



SPARC 2.0 NON-DELEGATED USER GUIDE

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SPARC 2.0 NON-DELEGATED USER GUIDE

LOGIN

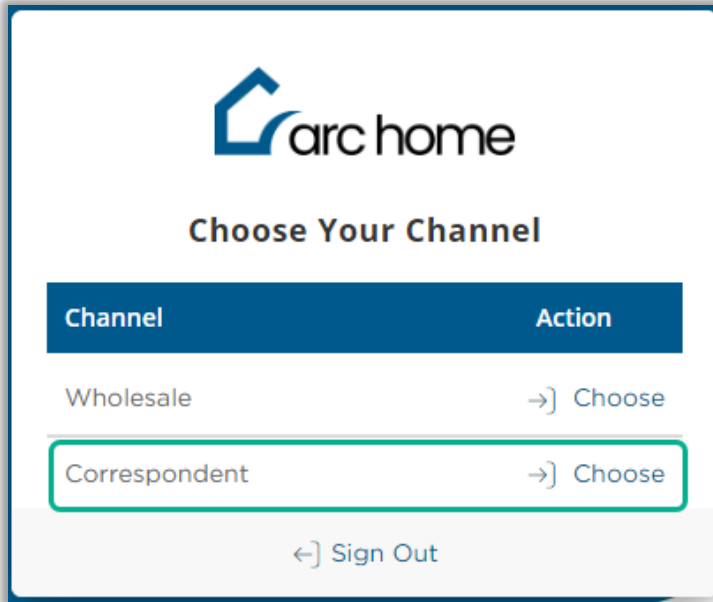
- Navigate to **Sparc 2.0** sparc.archhome.com/tpo/#/login
- Input **Username** and **Password**
- Select **LOGIN**




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

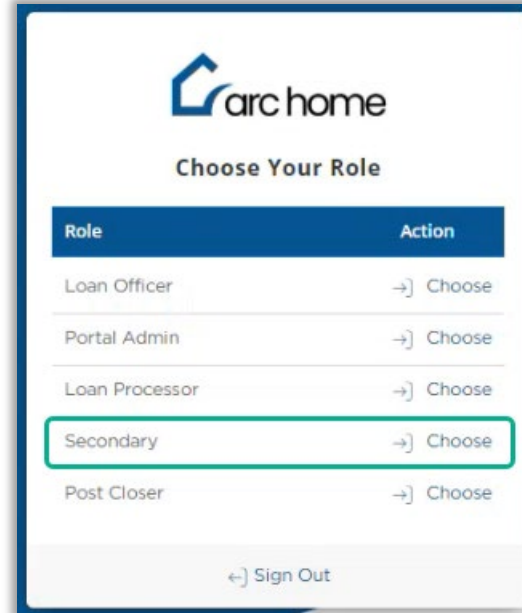





Choose Your Channel

Channel	Action
Wholesale	→] Choose
Correspondent	→] Choose

←] Sign Out





Choose Your Role

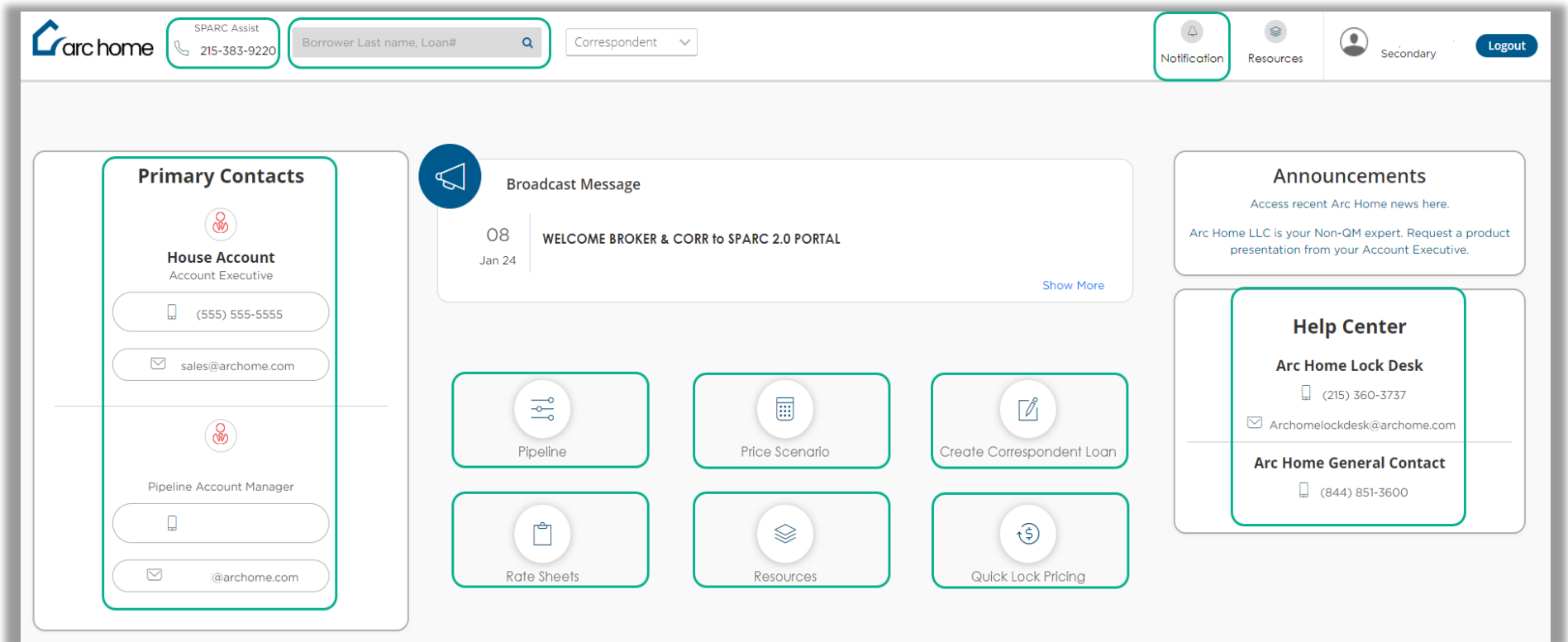
Role	Action
Loan Officer	→] Choose
Portal Admin	→] Choose
Loan Processor	→] Choose
Secondary	→] Choose
Post Closer	→] Choose

←] Sign Out

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****



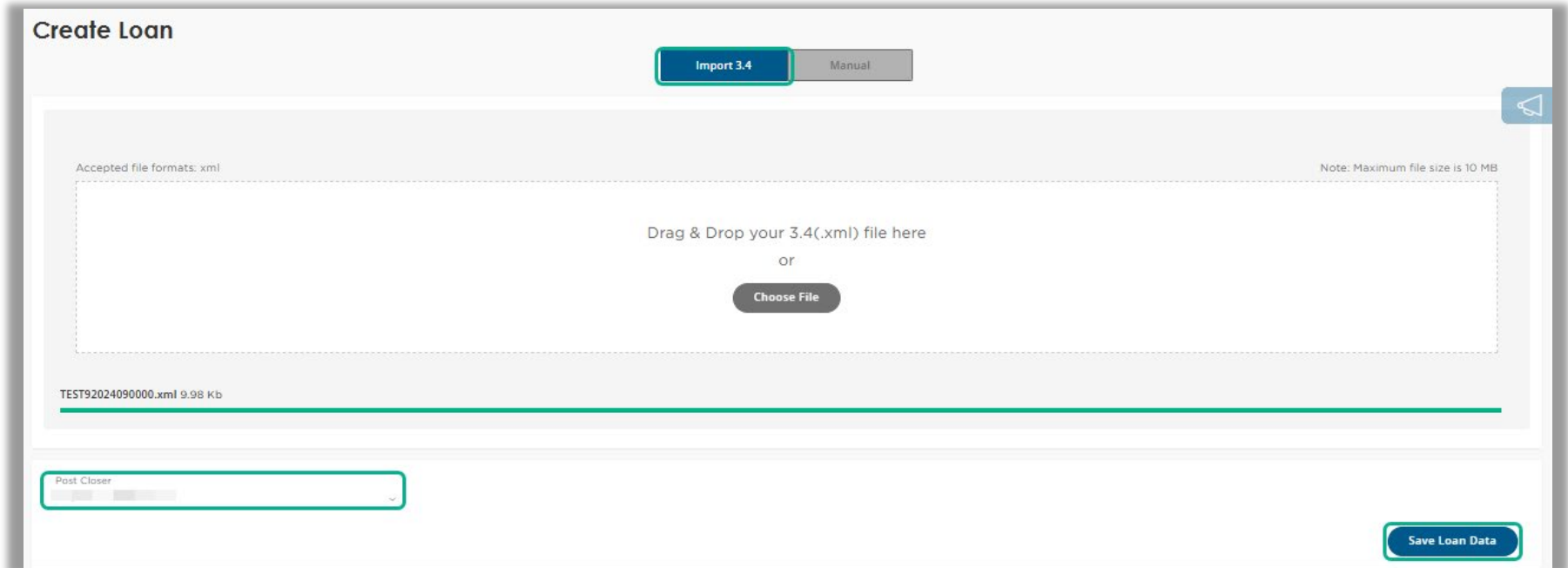
The screenshot displays the Arc Home Home Page for a Secondary Role View. The top navigation bar includes the Arc Home logo, a SPARC Assist contact number (215-383-9220), a search bar for Borrower Last name, Loan#, a Correspondent dropdown, and user profile information (Secondary) with a Logout button. The main content area is divided into several sections: Primary Contacts (listing House Account and Pipeline Account Manager), a Broadcast Message (WELCOME BROKER & CORR to SPARC 2.0 PORTAL), a grid of six green-bordered boxes for Pipeline, Price Scenario, Create Correspondent Loan, Rate Sheets, Resources, and Quick Lock Pricing, Announcements, and a Help Center (Arc Home Lock Desk and Arc Home General Contact).

Home Screen shown above is a Secondary Role View

SECONDARY ROLE DUTIES

REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

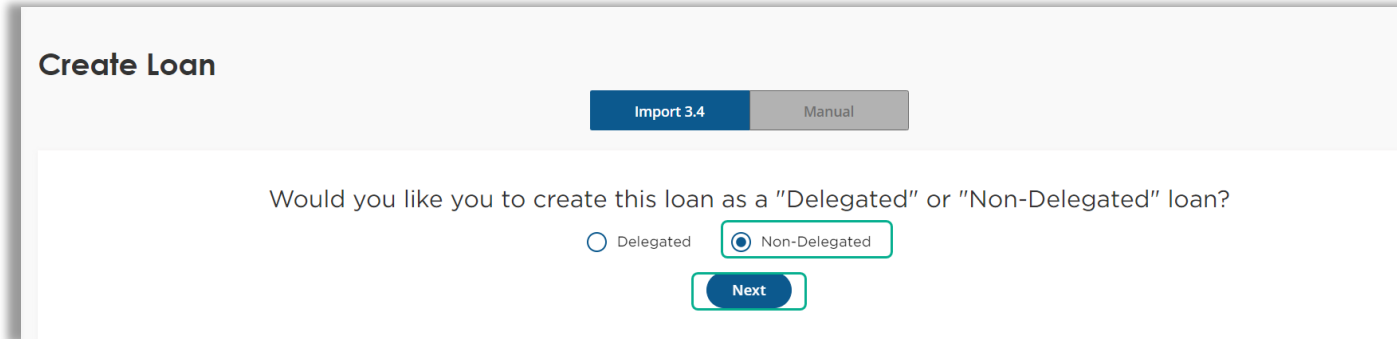
- Select **Create a Correspondent** Loan from **Home Page**
- This page defaults to the **Import 3.4** option
 - Select **Manual** input for those instructions
- Select **Choose File** and select saved 3.4 file
- Utilize the **Post-Closer** drop-down menu *if necessary* to select another user
- Select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



The screenshot shows the 'Create Loan' interface. At the top, there are two tabs: 'Import 3.4' (which is selected and highlighted with a green border) and 'Manual'. Below the tabs is a large dashed rectangular area for file upload. Inside this area, the text 'Accepted file formats: xml' is on the left and 'Note: Maximum file size is 10 MB' is on the right. In the center of the dashed area, it says 'Drag & Drop your 3.4(.xml) file here' followed by 'or' and a 'Choose File' button. Below the dashed area, a file named 'TEST92024090000.xml' with a size of '9.98 Kb' is shown with a green progress bar. At the bottom left, there is a 'Post Closer' dropdown menu. At the bottom right, there is a 'Save Loan Data' button.

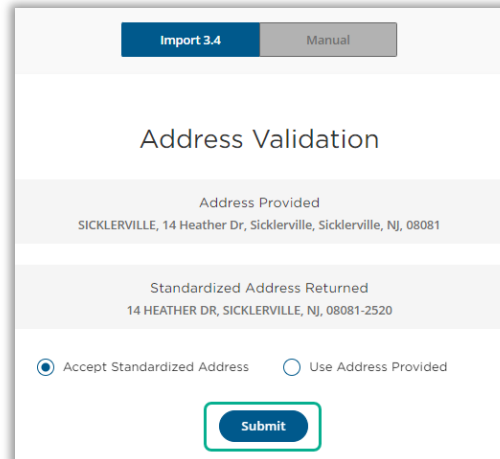
REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

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



The screenshot shows the 'Create Loan' interface. At the top, there are two tabs: 'Import 3.4' (active) and 'Manual'. Below the tabs, the text asks: 'Would you like you to create this loan as a "Delegated" or "Non-Delegated" loan?'. There are two radio buttons: 'Delegated' (unselected) and 'Non-Delegated' (selected). Below the radio buttons is a blue 'Next' button.

- Confirm address and then select **Submit**



The screenshot shows the 'Address Validation' screen. At the top, there are two tabs: 'Import 3.4' (active) and 'Manual'. Below the tabs, the text 'Address Validation' is centered. Underneath, there are two sections: 'Address Provided' showing 'SICKLERVILLE, 14 Heather Dr, Sicklerville, NJ, 08081' and 'Standardized Address Returned' showing '14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520'. At the bottom, there are two radio buttons: 'Accept Standardized Address' (selected) and 'Use Address Provided' (unselected). Below the radio buttons is a blue 'Submit' button.

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

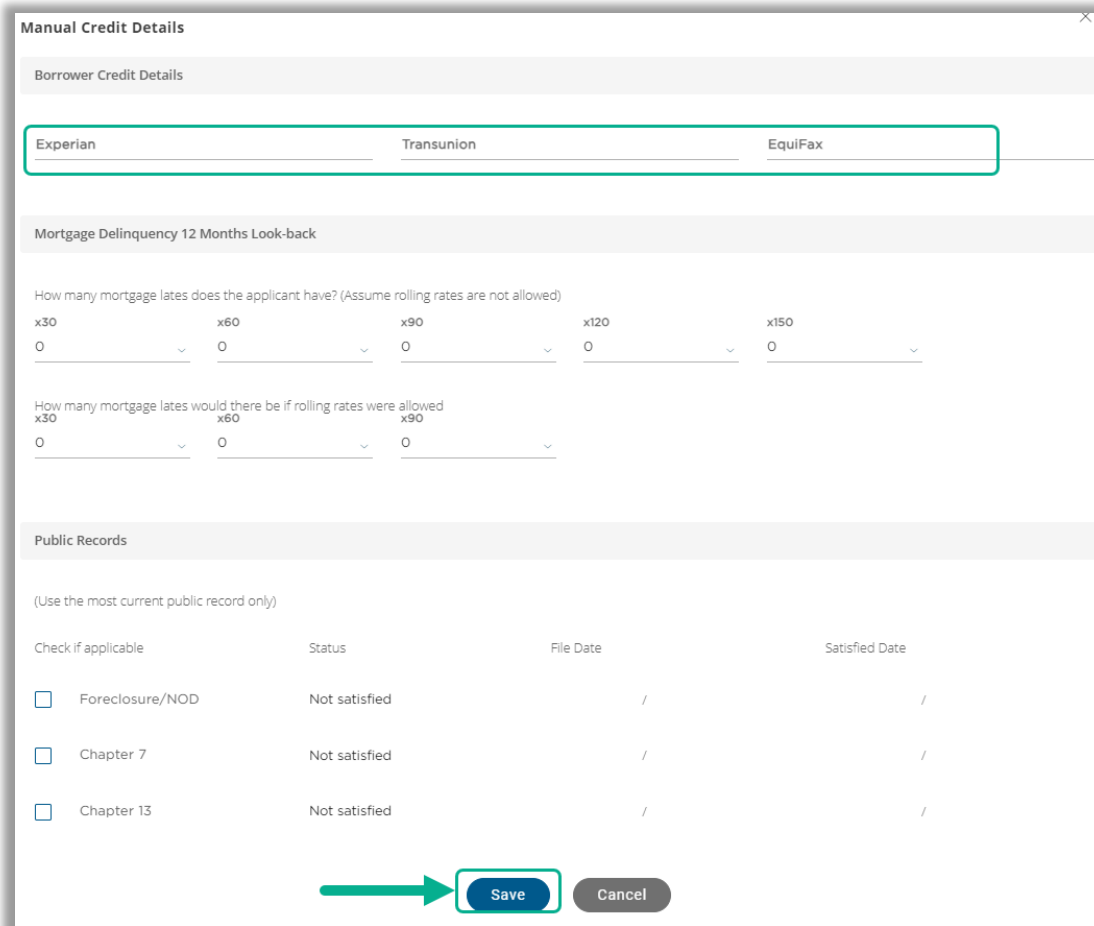
REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

- Navigate to **Order Credit**
- Select **Manually Enter Credit Score**



The screenshot shows a web application interface. On the left, there is a 'MENU' sidebar with options: 'Loan Summary', 'Application', and 'Order Credit'. The 'Order Credit' option is highlighted with a green border. In the main area, there is a dropdown menu for 'Application' with 'Andy America' selected. To the right of the dropdown is a button labeled 'Manually Enter Credit Score' with a green border.

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



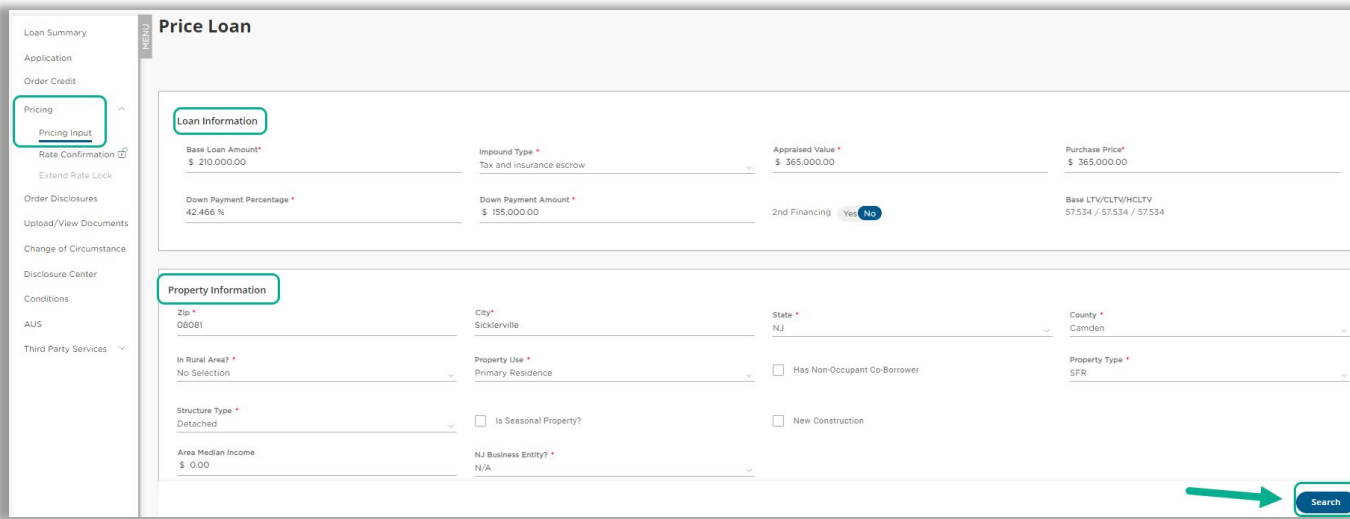
The screenshot shows a 'Manual Credit Details' form. The form has a title bar with a close button. Below the title bar is a section titled 'Borrower Credit Details'. This section contains three input fields for credit scores: 'Experian', 'Transunion', and 'Equifax'. These fields are highlighted with a green border. Below this section is a section titled 'Mortgage Delinquency 12 Months Look-back'. This section contains two questions with dropdown menus for answers. The first question is 'How many mortgage lates does the applicant have? (Assume rolling rates are not allowed)' with options x30, x60, x90, x120, and x150. The second question is 'How many mortgage lates would there be if rolling rates were allowed' with options x30, x60, and x90. Below this section is a section titled 'Public Records'. This section contains a table with columns: 'Check if applicable', 'Status', 'File Date', and 'Satisfied Date'. The table has three rows: 'Foreclosure/NOD', 'Chapter 7', and 'Chapter 13'. Each row has a checkbox in the 'Check if applicable' column and 'Not satisfied' in the 'Status' column. The 'File Date' and 'Satisfied Date' columns are empty. At the bottom of the form, there is a green arrow pointing to a 'Save' button, and a 'Cancel' button next to it.

REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

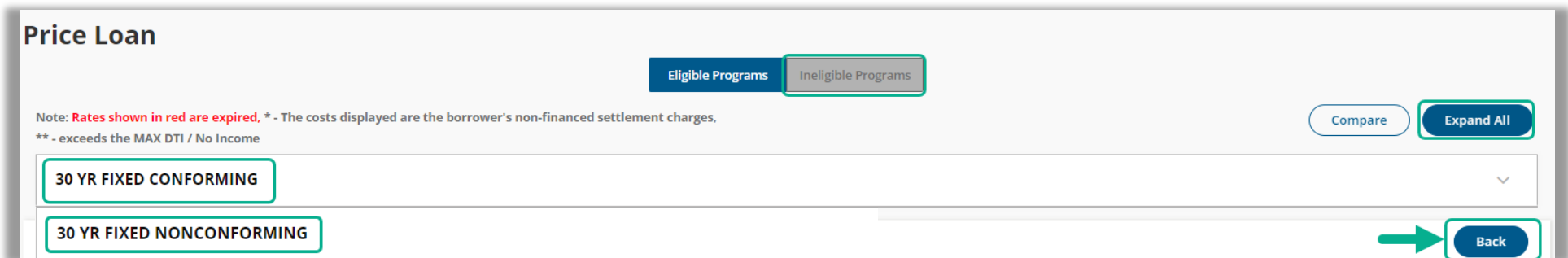
PRICING INPUT

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 indicted 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

30 YR FIXED CONFORMING

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

1 - 20 of 20 Show: All 

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

Loan Program
30 YR FIXED FNMA CONVENTIONAL

Registered Loan Program
30 YR FIXED FNMA CONVENTIONAL

Registered Date
10/8/2024

Registration Comments
-

Originator Compensation Information

Amount	Net Points	Paid By
\$2,190.00	1.000%	Borrower

Loan Status
Registered

Lock Status
None

Rate Lock Date
-

Rate Lock Comments
-

Lock Expiration Date
-

Final Rate
6.000%

Lock Period
30

Lock Expiration Comments
-

Final Price
99.252%


[Download Registration Certificate](#)

Final Price Breakdown

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%


Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

 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 Corr ND** Company Phone: **(555) 555-5555**
Loan Officer: Company Fax: Loan Officer Phone: **(215) 383-9254**
Loan Officer Email Address: Loan Officer Fax:

Processor (External) Information

Processor (Ext): Phone: **215-383-9254**
Email Address: Fax:

Account Executive Information

Account Executive: **DummyAE Test** Phone: **(555) 555-5555**
Email Address: ae-reply@archomeloans.com Fax:

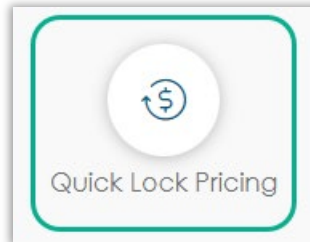
Loan Scenario

Borrower Information		Subject Property Information	
Borrower	Andy C America	Property State	ND
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 indicted 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**

Quick Lock Pricing

Loan Information

Purpose of Loan *

Appraised Value *

Down Payment Percentage *

Down Payment Amount *

Base Loan Amount *

Base LTV/CLTV/HCLTV

Impound Type *

Tax and insurance escrow

2nd Financing

Yes No

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

Search

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

30 YR FIXED NONCONFORMING

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

Back

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	Lock Days	Lock Expiration Date
6.000	30	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

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

☐ I Agree

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

Loan Program

30 YR FIXED FNMA CONVENTIONAL

Registered Loan Program

30 YR FIXED FNMA CONVENTIONAL

Registered Date

11/8/2024

Registration Comments

-

Originator Compensation Information

Amount	Net Points	Paid By
\$2,190.00	1.000%	Borrower

Loan Status

Registered

Lock Status

None

Rate Lock Date

-

Rate Lock Comments

-

Lock Expiration Date

-

Final Rate

6.000%

Lock Period

30

Lock Expiration Comments

-

Final Price

99.252%


[Download Registration Certificate](#)


Final Price Breakdown

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%

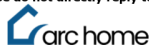
Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

 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 Corr ND Company Phone: (555) 555-5555
Loan Officer: Company Fax:
Loan Officer Email Address: Loan Officer Phone: (215) 383-9254
Loan Officer Fax:

Processor (External) Information

Processor (Ext): Phone: 215-383-9254
Email Address: Fax:

Account Executive Information

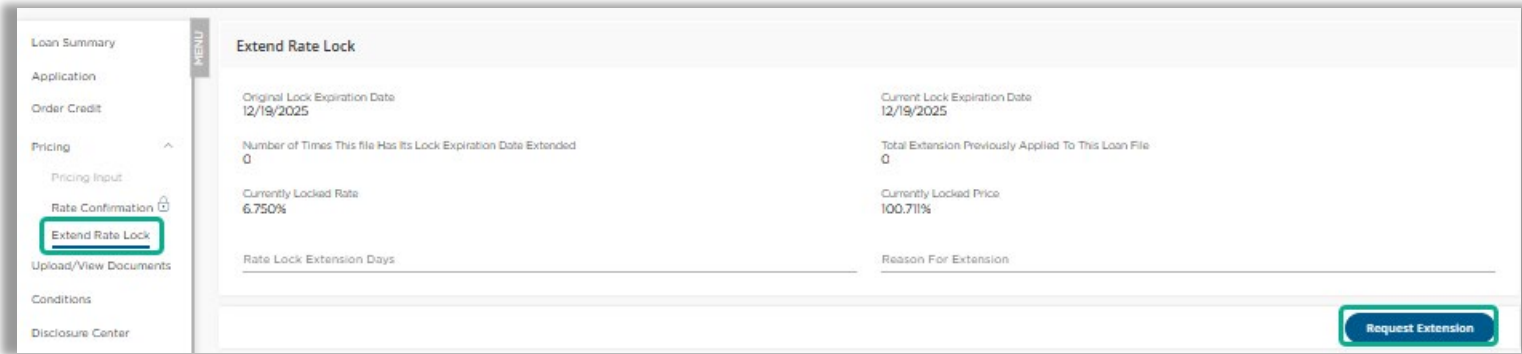
Account Executive: DummyAE Test Phone: (555) 555-5555
Email Address: no-reply@archomeloans.com Fax:

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 Condo: No
Primary Wage Earner Middle Score: 740 *	Is Non-Warrantable Proj: No

EXTEND OR UPDATE LOCK

- Select Extend Rate Lock under Pricing
- Select Request Extension



The screenshot shows a web interface for extending a rate lock. On the left is a vertical menu with options: Loan Summary, Application, Order Credit, Pricing (expanded), Pricing Input, Rate Confirmation (with a lock icon), **Extend Rate Lock** (highlighted with a red box), Upload/View Documents, Conditions, and Disclosure Center. The main content area is titled 'Extend Rate Lock' and contains a table with the following data:

Original Lock Expiration Date	Current Lock Expiration Date
12/19/2025	12/19/2025
Number of Times This file Has Its Lock Expiration Date Extended	Total Extension Previously Applied To This Loan File
0	0
Currently Locked Rate	Currently Locked Price
6.750%	100.711%
Rate Lock Extension Days	Reason For Extension
<input type="text"/>	<input type="text"/>

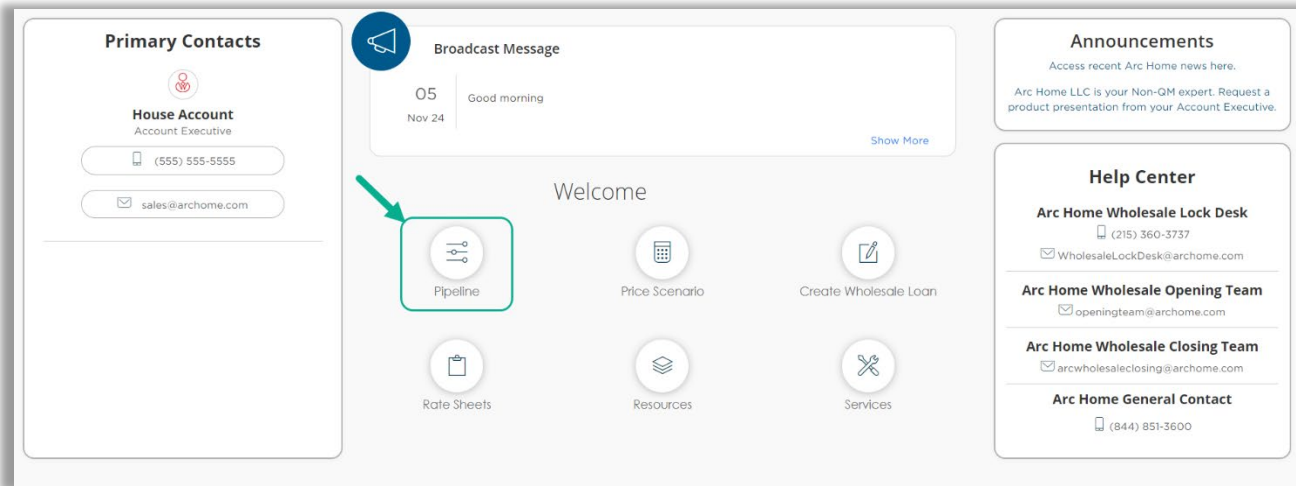
At the bottom right of the form is a red button labeled 'Request Extension'.

NOTE: Email 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

Pipeline

Active | **Funded** | Canceled/Declined/Withdrawn

Search By: Go Reset

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

1 - 10 of 646 Show 10

Loan No	Borrower Name	Loan Status	Channel	Product	Loan Purpose	Loan Amount	Lock Status	Lock Expiration	Condition	Action
9241003779	Getta Newloan	Loan Open	Wholesale	30 YR FIXED ACCESS AGENCY PLUS	Purchase	\$ 450,000	Not Locked		(NA)	⌵

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

Approval Date

-

Loan Status

Registered

Credit Score

800

Est. Closing Date

01/27/2025

Appraisal Received Date

-

Base LTV / CLTV / HCLTV

80% / 80% / 80%

Channel

Correspondent

Lock Expiration Date

01/27/2025

Product

30 YR FIXED FNMA CONVENTIONAL

AUS Status

DU Approve/Eligible

Underwriting Type

Delegated

Last Disclosure Date

-

DTI

13.674 / 13.674

Impounds

Not Waived

Quick Lock

Yes

Import 3.4

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

Import 3.4

Accepted file formats: xml

Note: Maximum file size is 10 MB

Drag & Drop your 3.4 file here

or

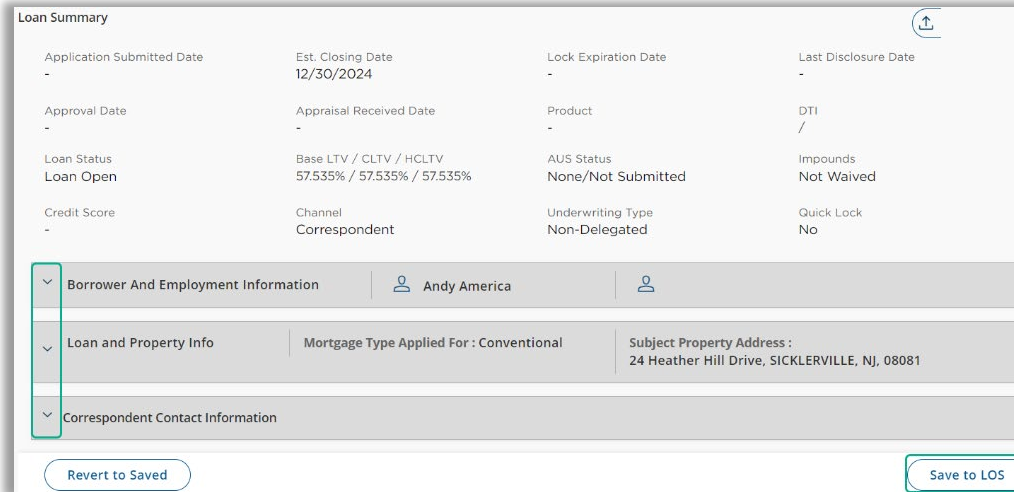
Choose File

7210701771-Test-WD.xml 127.03 Kb

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

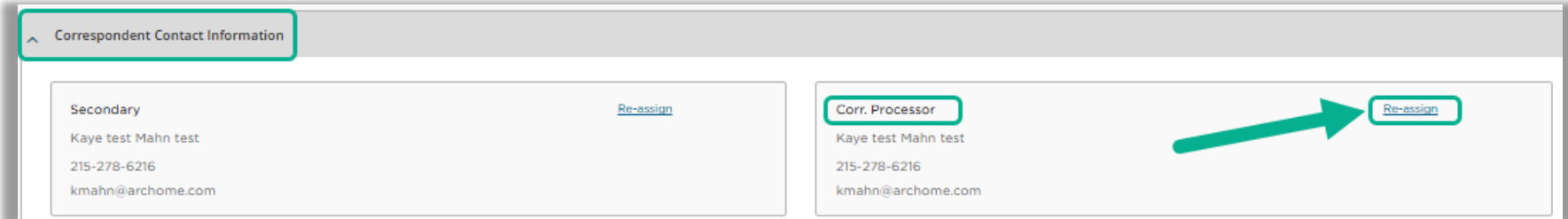
Borrower And Employment Information
Andy America

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

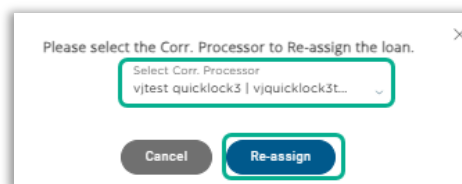
Secondary
Kaye test Mahn test
215-278-6216
kmahn@archome.com

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**



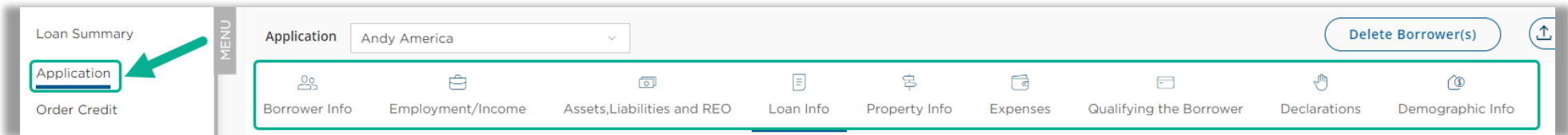
Please select the Corr. Processor to Re-assign the loan.

Select Corr. Processor
vjtest quicklock3 | vjquicklock3t...

Cancel Re-assign

CONFIRM KEY LOAN APPLICATION DATA

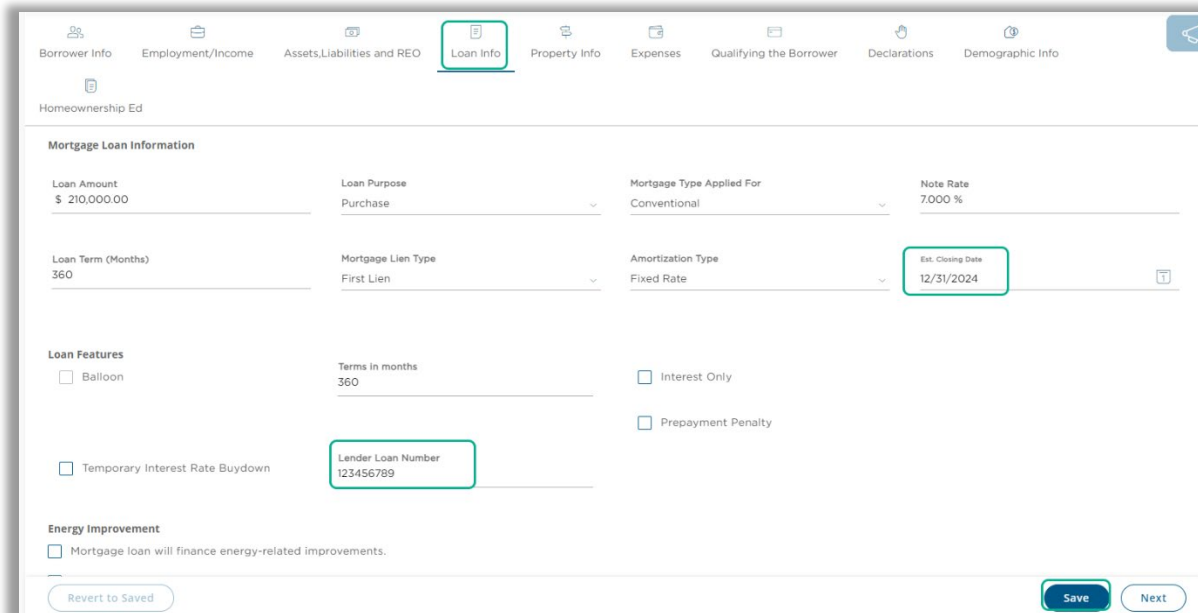
- Utilizing left-hand menu select **Application** at any time to make updates
- Choose appropriate **Section of Application** as needed
- Confirm all **Demographic Info**



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

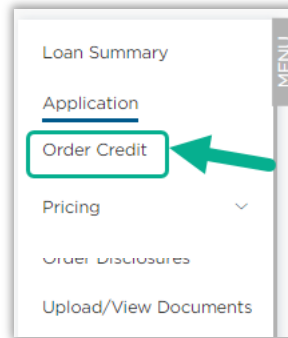


- Navigate to **Loan Info** input **Est. Closing Date** in MM/DD/YYYY format and **Lender Loan Number**
- Select **Save**



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:

Request Type: Reissue Reference Number:

Report Type: Tri-Merge

Autopopulate liabilities from the credit report to 1003?

☐ Yes ☒ No

User ID: Password:

Action Type: ☒ Individual ☐ Joint

Credit Information

Credit Score For Decision Making: 800

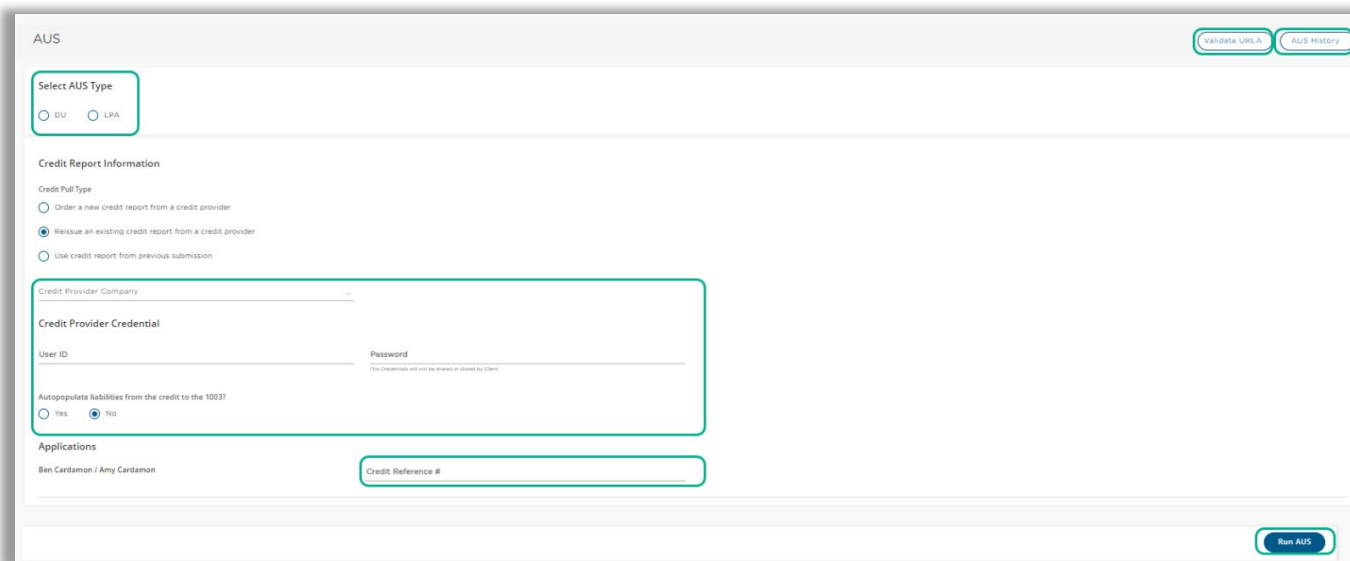
Provider	Document Name	Type	Status	Bureaus	Ref.No	Request	Requested By	Action
Currently there are no records								

Refresh Go to 1003 Liabilities Request Credit Report

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)

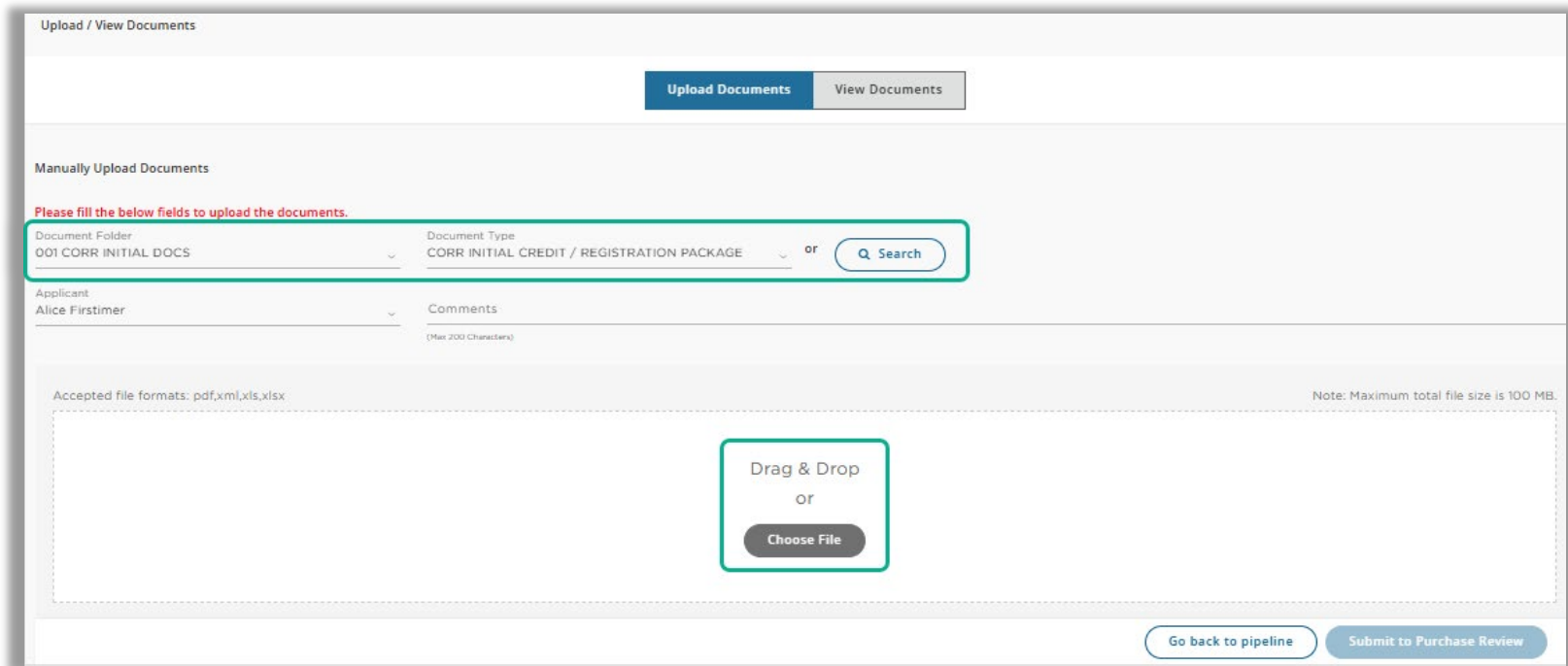


- View **AUS History**: including **Submission #**, **Reference #** and **Recommendation**
- Select **AUS Type** hyperlink to view AUS

AUS History					
Submission #	AUS Type	Reference #	Request Date & Time ↕	User ↕	Recommendation
1	DU	168030	09/03/2024 11:51:22		Approve/Eligible

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



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

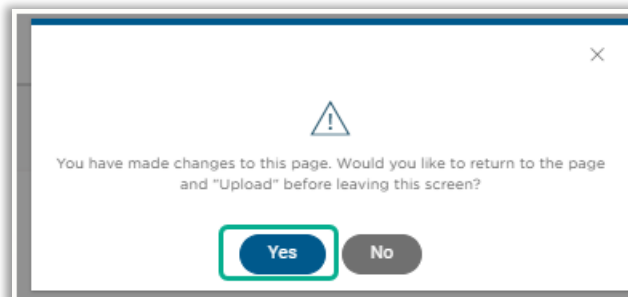
<< < 1 > >>

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

Go back to pipeline

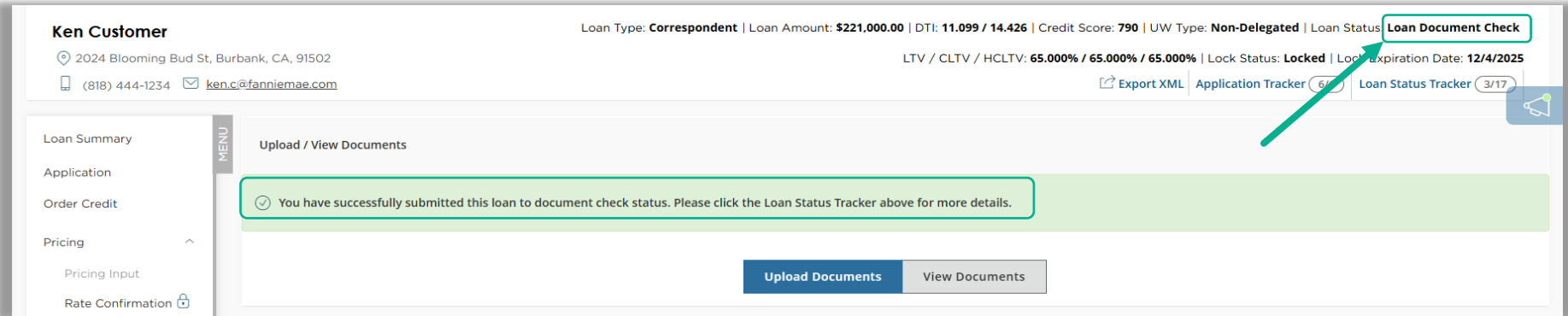
Submit to Document Check

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**

2024 Blooming Bud St, Burbank, CA, 91502 | LTV / CLTV / HCLTV: **65.000% / 65.000% / 65.000%** | Lock Status: **Locked** | Lock Expiration Date: **12/4/2025**

(818) 444-1234 | ken.c@fanniemae.com | Export XML | Application Tracker (6/17) | Loan Status Tracker (3/17)

Loan Summary | **Upload / View Documents**

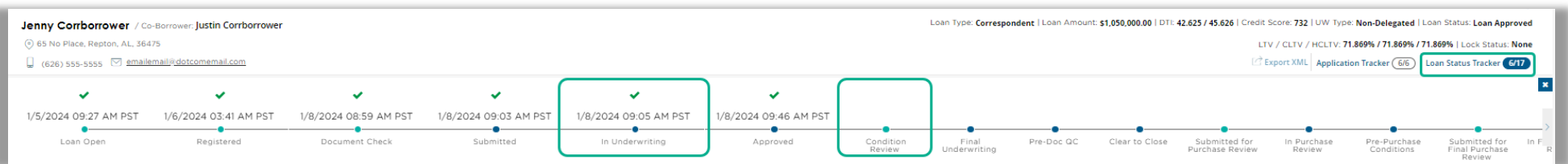
Application | Order Credit | Pricing | Pricing Input | Rate Confirmation

✓ 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



Jenny Corrborrower / Co-Borrower: **Justin Corrborrower** | Loan Type: **Correspondent** | Loan Amount: **\$1,050,000.00** | DTI: **42.625 / 45.626** | Credit Score: **732** | UW Type: **Non-Delegated** | Loan Status: **Loan Approved**

65 No Place, Repton, AL, 36475 | LTV / CLTV / HCLTV: **71.869% / 71.869% / 71.869%** | Lock Status: **None**

(626) 555-5555 | email@mail@dotcomemail.com | Export XML | Application Tracker (5/6) | Loan Status Tracker (5/17)

1/5/2024 09:27 AM PST ✓ Loan Open | 1/6/2024 03:41 AM PST ✓ Registered | 1/8/2024 08:59 AM PST ✓ Document Check | 1/8/2024 09:03 AM PST ✓ Submitted | 1/8/2024 09:05 AM PST ✓ In Underwriting | 1/8/2024 09:46 AM PST ✓ Approved | Condition Review | Final Underwriting | Pre-Doc QC | Clear to Close | Submitted for Purchase Review | In Purchase Review | Pre-Purchase Conditions | Submitted for Final Purchase Review | In Final Review

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	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	\$0.00	\$0.00	\$0.00
Present Housing Payment \$0.00			

	<table><thead><tr><th>Proposed Monthly Payment</th><th></th></tr></thead><tbody><tr><td>1st Mortgage P&I</td><td>\$0.00</td></tr><tr><td>2nd Mortgage P&I</td><td>\$0.00</td></tr><tr><td>Hazard Insurance</td><td>\$0.00</td></tr><tr><td>Supplement Property Ins</td><td>\$0.00</td></tr><tr><td>Taxes</td><td>\$0.00</td></tr><tr><td>Mortgage Insurance</td><td>\$0.00</td></tr><tr><td>Homeowners Assoc. Fees</td><td>\$0.00</td></tr><tr><td>Other</td><td>\$0.00</td></tr><tr><td>Total Primary Housing Expense</td><td>\$0.00</td></tr></tbody></table>	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
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																				
	<table><thead><tr><th>Other Obligations</th><th></th></tr></thead><tbody><tr><td>Negative Cash Flow - (Subject Property)</td><td>\$3,242.99</td></tr><tr><td>Negative Cash Flow - (Other Properties)</td><td>\$0.00</td></tr><tr><td>Other Liabilities</td><td>\$0.00</td></tr><tr><td>Total All Monthly Payments</td><td>\$3,242.99</td></tr></tbody></table>	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										
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																				
	<table><thead><tr><th>Borrower Funds To Close</th><th></th></tr></thead><tbody><tr><td>Required</td><td>(\$478,158.00)</td></tr><tr><td>Verified Asset</td><td>\$0.00</td></tr><tr><td>No. of Months Reserves</td><td>1541.78</td></tr></tbody></table>	Borrower Funds To Close		Required	(\$478,158.00)	Verified Asset	\$0.00	No. of Months Reserves	1541.78												
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

StatusAll

CategoryAll

Assigned ToAnyone

Export all Conditions

Approval Letter

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.

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		<div><div></div><div>1</div></div>		Expand

- 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	<div>   </div>		Re-activate	Expand	
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	<div>   </div>		Resolve	Expand	

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 refinancing of the loan in forbearance (regardless of payment history), any refinancing of other loans not in		Closed		0		Expand

- 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	Drag & Drop Previously Added	0	Resolve	Collapse
Conditions Details 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.								
Revision Comments Opened and assigned to Daisy Duck 12/3/2025 12:47 PM PT								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	Drag & Drop Previously Added	0	Resolve	Expand

- 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**

Email Arc Home

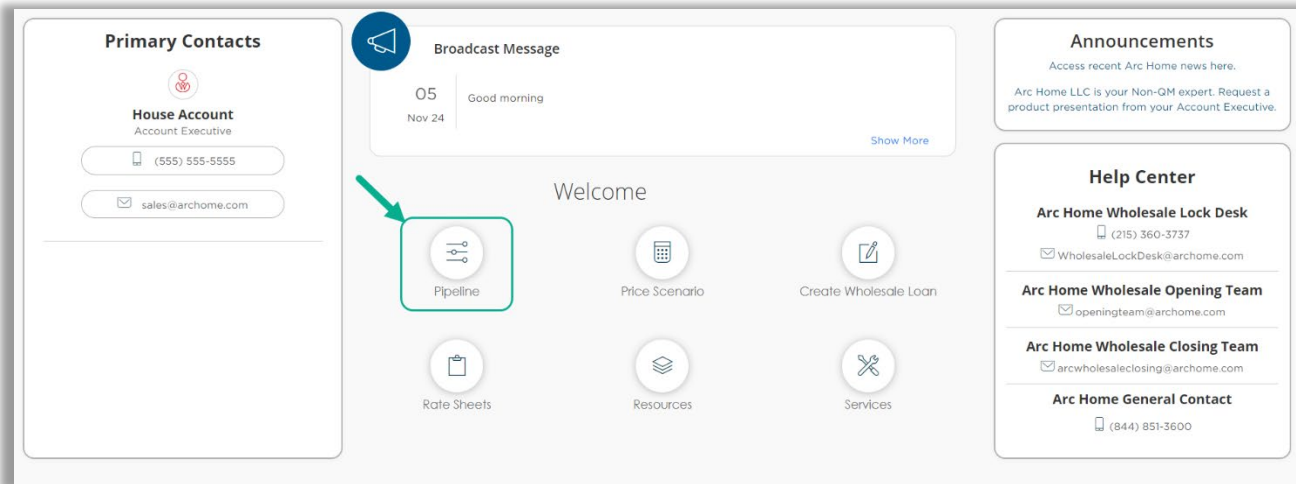
sales@archome.com

Message

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

Pipeline

Active | Funded | Canceled/Declined/Withdrawn

Search

Search By Go Reset

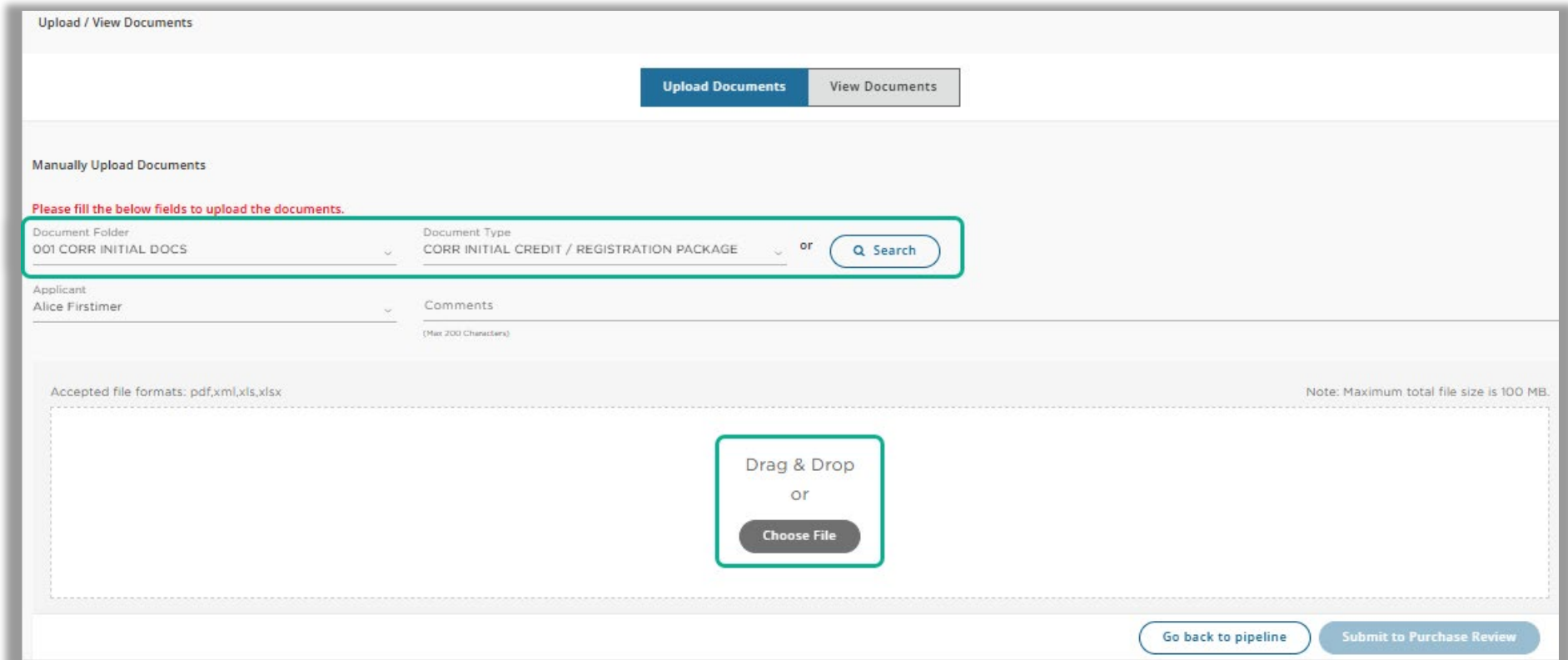
Active Loan(s)		Locked Loan(s)		Registered Floating Loan(s)	
646	\$223.31M	82	\$29.19M	255	\$76.04M

1 - 10 of 646 Show 10 << < 1 2 3 ... 65 > >>

Loan No	Borrower Name	Loan Status	Channel	Product	Loan Purpose	Loan Amount	Lock Status	Lock Expiration	Condition	Action
9241003779	Getta Newloan	Loan Open	Wholesale	30 YR FIXED ACCESS AGENCY PLUS	Purchase	\$ 450,000	Not Locked		NA	⌵

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 Firstimer

Comments
(Max 200 Characters)

Accepted file formats: pdf,xml,xls,xlsx

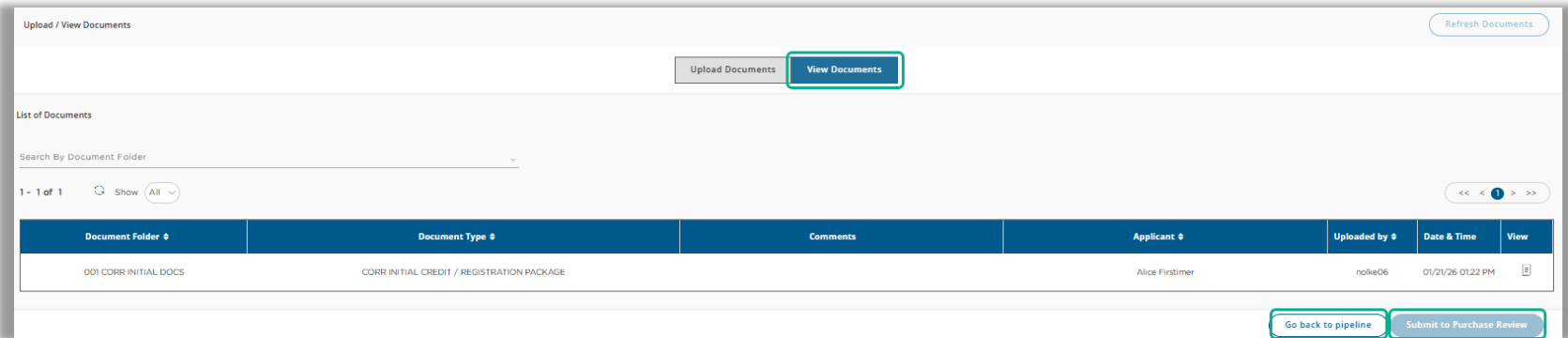
Note: Maximum total file size is 100 MB.

Drag & Drop
or
Choose File

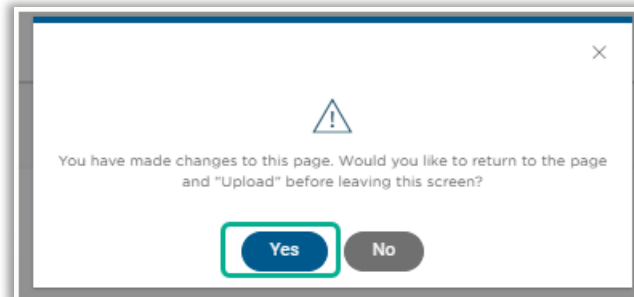
Go back to pipeline Submit to Purchase Review

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**



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**

Loan Summary	UW 1008 Fields		
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			

Qualifying Ratios / Loan To Value Ratios			
Housing Ratio / Total Debt Ratio	Base LTV 43.479%	Base CLTV 43.479%	Base HCLTV 43.479%

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	\$0.00	\$0.00	\$0.00

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

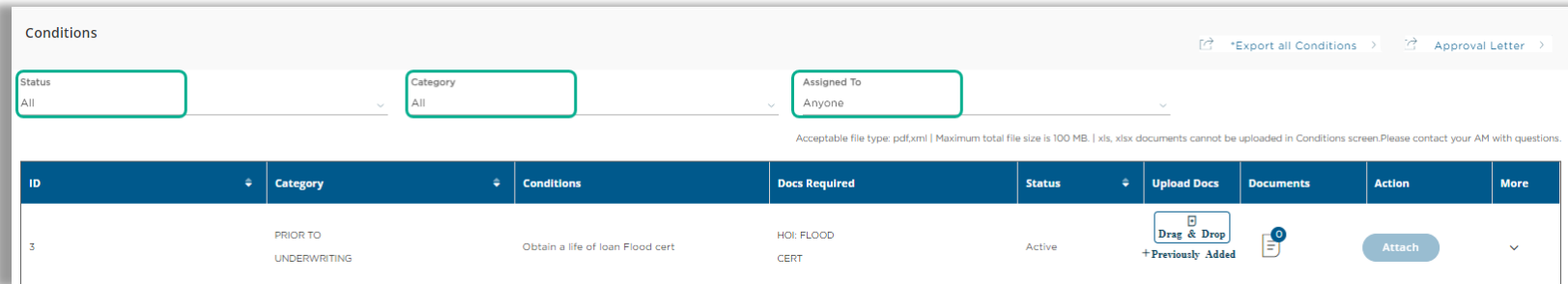
Other Obligations	
Negative Cash Flow - (Subject Property)	\$3,242.99
Negative Cash Flow - (Other Properties)	\$0.00
Other Liabilities	\$0.00
Total All Monthly Payments	\$3,242.99

Borrower Funds To Close	
Required	(\$478,758.00)
Verified Asset	\$0.00
No. of Months Reserves	7541/78

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

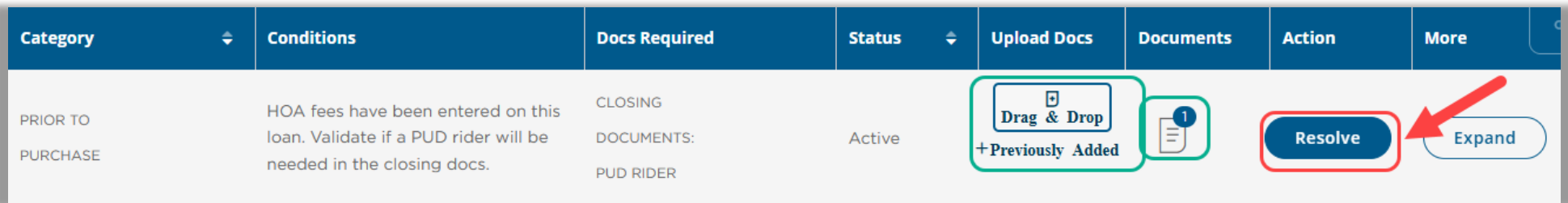
UPLOAD PURCHASE CONDITIONS

- 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



- 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 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.



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	Drag & Drop + Previously Added	0	Re-activate	Expand
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	Drag & Drop + Previously Added	0	Resolve	Expand

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.

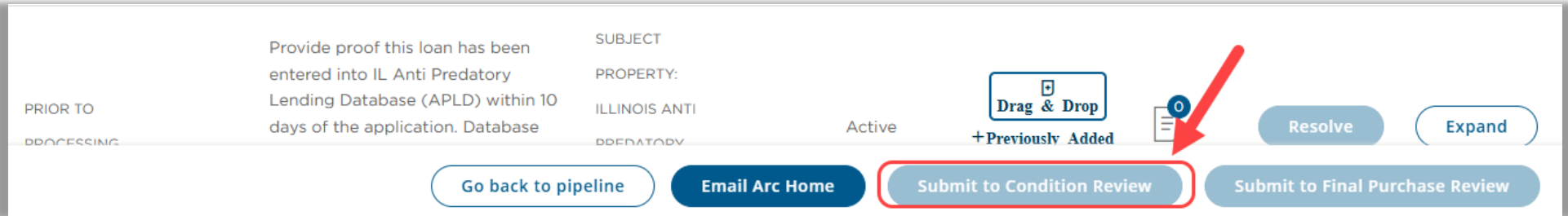
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinancing of the loan in forbearance (regardless of payment history), any refinancing of other loans not in		Closed		0		Expand

- 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	Drag & Drop + Previously Added	0	Resolve	Collapse
Conditions Details 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.								
Revision Comments Opened and assigned to Daisy Duck 1/16/2025 12:47 PM PT								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	Drag & Drop + Previously Added	0	Resolve	Expand

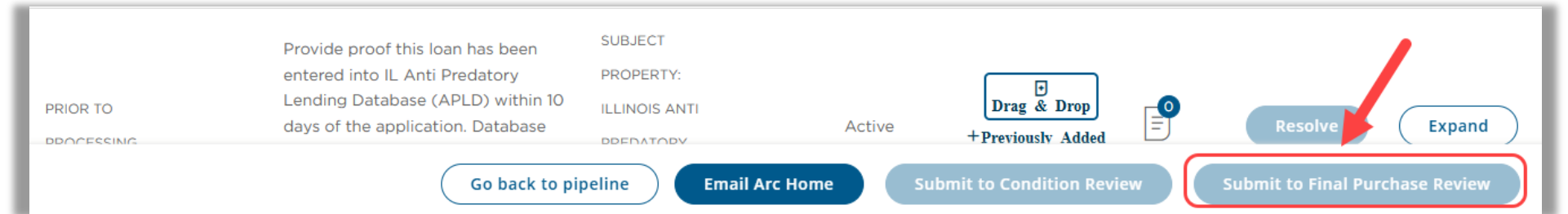
UPLOAD PURCHASE CONDITIONS

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



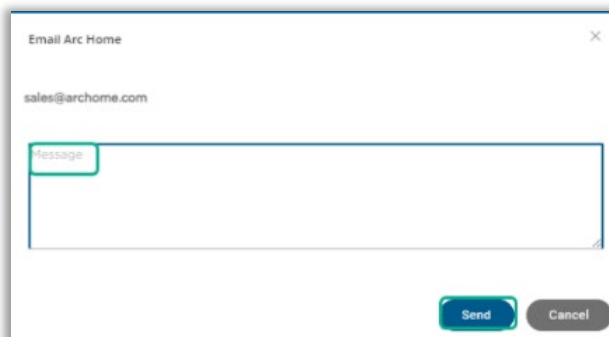
The screenshot shows a user interface for uploading purchase conditions. It includes a table with columns for 'PRIORITY', 'SUBJECT', 'PROPERTY', and 'STATUS'. The 'SUBJECT' column contains the text 'Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database'. The 'PROPERTY' column contains 'ILLINOIS ANTI-PREDATORY'. The 'STATUS' column contains 'Active'. Below the table, there are several buttons: 'Go back to pipeline', 'Email Arc Home', 'Submit to Condition Review' (highlighted with a red box and a red arrow), and 'Submit to Final Purchase Review'. There is also a 'Drag & Drop' button and a '+Previously Added' link.

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.



This screenshot is similar to the one above, but the 'Submit to Final Purchase Review' button is highlighted with a red box and a red arrow pointing to it. The 'Submit to Condition Review' button is no longer highlighted.

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

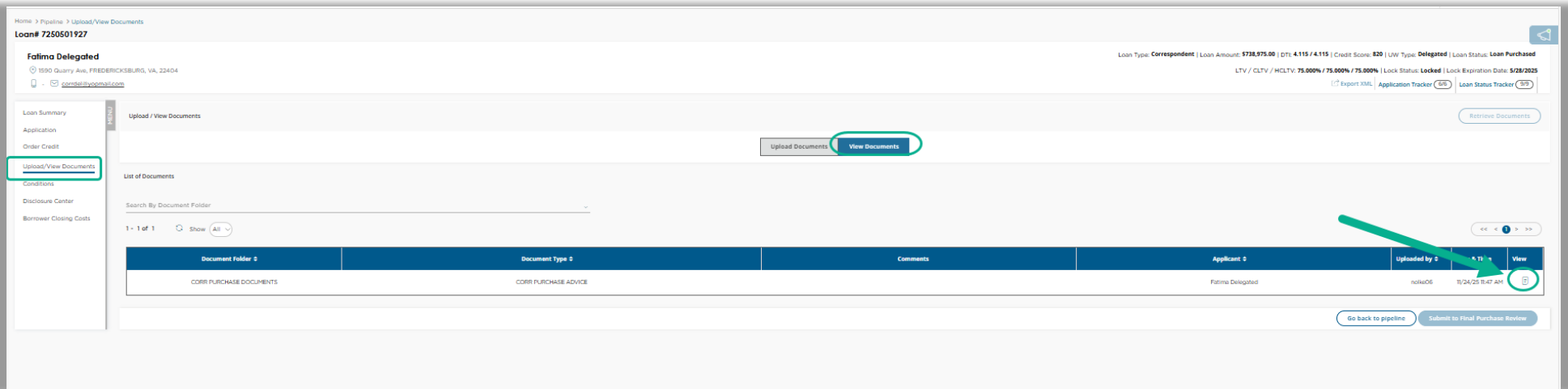


The screenshot shows a dialog box titled 'Email Arc Home'. It contains the email address 'sales@archome.com' and a text box labeled 'Message'. At the bottom right, there are two buttons: 'Send' and 'Cancel'.

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
1590 Quarry Ave, FREDERICKSBURG, VA, 22404
cordelet@yahoo.com

Loan Type: Correspondent | Loan Amount: \$738,975.00 | DT: 4.115 / 4.115 | Credit Score: 820 | LTV 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 60% Loan Status Tracker 100%

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	Upload Date	View
CORR PURCHASE DOCUMENTS	CORR PURCHASE ADVICE		Fatima Delegated	hollad06	10/24/23 10:47 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	<div> <div>Drag & Drop</div> <div>+ Previously Added</div> </div>	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

Loan Program

30 YR FIXED FNMA CONVENTIONAL

Registered Loan Program

30 YR FIXED FNMA CONVENTIONAL

Registered Date

11/8/2024

Registration Comments

-

Originator Compensation Information

Amount	Net Points	Paid By
\$2,190.00	1.000%	Borrower

Loan Status

Registered

Lock Status

None

Rate Lock Date

-

Rate Lock Comments

-

Lock Expiration Date

-

Final Rate

6.000%

Lock Period

30

Lock Expiration Comments

-

Final Price

99.252%


[Download Registration Certificate](#)


Final Price Breakdown

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%

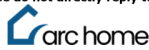
Example of Email Message

9241100491 - Andy America - Loan Registration Certificate

 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 Corr ND Company Phone: (555) 555-5555
Loan Officer: Company Fax: Loan Officer Phone: (215) 383-9254
Loan Officer Email Address: Loan Officer Fax:

Processor (External) Information

Processor (Ext): Phone: 215-383-9254
Email Address: Fax:

Account Executive Information

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

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 Condol: No
Primary Wage Earner Middle Score: 740 *	Is Non-Warrantable Proj: No

CONDITIONS

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

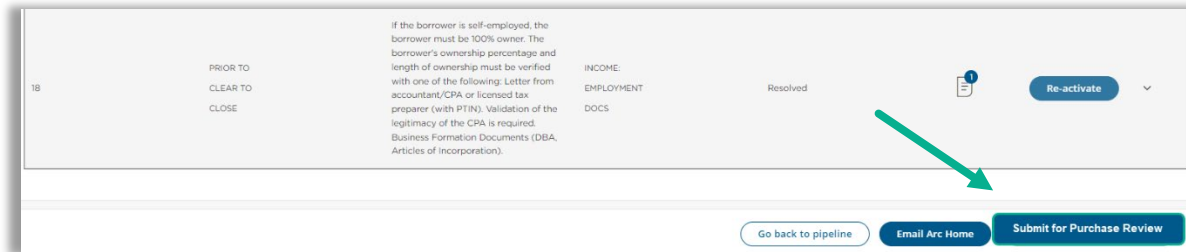
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti-Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	Drag & Drop Previously Added	Resolve	Collapse	
Conditions Details 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.								
Revision Comments Opened and assigned to Daky Duck 1/6/25								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	Drag & Drop Previously Added	Resolve	Expand	

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

[Go back to pipeline](#)
[Email Arc Home](#)
[Submit to Condition Review](#)

CONDITIONS

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



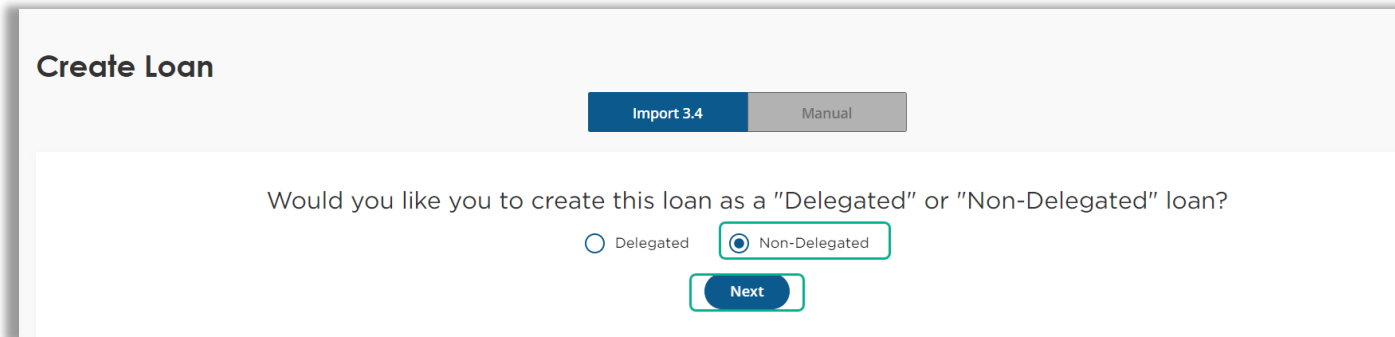
- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



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

Add Co-Borrower

First Name

Last Name

Email Address

Home Phone

SSN*

Subject Property Address

Zip

City

State

County

Loan Information

Purpose of Loan

Loan Amount

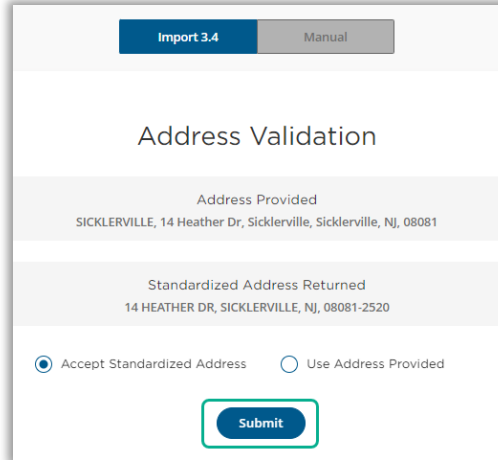
Loan Term (In Months)

Mortgage Type Applied For

Save Loan Data

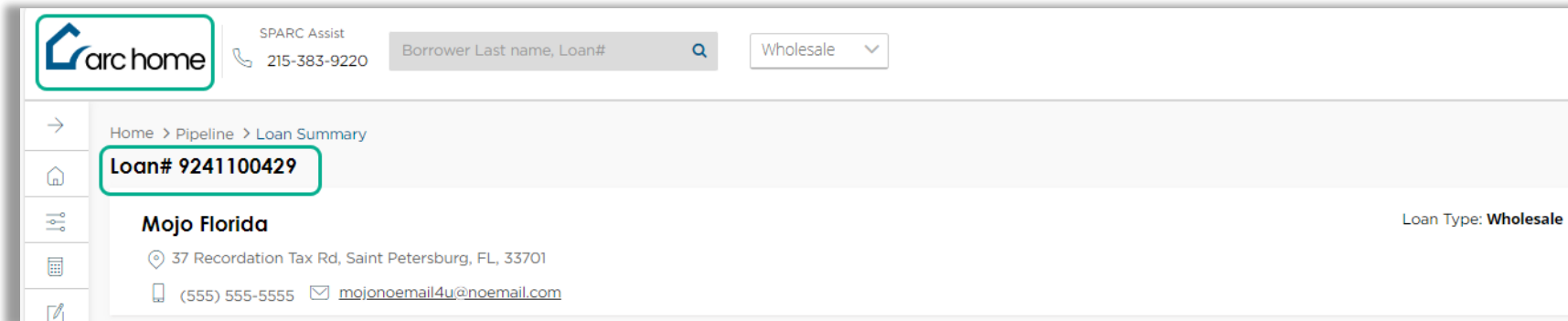
MANUALLY CREATE A CORRESPONDENT LOAN

- Confirm address and then select **Submit**



The form is titled "Address Validation" and has two tabs: "Import 3.4" (selected) and "Manual". It displays the "Address Provided" as "SICKLERVILLE, 14 Heather Dr, Sicklerville, Sicklerville, NJ, 08081" and the "Standardized Address Returned" as "14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520". There 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 the Arc Home interface. The top header includes the Arc Home logo, "SPARC Assist 215-383-9220", a search bar for "Borrower Last name, Loan#", and a dropdown menu set to "Wholesale". The breadcrumb trail is "Home > Pipeline > Loan Summary". The "Loan# 9241100429" is highlighted with a red box. Below this, the loan details for "Mojo Florida" are shown, including the address "37 Recordation Tax Rd, Saint Petersburg, FL, 33701", phone number "(555) 555-5555", and email "mojonoemail4u@noemail.com". The "Loan Type: Wholesale" is also displayed.

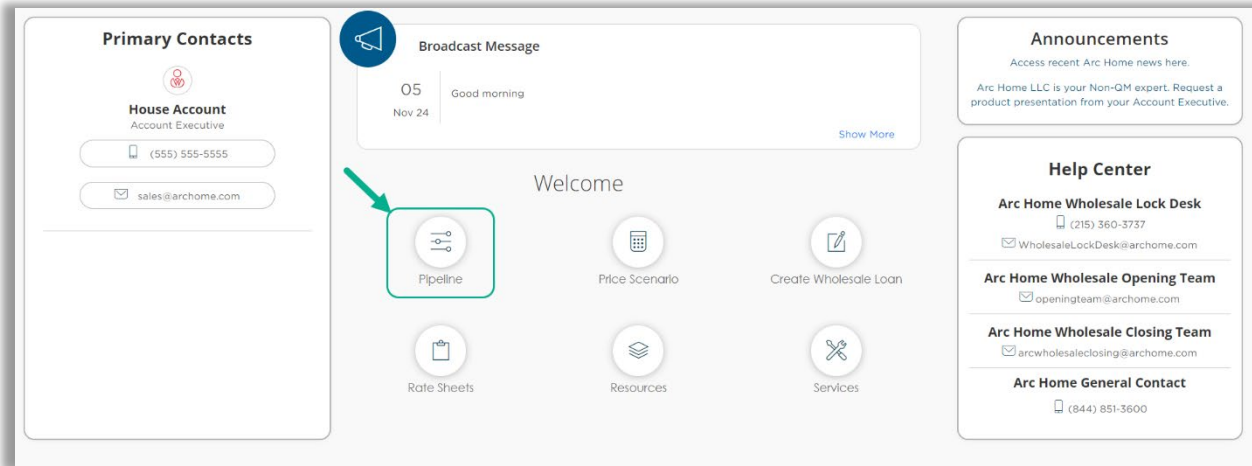
- Proceed to **Application**

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

Pipeline

Active | **Funded** | Canceled/Declined/Withdrawn

Search

Search By: Go Reset

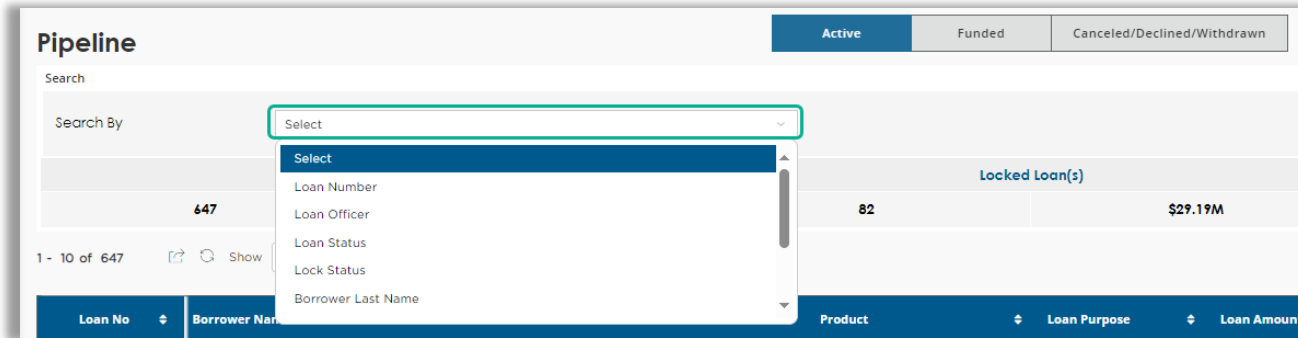
Active Loan(s)		Locked Loan(s)		Registered Floating Loan(s)	
646	\$223.31M	82	\$29.19M	255	\$76.04M

1 - 10 of 646 Show 10

Loan No	Borrower Name	Loan Status	Channel	Product	Loan Purpose	Loan Amount	Lock Status	Lock Expiration	Condition	Action
9241003779	Getta Newloan	Loan Open	Wholesale	30 YR FIXED ACCESS AGENCY PLUS	Purchase	\$ 450,000	Not Locked		NA	

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**



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



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

Search Results

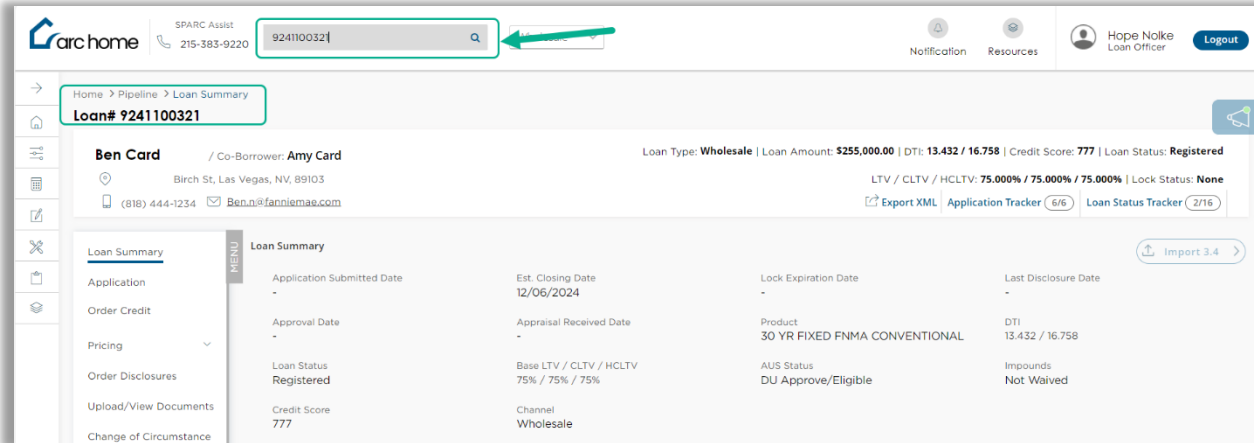
We found **214** results matching the criteria: 'firsttimer'

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



arc home SPARC Assist 215-383-9220 9241100321

Home > Pipeline > Loan Summary
Loan# 9241100321

Ben Card / Co-Borrower: **Amy Card**
 Birch St, Las Vegas, NV, 89103
 (818) 444-1234 Ben.n@fanniemae.com

Loan Type: **Wholesale** | Loan Amount: **\$255,000.00** | DTI: **13.432 / 16.758** | Credit Score: **777** | Loan Status: **Registered**
 LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **None**
 Export XML Application Tracker (6/6) Loan Status Tracker (2/16)

Import 3.4 >

Loan Summary	Loan Summary			
Application	Application Submitted Date	Est. Closing Date	Lock Expiration Date	Last Disclosure Date
Order Credit	-	12/06/2024	-	-
Pricing	Approval Date	Appraisal Received Date	Product	DTI
Order Disclosures	-	-	30 YR FIXED FNMA CONVENTIONAL	13.432 / 16.758
Upload/View Documents	Loan Status	Base LTV / CLTV / HCLTV	AUS Status	Impounds
Change of Circumstance	Registered	75% / 75% / 75%	DU Approve/Eligible	Not Waived
	Credit Score	Channel		
	777	Wholesale		

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

Search Results

We found **214** results matching the criteria: 'firstimer'

1 - 10 of 214

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 indicted 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? *

Property Use *

☐ Has Non Occupant Co-Borrower

Property Type *

Structure Type *

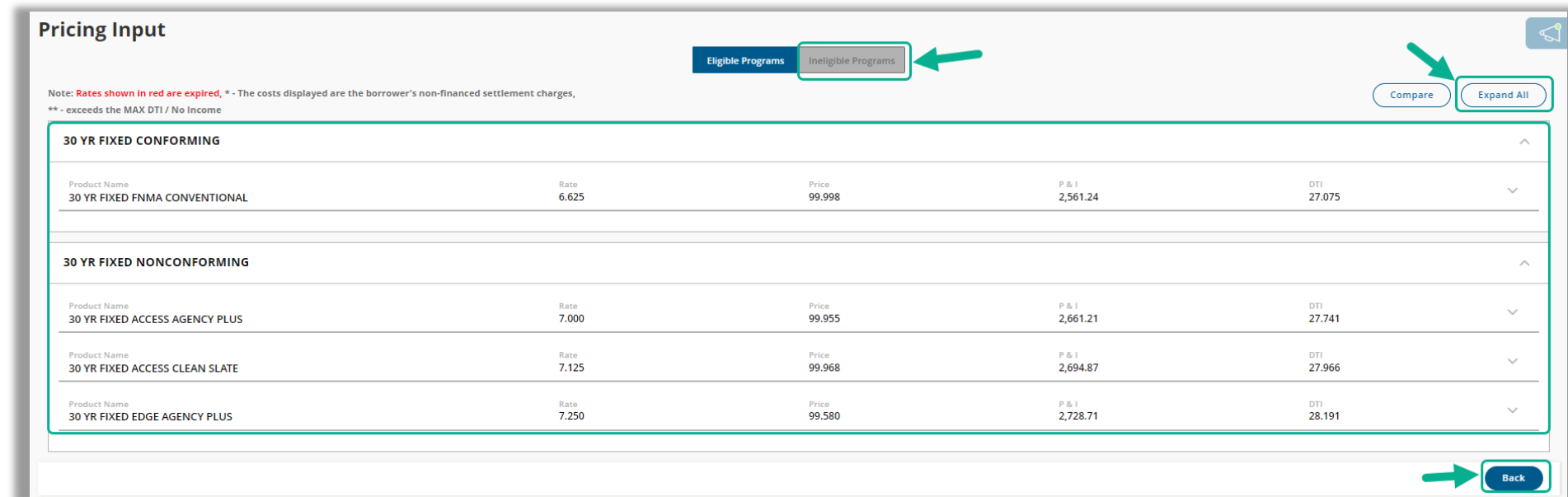
☐ Is Seasonal Property?

☐ 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

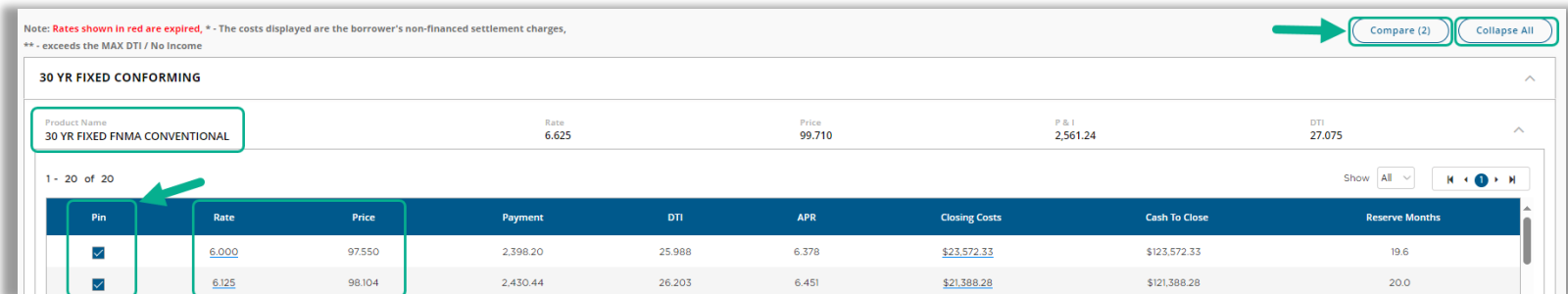
30 YR FIXED NONCONFORMING

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 select 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](#)
[Back](#)

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 66212

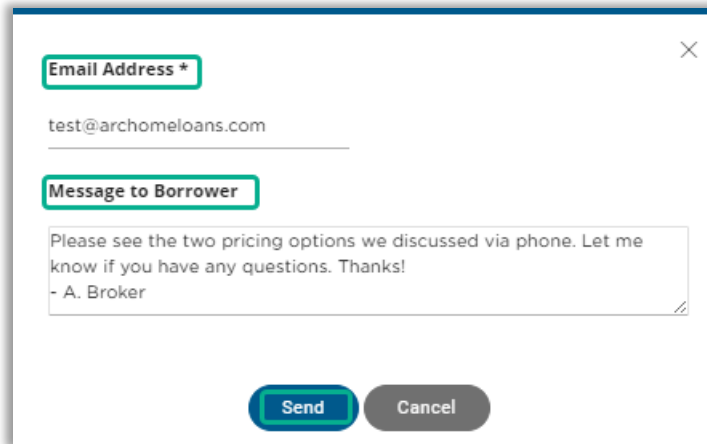
Loan Program	30 YR FIXED FNMA CONVENTIONAL	30 YR FIXED FNMA CONVENTIONAL
Purchase Price	\$500,000.00	\$500,000.00
Down Payment	\$100,000.00	\$100,000.00
Down Payment Percentage	20.000 %	20.000 %
1st Lien	\$400,000.00	\$400,000.00
Rate --(Rate in red are expired)	6.000%	6.125%
APR	6.378%	6.451%
Impound	Tax and Insurance escrow	Tax and Insurance escrow
Monthly Payment	\$3,896.20	\$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

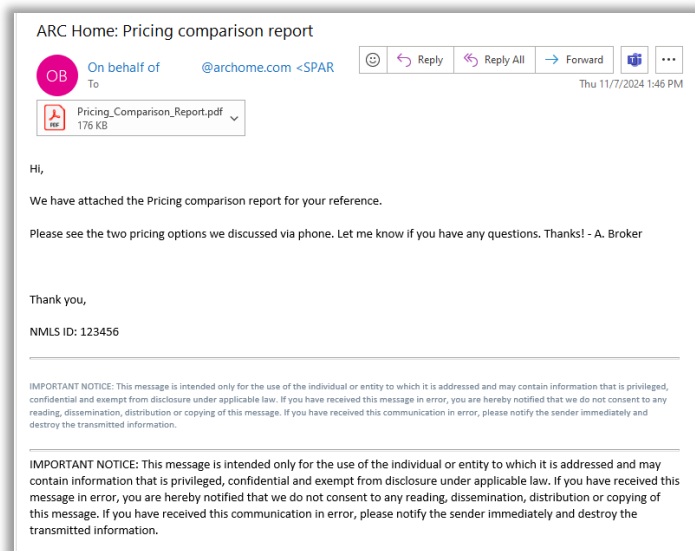
[Back](#)
[Email report to Borrower](#)
[Download as PDF](#)

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



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

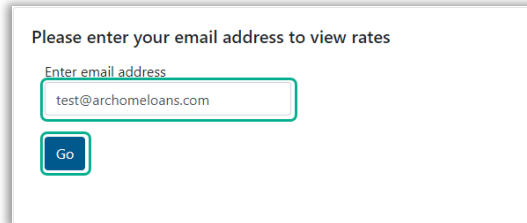
Loan Comparison Summary

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

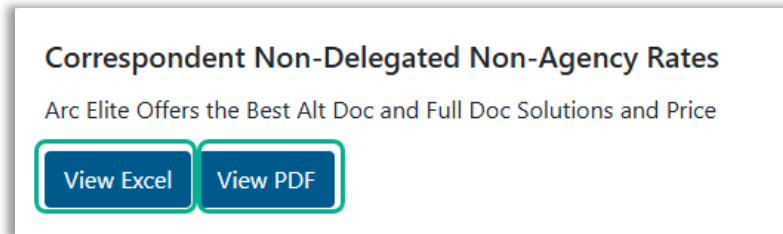
Enter email address

test@archomeloans.com

Go

NOTE: If you receive a message that rate sheets are unavailable contact your Account Executive or SPARCassist@archome.com 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:

<https://correspondent.archomellc.com/page/sparc-training>

Correspondent Products and Guidelines:

<https://correspondent.archomellc.com/page/correspondent-loan-products>

Correspondent Goodbye Letters:

<https://correspondent.archomellc.com/page/correspondent-goodbye-letters>

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
Loans in Process	Account Manager or Account Executive	See Sparc 2.0 Home Page 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 [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
- Need help resetting your password? Utilize the [Forgot Password](#) link and input your Username
- Account locked? Forgot your Username? Please email 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 ¹	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/FHLM 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		

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.