10 of 647

Product

Loan Purpose

Loan Amount

Locked Loan(s)

82

\$29.19M

Loan No. Borrower Name

- After selection utilize either the provided **Text Box** or **Drop-down** menu to input search criteria, then select **Go** to search



Search

Search By

Loan Number

Enter Loan Number

9241100321

Go

Reset

- In the **Search Results**, select **Loan Number** to open



**Search Results**

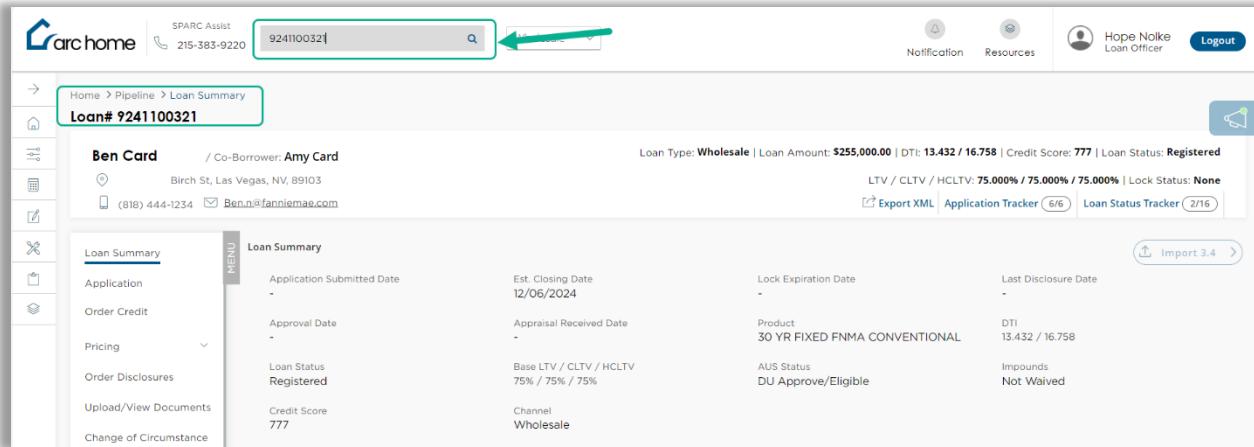
We found 214 results matching the criteria: 'firsttimer'

1 - 10 of 214

Loan Number	Borrower Name	Loan Amount	Application Date
9240802498	Alice Firsttimer	\$115,000	10/03/2024
9240801743	Alice Firsttimer	\$72,000	09/27/2024

## LOAN SEARCH HOME PAGE

- From the Home Page utilize the Text Box and input **Borrower Last Name or Loan #**
- Click **Enter Key** or select **Magnify Glass** and
- If there is only one corresponding loan it will open to **Loan Summary** page



- If there are multiple **Search Results**, select **Loan Number** to open



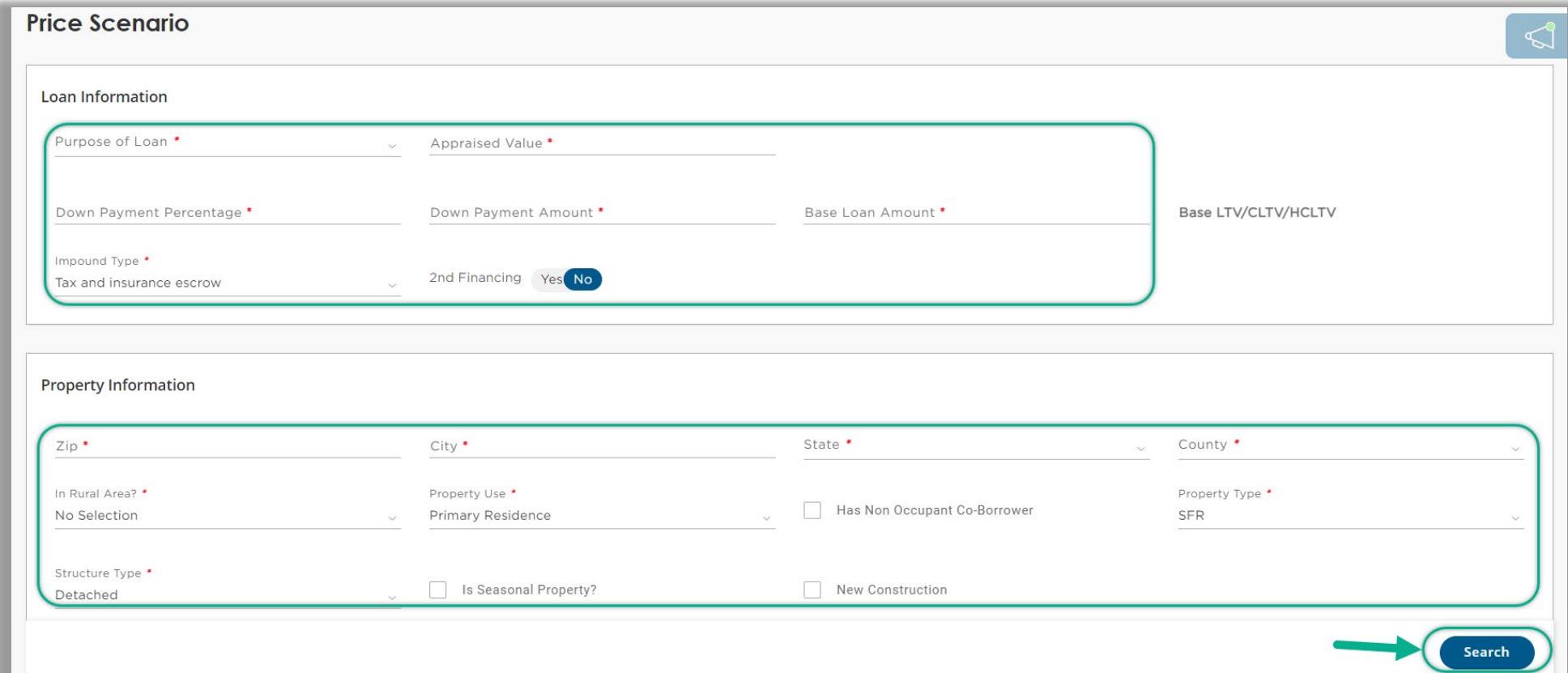
Loan Number	Borrower Name	Loan Amount	Application Date
9240802498	Alice Firstimer	\$115,000	10/03/2024
9240801743	Alice Firstimer	\$72,000	09/27/2024

## PRICE SCENARIO

NOTE: To access these screens the **Role as Secondary** must be selected when logging into Sparc 2.0.

- Navigate to **Pricing** on the left-hand side menu utilize drop-down menu to select **Pricing Input**
- Complete all **Loan Information**, **Property Information** and **Other Information** required fields as indicated with \* and then select **Search**

Price Scenario



Loan Information

Purpose of Loan \* Appraised Value \*

Down Payment Percentage \* Down Payment Amount \* Base Loan Amount \*

Impound Type \* Tax and insurance escrow

2nd Financing Yes No

Base LTV/CLTV/HCLTV

Property Information

Zip \* City \* State \* County \*

In Rural Area? \* No Selection Property Use \* Primary Residence Has Non Occupant Co-Borrower Property Type \* SFR

Structure Type \* Detached Is Seasonal Property? New Construction

Search

## PRICING INPUT

- This screen displays **Pricing Scenarios** for all **Conforming** and **Nonconforming** options
- Select **Ineligible Programs** to display all ineligible options
- Select **Expand All** to display all pricing options for each **Product**
- Select the **Back** button on any pricing page to return to the prior screen

**Pricing Input**

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	6.625	99,998	2,561.24	27.075

**30 YR FIXED NONCONFORMING**

Product Name	Rate	Price	P & I	DTI
30 YR FIXED ACCESS AGENCY PLUS	7.000	99,955	2,661.21	27.741
30 YR FIXED ACCESS CLEAN SLATE	7.125	99,968	2,694.87	27.966
30 YR FIXED EDGE AGENCY PLUS	7.250	99,580	2,728.71	28.191

**Back** 

## EXPAND ALL

- Once **Expand All** is selected checkboxes to **Pin** programs of your choosing and select **Compare** for Pricing Comparison

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 (2)** **Collapse All** 

**30 YR FIXED CONFORMING**

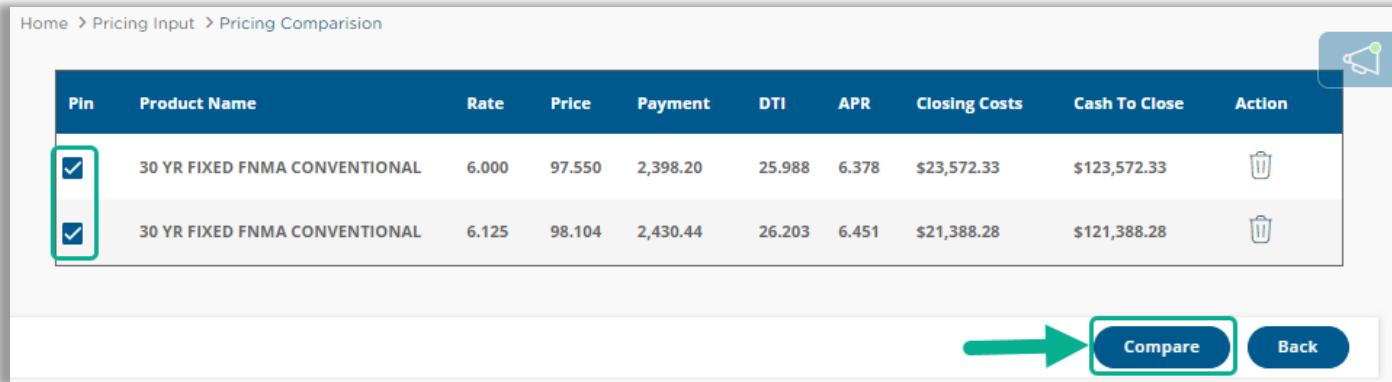
Product Name	Rate	Price	P & I	DTI
30 YR FIXED FNMA CONVENTIONAL	6.625	99,710	2,561.24	27.075

1 - 20 of 20

Pin	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Reserve Months
<input checked="" type="checkbox"/>	6.000	97,550	2,398.20	25.988	6.378	\$23,572.33	\$123,572.33	19.6
<input checked="" type="checkbox"/>	6.125	98,104	2,430.44	26.203	6.451	\$21,388.28	\$121,388.28	20.0

## COMPARE

- This view displays a **Pricing Comparison Summary**
- Select checkboxes to **Pin** to display, then select **Compare** to display **Loan Comparison Breakdown**



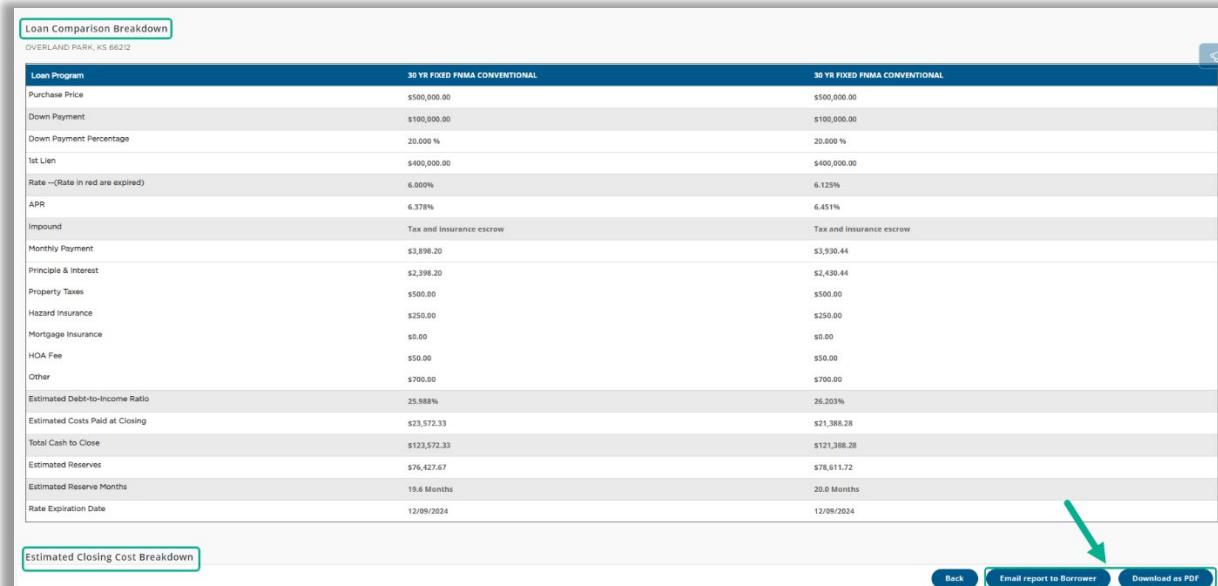
Home > Pricing Input > Pricing Comparison

Pin	Product Name	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Action
<input checked="" type="checkbox"/>	30 YR FIXED FNMA CONVENTIONAL	6.000	97.550	2,398.20	25.988	6.378	\$23,572.33	\$123,572.33	
<input checked="" type="checkbox"/>	30 YR FIXED FNMA CONVENTIONAL	6.125	98.104	2,430.44	26.203	6.451	\$21,388.28	\$121,388.28	

**Compare**

## LOAN COMPARSION BREAKDOWN

- This view displays a **Loan Comparison Breakdown** and **Estimated Closing Costs Breakdown**
- Select **Email report to Borrower** to create a message
- Select **Download as PDF** this will populate a **PricingComparsion.pdf** into the **Downloads Folder**



Loan Comparison Breakdown  
OVERLAND PARK, KS 66222

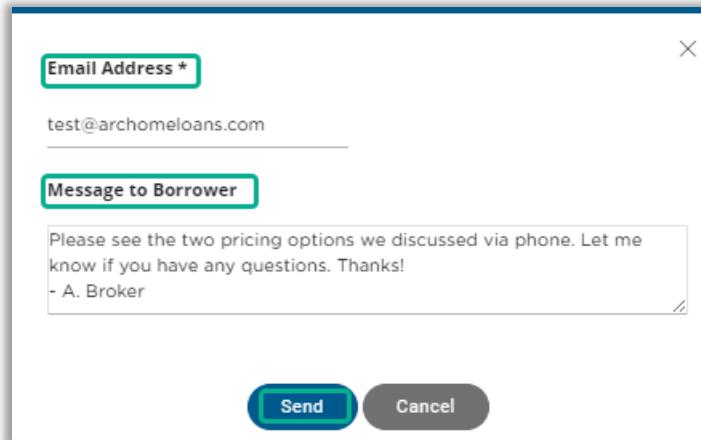
Loan Program	30 YR FIXED FNMA CONVENTIONAL	30 YR FIXED FNMA CONVENTIONAL
Purchase Price	\$500,000.00	\$500,000.00
Down Payment	\$100,000.00	\$100,000.00
Down Payment Percentage	20.000 %	20.000 %
1st Lien	\$400,000.00	\$400,000.00
Rate --(Rate in red are expired)	6.000%	6.125%
APR	6.378%	6.451%
Impound	Tax and insurance escrow	Tax and insurance escrow
Monthly Payment	\$3,898.20	\$3,930.44
Principle & Interest	\$2,398.20	\$2,430.44
Property Taxes	\$500.00	\$500.00
Hazard Insurance	\$250.00	\$250.00
Mortgage Insurance	\$0.00	\$0.00
HOA Fee	\$50.00	\$50.00
Other	\$700.00	\$700.00
Estimated Debt-to-Income Ratio	25.988%	26.203%
Estimated Costs Paid at Closing	\$23,572.33	\$21,388.28
Total Cash to Close	\$123,572.33	\$121,388.28
Estimated Reserves	\$76,427.67	\$78,611.72
Estimated Reserve Months	19.6 Months	20.0 Months
Rate Expiration Date	12/09/2024	12/09/2024

**Estimated Closing Cost Breakdown**

**Back** **Email report to Borrower** **Download as PDF**

## EMAIL REPORT TO BORROWER

- This option allows you to input an **Email Address** and **Message to Borrower**
- Select **Send** to have message delivered to provided email address



Example of Email Message

ARC Home: Pricing comparison report

On behalf of @archome.com <SPAR

OB To

Pricing\_Comparison\_Report.pdf 176 KB

Thu 11/7/2024 1:46 PM

Hi,

We have attached the Pricing comparison report for your reference.

Please see the two pricing options we discussed via phone. Let me know if you have any questions. Thanks! - A. Broker

Thank you,

NMLS ID: 123456

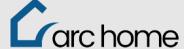
IMPORTANT NOTICE: This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this message in error, you are hereby notified that we do not consent to any reading, dissemination, distribution or copying of this message. If you have received this communication in error, please notify the sender immediately and destroy the transmitted information.

IMPORTANT NOTICE: This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this message in error, you are hereby notified that we do not consent to any reading, dissemination, distribution or copying of this message. If you have received this communication in error, please notify the sender immediately and destroy the transmitted information.

Example of Loan Comparison Breakdown

Report Generated 07/11/2024 11:45:30 AM PST

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.



224 Strawbridge Drive, Suite 200, Moorestown, NJ 08057 (844) 851-3600 | www.archomeloans.com

Custom Mortgage Report for: OVERLAND PARK, KS 66212

Originated by: NMLS# 123456 215-383-9254 @archome.com

**Loan Comparison Summary**

Program Name	Purchase Price	Down Payment	Rate	APR	Payment
30 YR FIXED FNMA CONVENTIONAL	\$500,000.00	\$100,000.00	6.000%	6.378%	\$3,898.20
30 YR FIXED FNMA CONVENTIONAL	\$500,000.00	\$100,000.00	6.125%	6.451%	\$3,930.44

For details, see the Loan Comparison Breakdown page in this report.

## RATE SHEETS

- This section provides links to Arc Home Rate Sheets
- Enter Email Address
- Select Go

Please enter your email address to view rates

Enter email address  
test@archomeloans.com

Go

**NOTE:** If you receive a message that rate sheets are unavailable contact your Account Executive or [SPARCassist@archome.com](mailto:SPARCassist@archome.com) to have your email access updated, the rate sheets will then be available start of the next business day.

- Select **View Excel** or **View PDF** for materials of your choosing

**Correspondent Non-Delegated Non-Agency Rates**

Arc Elite Offers the Best Alt Doc and Full Doc Solutions and Price

**View Excel** **View PDF**

## RESOURCES

- This section provides links to **Correspondent Training Resources**, **Correspondent Loan Products and Guidelines** and **Correspondent Goodbye Letters**.

Resources
Correspondent training resources: <a href="https://correspondent.archomelc.com/page/sparc-training">https://correspondent.archomelc.com/page/sparc-training</a>
Correspondent Products and Guidelines: <a href="https://correspondent.archomelc.com/page/correspondent-loan-products">https://correspondent.archomelc.com/page/correspondent-loan-products</a>
Correspondent Goodbye Letters: <a href="https://correspondent.archomelc.com/page/correspondent-goodbye-letters">https://correspondent.archomelc.com/page/correspondent-goodbye-letters</a>

Support Type	Phone	Email
Loan Submission Assistance	215-383-9220, Option 1	<a href="mailto:SPARCassist@archome.com">SPARCassist@archome.com</a>
Technical Support	215-383-9220, Option 2	<a href="mailto:ITHelpDesk@archome.com">ITHelpDesk@archome.com</a>
Lock Desk	215-360-3737	<a href="mailto:ArchHomeLockDesk@archome.com">ArchHomeLockDesk@archome.com</a>
Loans in Process	Account Manager or Account Executive	See Sparc 2.0 <a href="#">Home Page</a> for details
Purchase Review Process	Account Manager or Arc Home Purchaser	Find contact name and details in the Loan Summary Screen

## ADDITIONAL RESOURCES

- [Correspondent Seller's Guide](#)
- [Exception Request](#)
- [Income Analysis Request](#)
- [Non-Delegated-Client Reference Guide](#)
- [Non-Delegated Corr Initial Submission Form](#)
- [Non-Delegated Corr Product & Pricing](#)
- [Scenario Request](#)
- [SPARC 2.0 Training Materials](#)



## PRIMARY CONTACTS

- This section displays contact information for your Account Executive and Account Manager, please reach out with any questions

## HELP CENTER

- This section displays contact information for teams at Arc Home
- Arc Home Lock Desk [email:] [Archomelockdesk@archome.com](mailto:Archomelockdesk@archome.com) [phone:] 215-360-3737
- Arc Home General Contact to reach our head office [phone:] 844-851-3600

## SPARC ASSIST

- Not yet a partner? Complete a [Partner Application](#) and email to [counterpartysubmissions@archome.com](mailto:counterpartysubmissions@archome.com)
- Need help resetting your password? Utilize the [Forgot Password](#) link and input your Username
- Account locked? Forgot your Username? Please email [SPARCAssist@archome.com](mailto:SPARCAssist@archome.com) or call 215-383-9220

## NOTIFICATIONS

- This section will allow you to read messages from Arc Home Team with important updates, announcements, and reminders

**NOTE:** Disclosure Center and Borrower Closing Costs screen are not utilized in the Non-Delegate Channels



## ARC HOME FEES

Channel	Product	Funding Fee	Tax Service Fee	Flood Cert Fee <sup>1</sup>	Collateral Desktop Analysis (CDA)	Re-Underwrite Fee	LLC & Corporation Vesting Review Fee	Trust Vesting Review Fee	Full Condo Review Fee
Non-Delegated	Conventional Conforming Fixed/ARMs, Government, FNMA/FHLMC Primary/Investment/2nd Home	\$695	\$85	\$13	\$125	\$250	Not Applicable	\$125	FNMA/FHLMC Conventional (GSE) \$300 Existing \$650 New Construction  FHA \$750 Existing \$1,250 New Construction
	FHA & VA Full Document	\$795			Not Applicable		Not Applicable		
	FHA Streamline & VA IRRRL	\$495			Not Applicable		Not Applicable		
	Elite & Marquee Jumbo	\$1,025			Not Applicable		Not Applicable		
	Arc Access, Edge & Foreign National DSCR	\$1,215			\$125		\$300 Business Purpose Investment Transactions Only		

<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.