



**SPARC 2.0 NON-DELEGATED
USER GUIDE**

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SPARC 2.0 NON-DELEGATED USER GUIDE

LOGIN

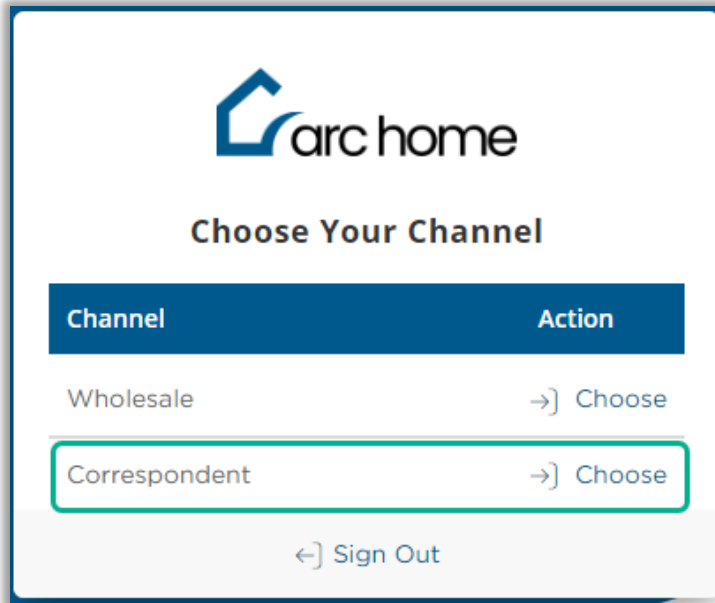
- Navigate to **Sparc 2.0** sparc.archome.com/tpo/#/login
- Input **Username** and **Password**
- Select **LOGIN**



NOTE: Navigate to the **SPARC Assist** section of this user guide if you are unable to Login.

SELECT CHANNEL OR ROLE *if applicable*

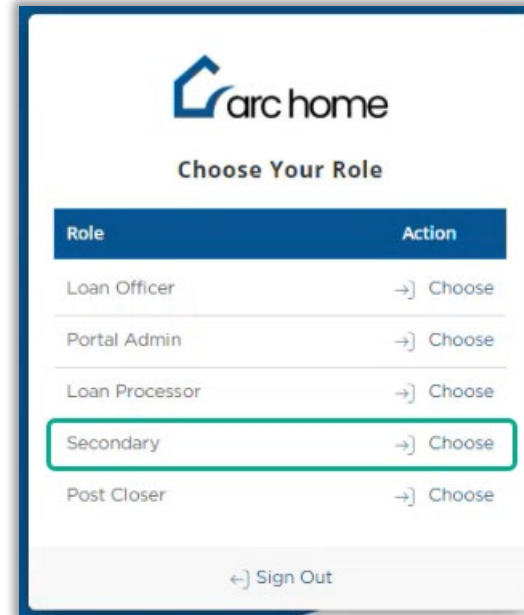
- If you have access to more than one **Channel** or **Role** select the appropriate option based on the actions needed to take detailed below
 - **Loan Officer:** Typically not used in Non-Delegated Channel (*Loan Officer will receive pricing updates if used*)
 - **Portal Admin:** Add New Users in Sparc 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



The screenshot shows the 'Choose Your Channel' interface. At the top is the 'arc home' logo. Below it is the title 'Choose Your Channel'. There is a table with two columns: 'Channel' and 'Action'. The table contains two rows: 'Wholesale' and 'Correspondent'. The 'Correspondent' row is highlighted with a green border. Below the table is a 'Sign Out' button with a left arrow icon.

Channel	Action
Wholesale	→] Choose
Correspondent	→] Choose

←] Sign Out



The screenshot shows the 'Choose Your Role' interface. At the top is the 'arc home' logo. Below it is the title 'Choose Your Role'. There is a table with two columns: 'Role' and 'Action'. The table contains five rows: 'Loan Officer', 'Portal Admin', 'Loan Processor', 'Secondary', and 'Post Closer'. The 'Secondary' row is highlighted with a green border. Below the table is a 'Sign Out' button with a left arrow icon.

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

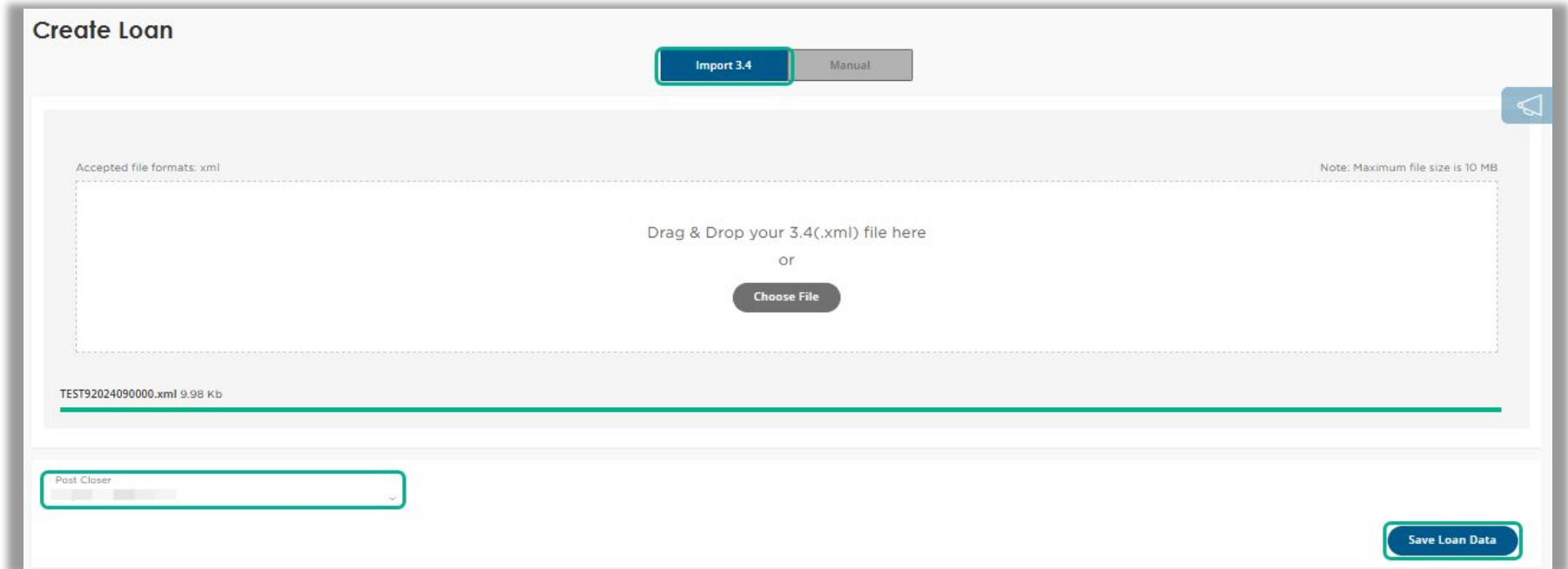
****Click any of the Green Boxes below to learn more****

Home Screen shown above is a Secondary Role View

SECONDARY ROLE DUTIES

REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

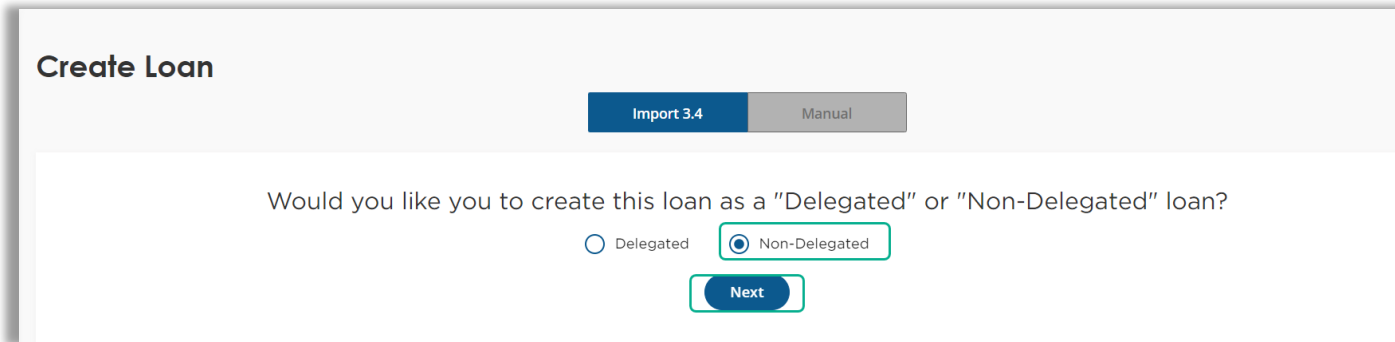
- Select **Create a Correspondent** Loan from **Home Page**
- This page defaults to the **Import 3.4** option
 - Select **Manual** input for those instructions
- Select **Choose File** and select saved 3.4 file
- Utilize the **Post-Closer** drop-down menu *if necessary* to select another user
- Select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



The screenshot displays the 'Create Loan' interface. At the top, there are two tabs: 'Import 3.4' (which is active and highlighted in blue) and 'Manual'. Below the tabs is a large dashed box for file upload, containing the text 'Drag & Drop your 3.4(.xml) file here' and 'or' above a 'Choose File' button. To the left of the dashed box, it says 'Accepted file formats: xml', and to the right, 'Note: Maximum file size is 10 MB'. Below the dashed box, 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 with a downward arrow. At the bottom right, there is a blue 'Save Loan Data' button.

REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

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



Create Loan

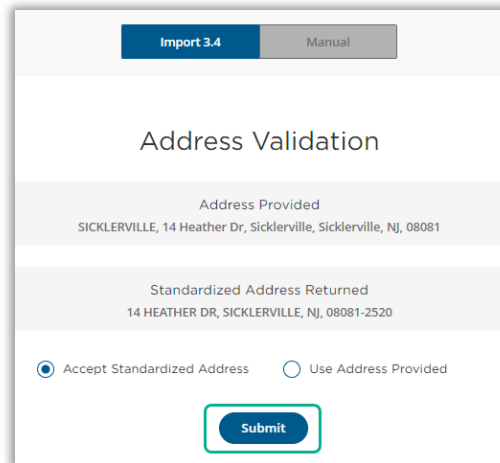
Import 3.4 Manual

Would you like you to create this loan as a "Delegated" or "Non-Delegated" loan?

Delegated Non-Delegated

Next

- Confirm address and then select **Submit**



Import 3.4 Manual

Address Validation

Address Provided
SICKLERVILLE, 14 Heather Dr, Sicklerville, Sicklerville, NJ, 08081

Standardized Address Returned
14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520

Accept Standardized Address Use Address Provided

Submit

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

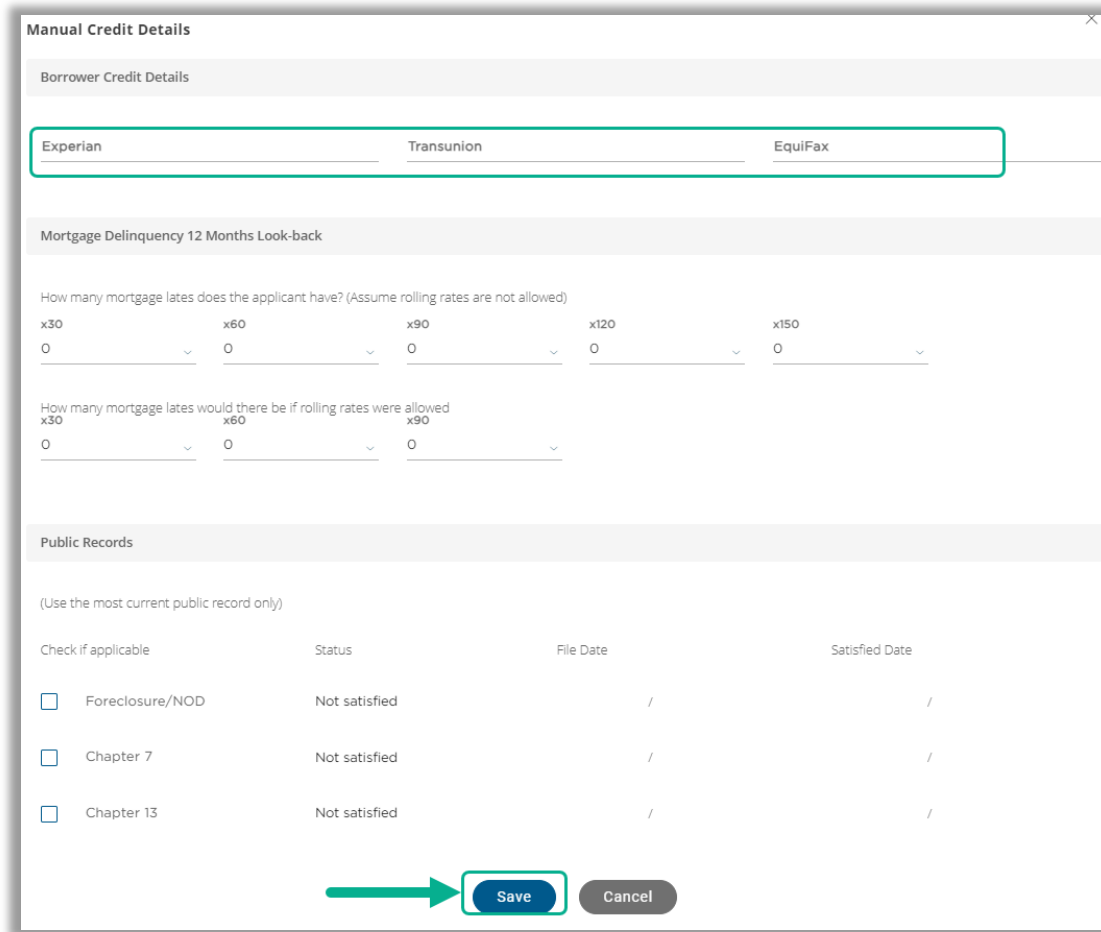
REGISTERING A CORRESPONDENT LOAN WITH A 3.4 FILE

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



Loan Summary | Application | **Order Credit** | MENU | Application: Andy America | **Manually Enter Credit Score** | Credit Report

- 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 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 Collapse All

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		Loan Status Registered	
Registered Loan Program 30 YR FIXED FNMA CONVENTIONAL		Lock Status None	
Registered Date 11/8/2024		Rate Lock Date -	
Registration Comments -		Lock Expiration Date -	

[Download Registration Certificate](#)

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

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

Payment Type: **Principal & Interest**
Certificate Reference #: 9241100491

Certificate Date: 11/8/2024 11:58:04 AM PST

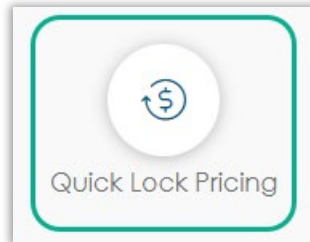
Loan Officer Information		Company Phone: (555) 555-5555	
Company: 06 - Broker AND Corr ND		Company Fax:	
Loan Officer:		Loan Officer Phone: (215) 383-9254	
Loan Officer Email Address:		Loan Officer Fax:	
Processor [External] Information		Phone: 215-383-9254	
Processor (Ext):		Fax:	
Email Address:			
Account Executive Information		Phone: (555) 555-5555	
Account Executive: DummyAE Test		Fax:	
Email Address: nc-reply@archomeloans.com			

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

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 *
 - 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

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**

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

Compare Expand All

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

Borrower First Name * _____ Borrower Last Name * _____

Date of Birth * _____ [i] 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

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			Loan Status	
30 YR FIXED FNMA CONVENTIONAL			Registered	
Registered Loan Program			Lock Status	
30 YR FIXED FNMA CONVENTIONAL			None	
Registered Date			Rate Lock Date	
11/8/2024			-	
Registration Comments			Lock Period	
-			30	
Originator Compensation Information			Rate Lock Comments	
			-	
			Lock Expiration Date	
			-	
			Lock Expiration Comments	
			-	
			Final Rate	
			6.000%	
			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

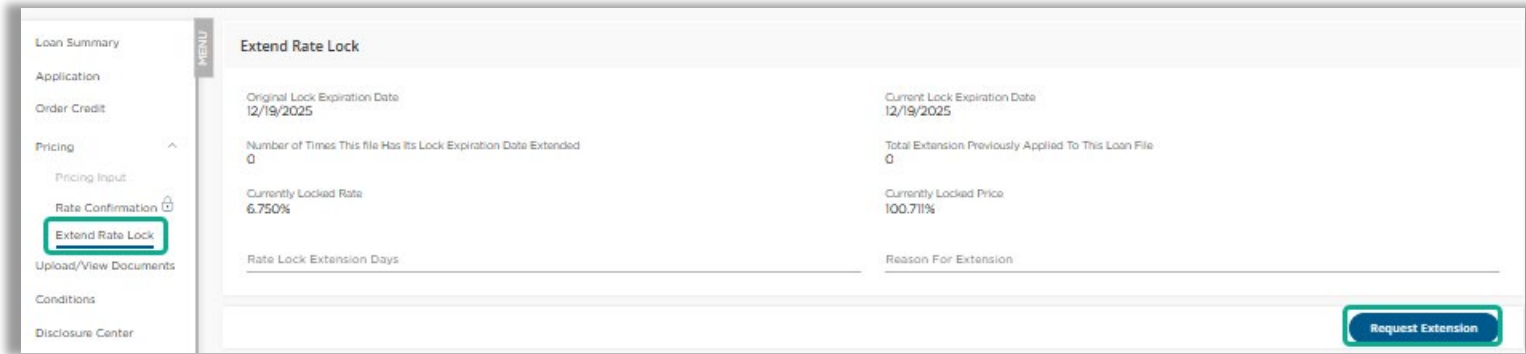
Payment Type: **Principal & Interest**
Certificate Reference #: **9241100491**

Certificate Date: **11/8/2024 11:58:04 AM PST**

Loan Officer Information		Company 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: nc-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



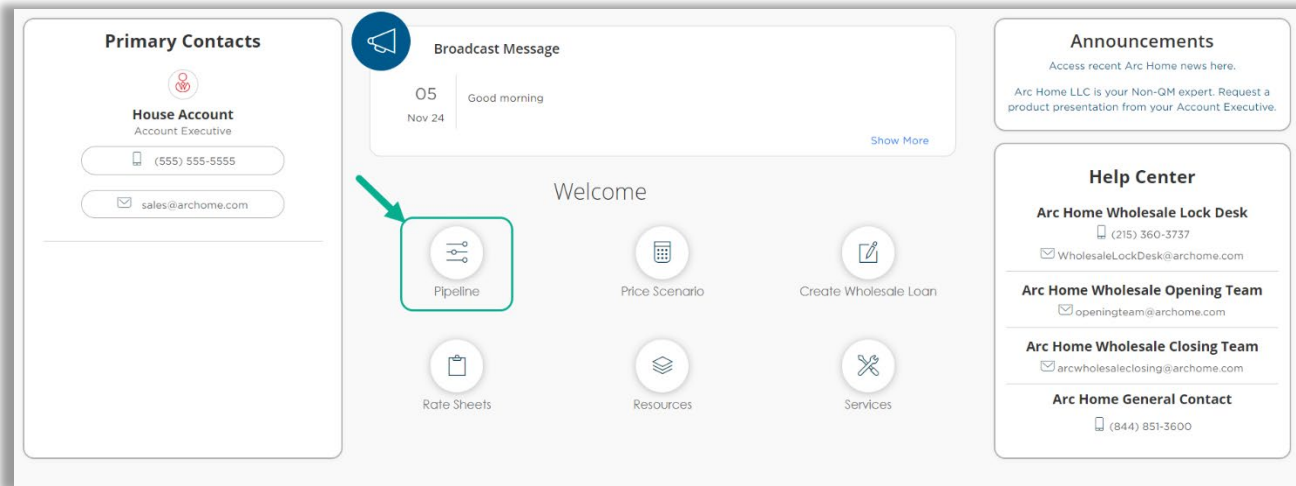
Extend Rate Lock	
Original Lock Expiration Date 12/19/2025	Current Lock Expiration Date 12/19/2025
Number of Times This File Has Its Lock Expiration Date Extended 0	Total Extension Previously Applied To This Loan File 0
Currently Locked Rate 6.750%	Currently Locked Price 100.711%
Rate Lock Extension Days	Reason For Extension

[Request Extension](#)

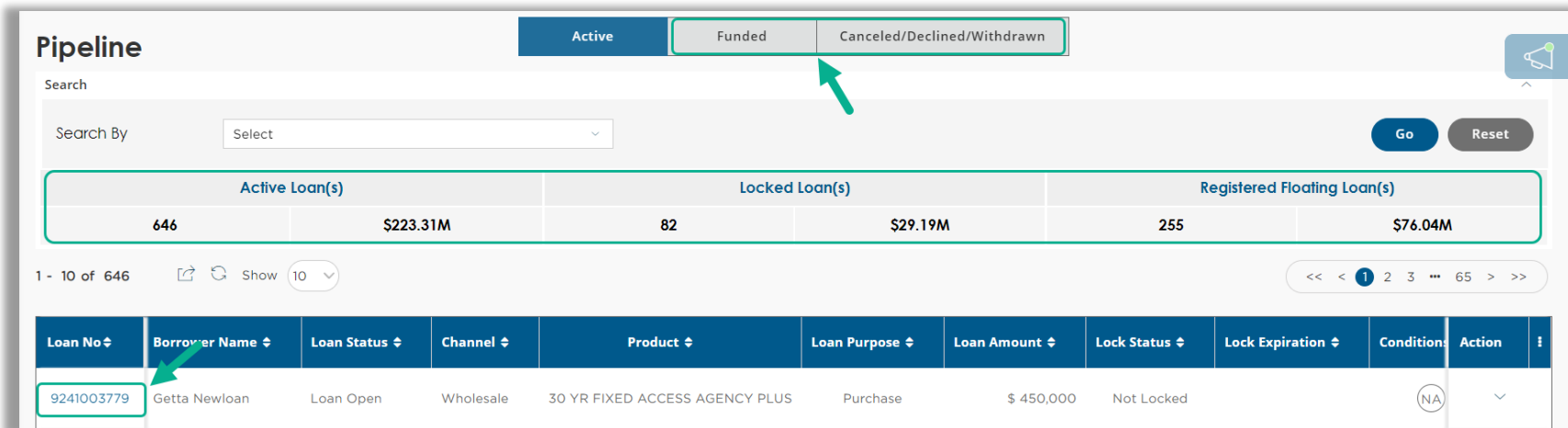
NOTE: Email archomelockdesk@archome.com for lock inquires or assistance. See [Additional Resources](#) for more information.

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



The screenshot shows the 'Pipeline' view with three tabs: 'Active', 'Funded', and 'Canceled/Declined/Withdrawn'. The 'Funded' tab is selected and highlighted with a green box and arrow. Below the tabs is a search bar and a summary table.

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

Below the summary table is a table of loans. The first row is highlighted with a green box and arrow:

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	

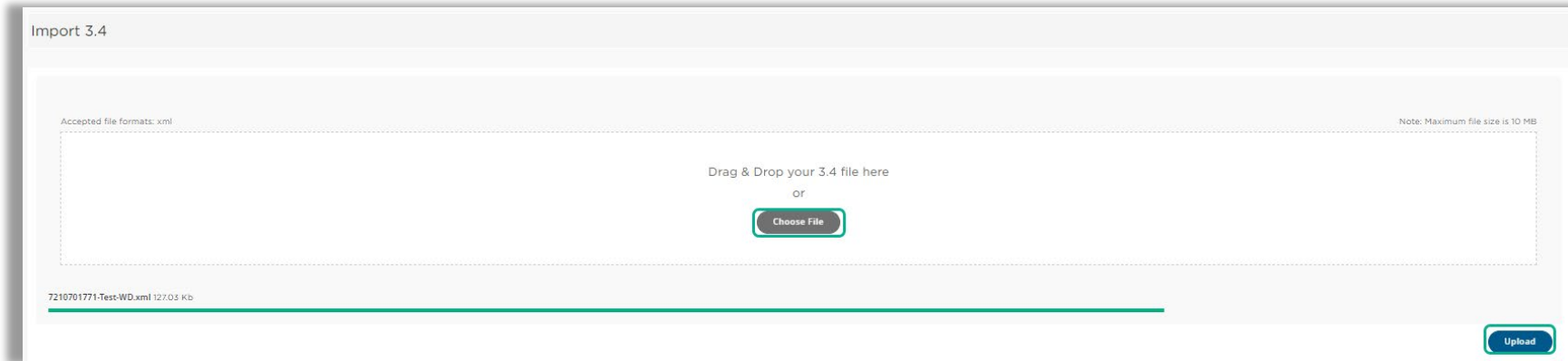
UPLOAD 3.4 QUICK LOCKS AND THERE IS NO APPLICATION DATA

- 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	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 Note: Maximum file size is 10 MB

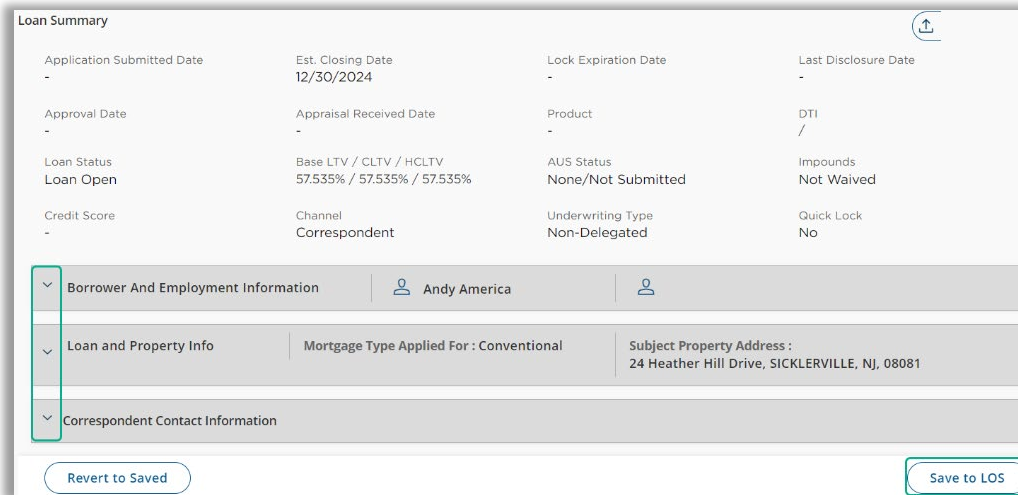
Drag & Drop your 3.4 file here
or
[Choose File](#)

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

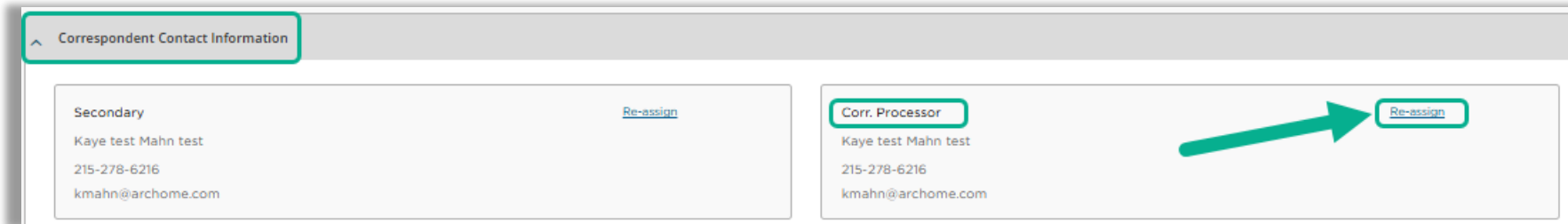
Borrower And Employment Information |  Andy America | 

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

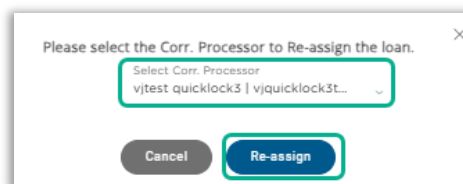
Secondary [Re-assign](#)

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

Corr. Processor [Re-assign](#)

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

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



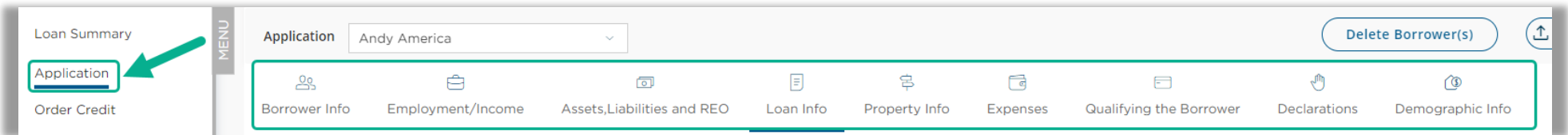
Please select the Corr. Processor to Re-assign the loan.

Select Corr. Processor
vjtest quicklock3 | vjquicklock3t...

[Cancel](#) | [Re-assign](#)

CONFIRM KEY LOAN APPLICATION DATA

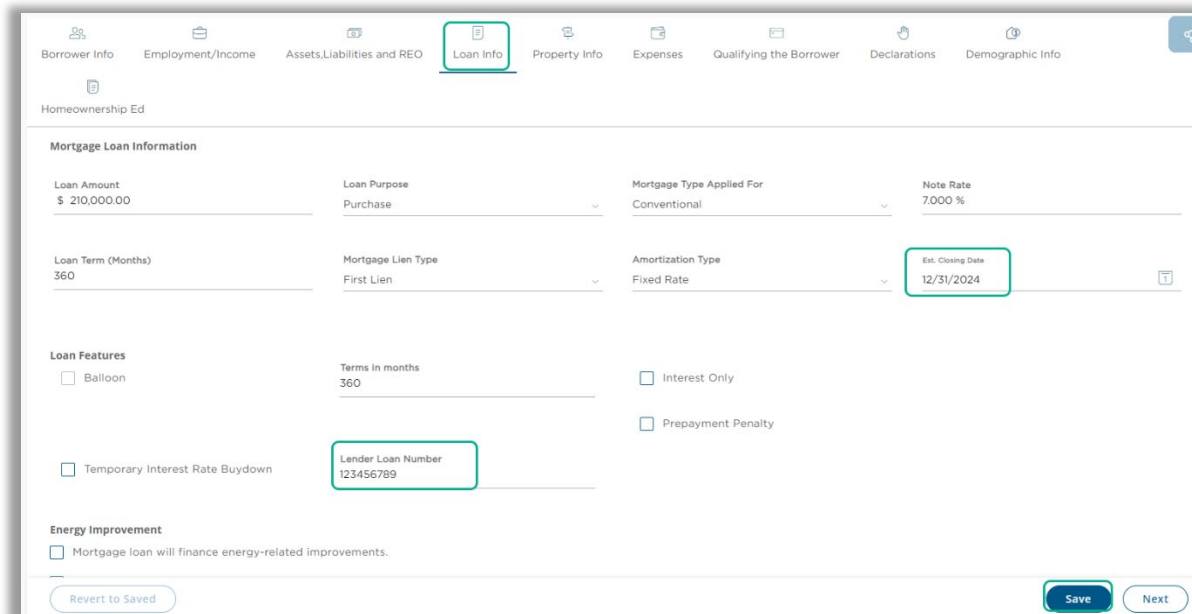
- Utilizing left-hand menu select **Application** at any time to make updates
- Choose appropriate **Section of Application** as needed
- Confirm all **Demographic Info**



- 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**



Homeownership Ed

Mortgage Loan Information

Loan Amount \$ 210,000.00	Loan Purpose Purchase	Mortgage Type Applied For Conventional	Note Rate 7.000 %
Loan Term (Months) 360	Mortgage Lien Type First Lien	Amortization Type Fixed Rate	Est. Closing Date 12/31/2024

Loan Features

<input type="checkbox"/> Balloon	Terms in months 360	<input type="checkbox"/> Interest Only
<input type="checkbox"/> Temporary Interest Rate Buydown	Lender Loan Number 123456789	<input type="checkbox"/> Prepayment Penalty

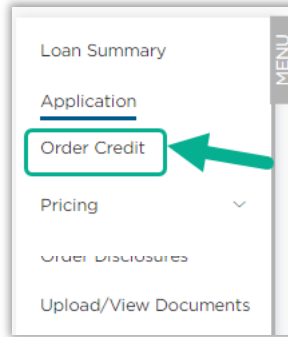
Energy Improvement

Mortgage loan will finance energy-related improvements.

Revert to Saved Save Next

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: [dropdown] Request Type: Reissue [dropdown] Reference Number: [input] Action Type: Individual Joint

Report Type: Tri-Merge

User ID: [input] Password: [input]

Autopopulate liabilities from the credit report to 1003?
 Yes No

Credit Information

Credit Score For Decision Making: 800

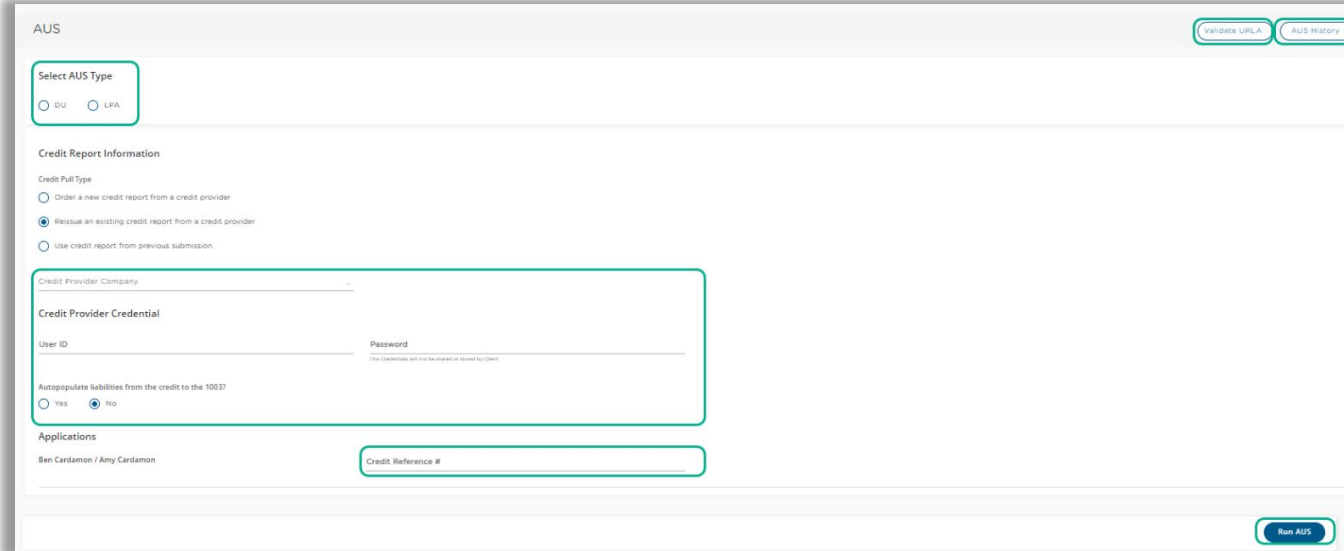
Provider	Document Name	Type	Status	Bureaus	Ref.No	Request	Requested By	Action
Currently there are no records								

Refresh Go to 1003 Liabilities Request Credit Report

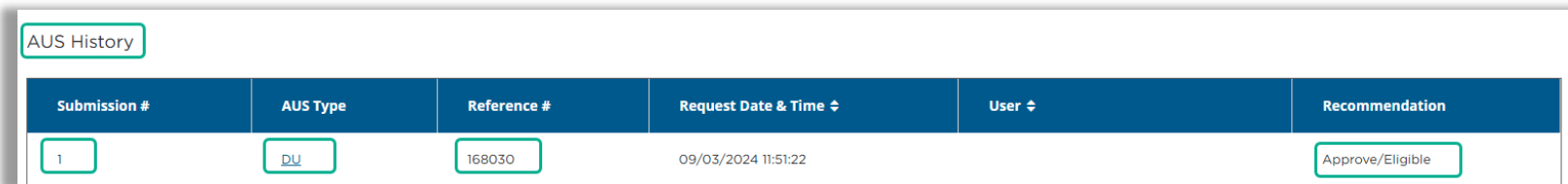
RUN AUS IF REQUIRED FOR THE FILE

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)



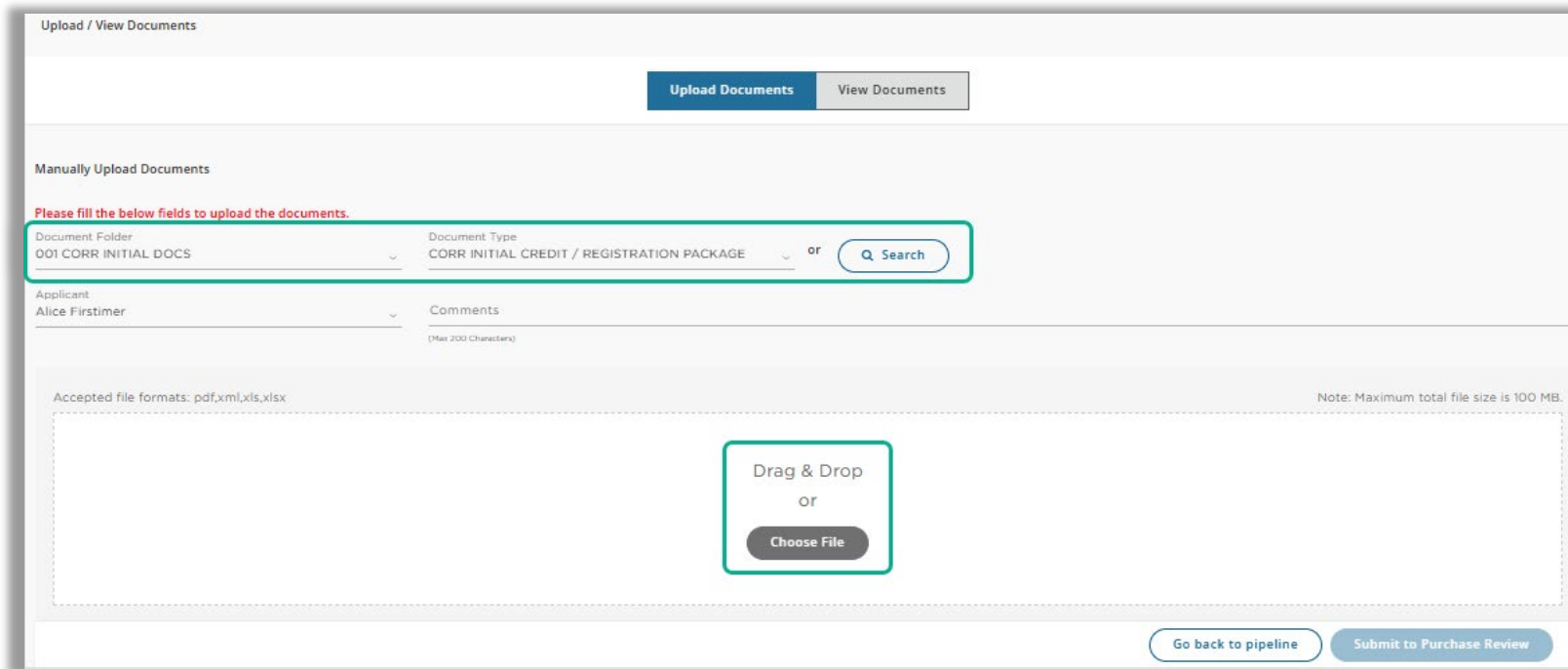
- **View AUS History:** including **Submission #, Reference #** and **Recommendation**
- **Select AUS Type** hyperlink to view AUS



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

UPLOAD INITIAL CREDIT PACKAGE

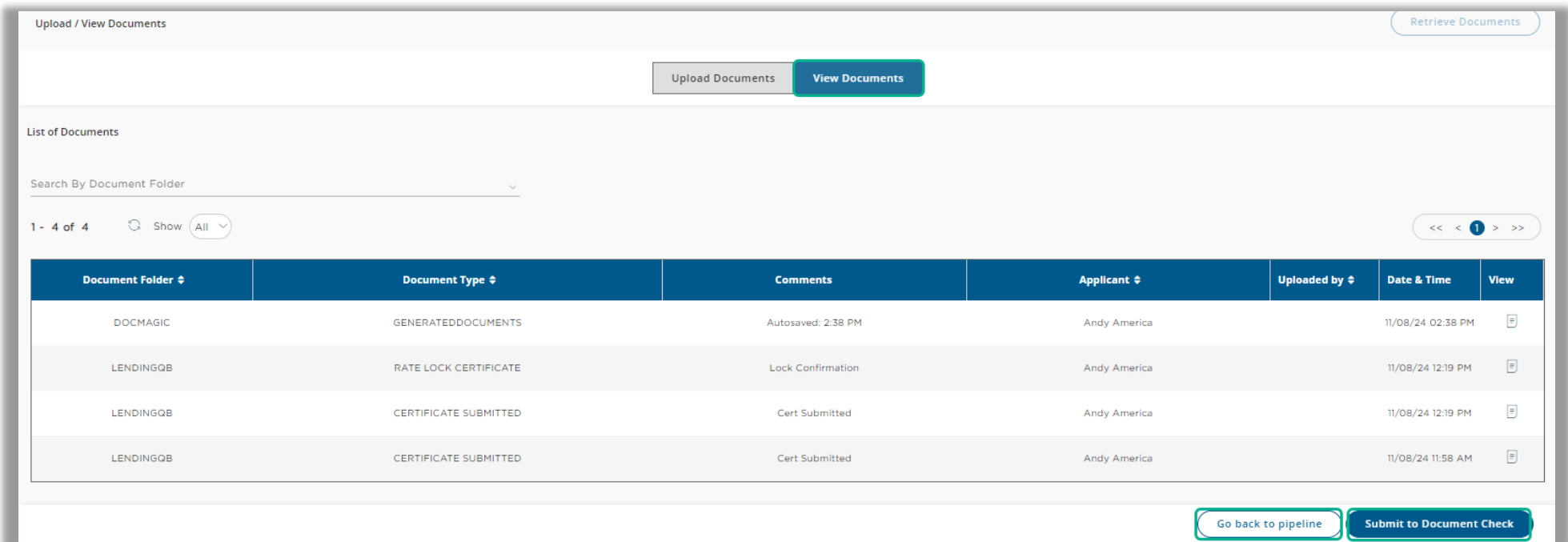
- Navigate to **Upload/View Documents** on the left-hand side menu
- Select **Upload Documents** tab
- Utilize **Drag & Drop** or **Choose File** and select loan documents for Initial Credit Package
- Utilize **Document Folder** drop-down menu select **001 CORR INITIAL DOCS**
- Utilize **Document Type**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

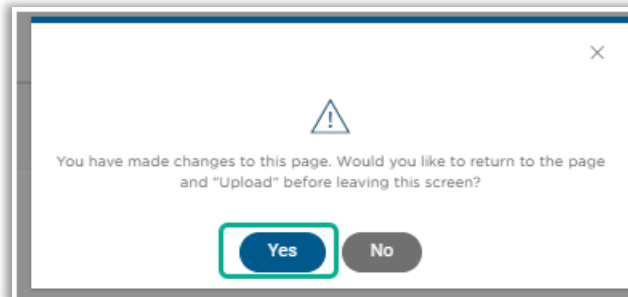
Search By Document Folder

1 - 4 of 4 Show All

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)

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

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 F R

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**

MENU

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 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
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	Other Obligations
1st Mortgage P&I	Negative Cash Flow - (Subject Property) \$3,242.99
2nd Mortgage P&I	Negative Cash Flow - (Other Properties) \$0.00
Hazard Insurance	Other Liabilities \$0.00
Supplement Property Ins	Total All Monthly Payments \$3,242.99
Taxes	
Mortgage Insurance	
Homeowners Assoc. Fees	
Other	
Total Primary Housing Expense	

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
---	---	--	--

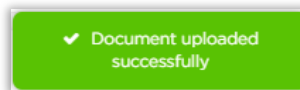
CONDITIONS

- 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

ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
6	AT CLOSING	CL5101: Borrower(s) to sign IRS form 4506T at closing		Closed		0		Expand

- Select **Drag & Drop** 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**

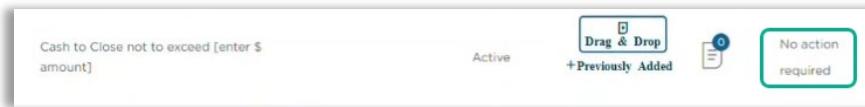
- A pop-up message will display **Document uploaded successfully**



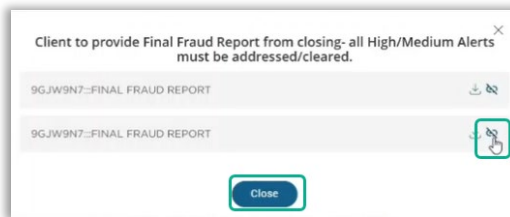
- **Documents** will now display number of files that have been uploaded utilizing **Upload Docs**, the **Status** will update to **Resolved** and the **Notes** will display **To Be Reviewed**

CONDITIONS

- When the Notes displays **No action required** it is an internal condition, no document upload is required



- If you need to delete a document, select the **Document** (paper icon) and a pop-up will appear showing all documents
- Select the **Strikethrough** icon to delete
- Close** to exit pop-up message without deleting



NOTE: When the **Status** reflects as **Resolved** you may still upload documents but if **Closed** users are no longer able to upload documents.

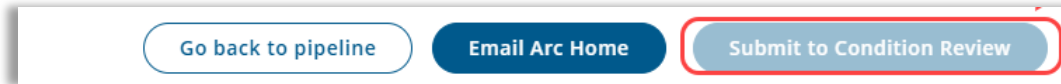
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinances of the loan in forbearance (regardless of payment history),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

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

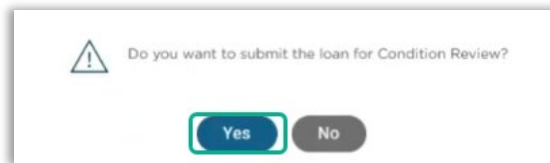
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti-Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, 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 Daky Duck 10/3/2025 12:47 PM PT Title						
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	Drag & Drop + Previously Added	0	Resolve	Expand

CONDITIONS

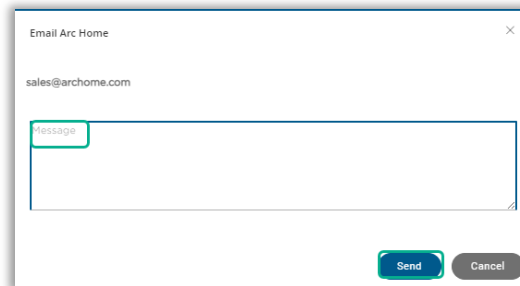
- Select **Go back to pipeline** to return to **Pipeline View**
- Select **Submit for Condition Review** after all conditions have documents uploaded
 - **Condition Review** status will alert the Account Manager to review all conditions and submit for Final Underwriting



- If you attempt to navigate to another screen without submitting the file a pop-up message will appear
- Select **Yes** to **Submit Final Purchase Review**
 - Selecting **No** will result in documentation **not being submitted** to Arc Home

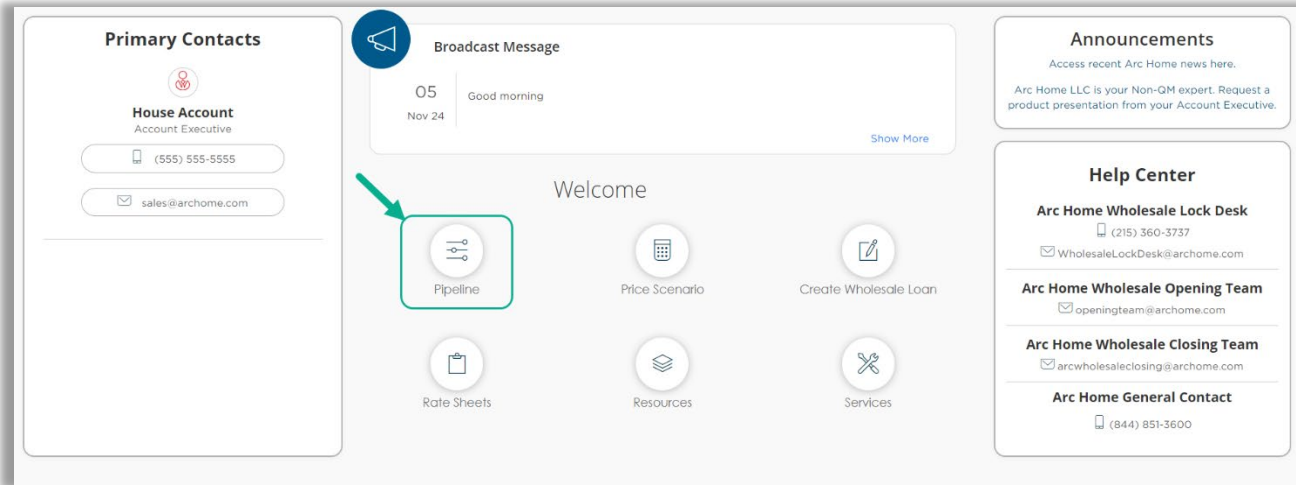


- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



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

Pipeline

Active | Funded | Canceled/Declined/Withdrawn

Search

Search By: Go Reset

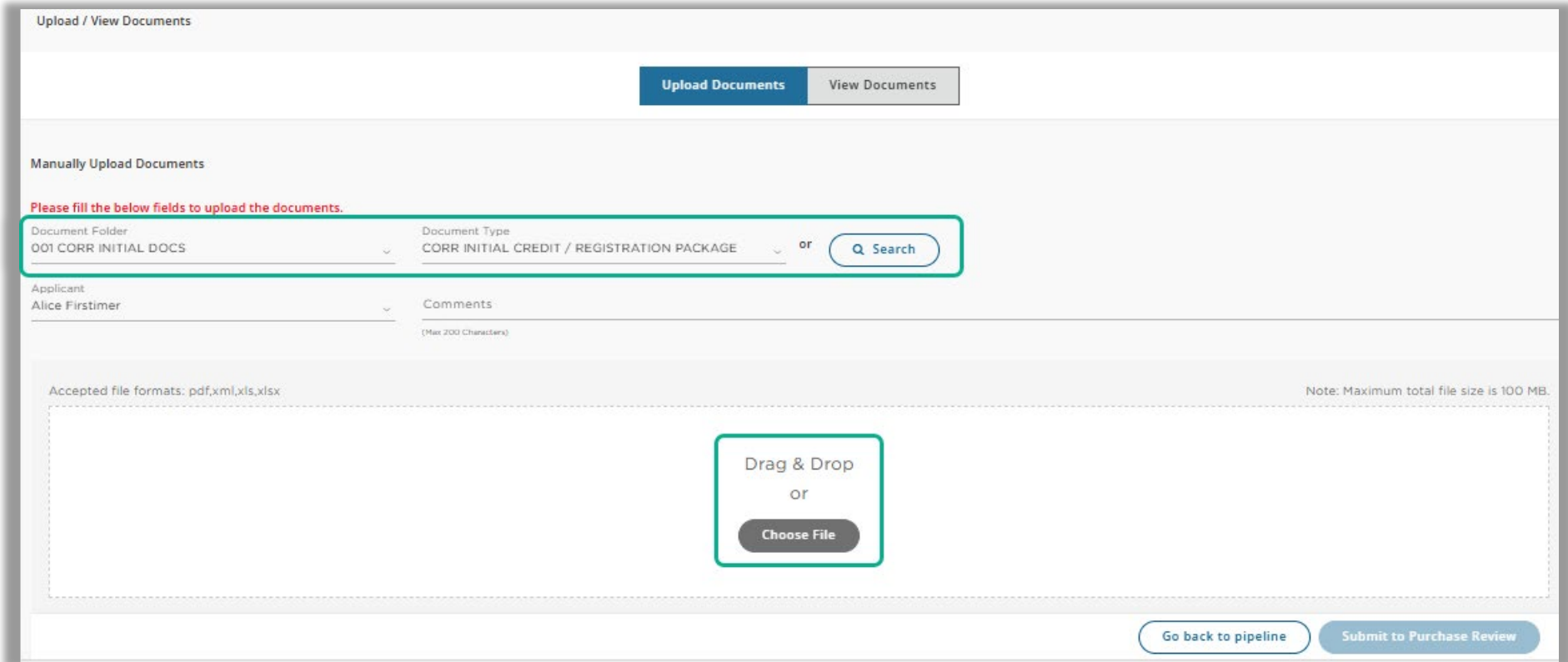
Active Loan(s)		Locked Loan(s)		Registered Floating Loan(s)	
646	\$223.31M	82	\$29.19M	255	\$76.04M

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

Applicant
Alice Firstimer

Comments
(Max 200 Characters)

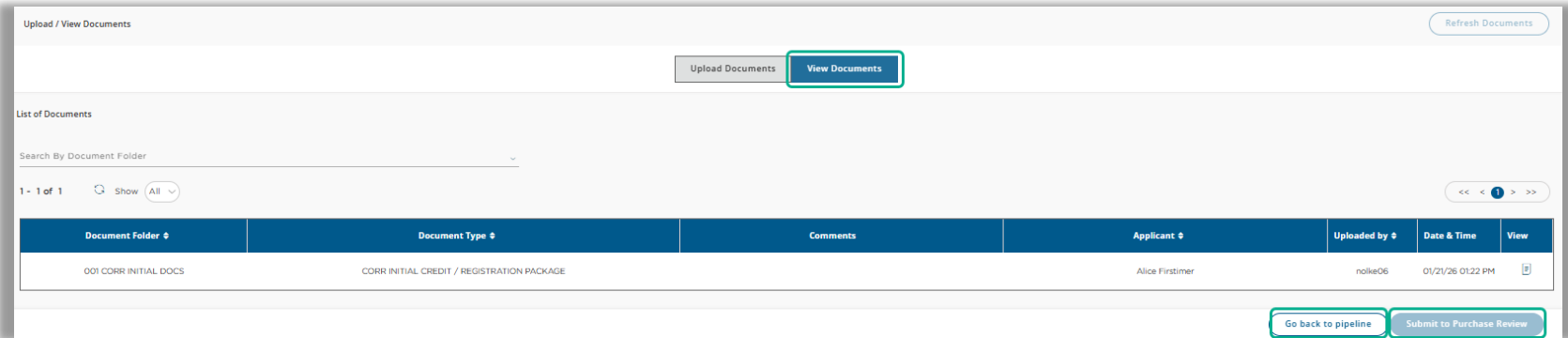
Accepted file formats: pdf,xml,xls,xlsx

Note: Maximum total file size is 100 MB.

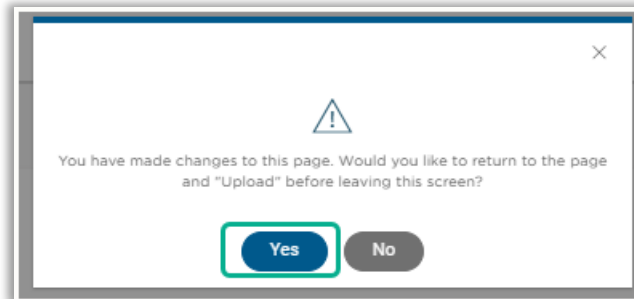
Drag & Drop
or

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**

MENU

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 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
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	Total
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

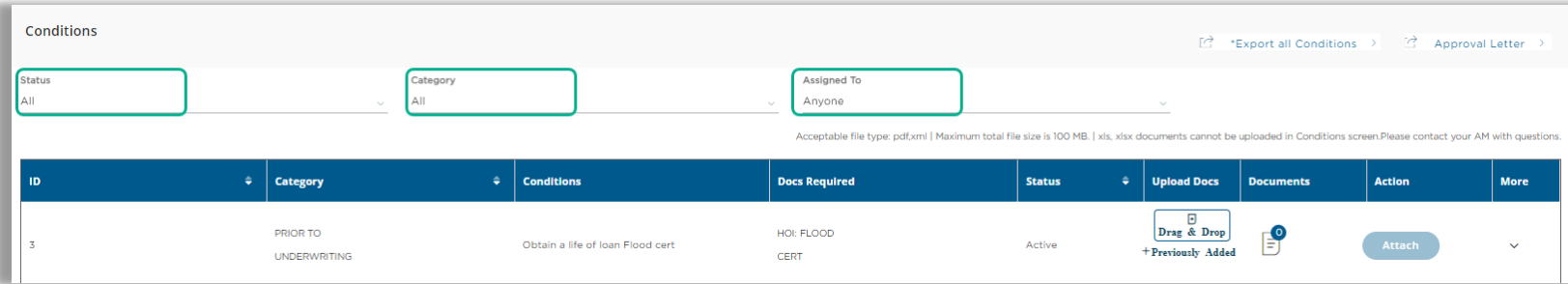
Required	(\$478,158.00)
Verified Asset	\$0.00
No. of Months Reserves	1541.78

Debt Service Coverage Ratio

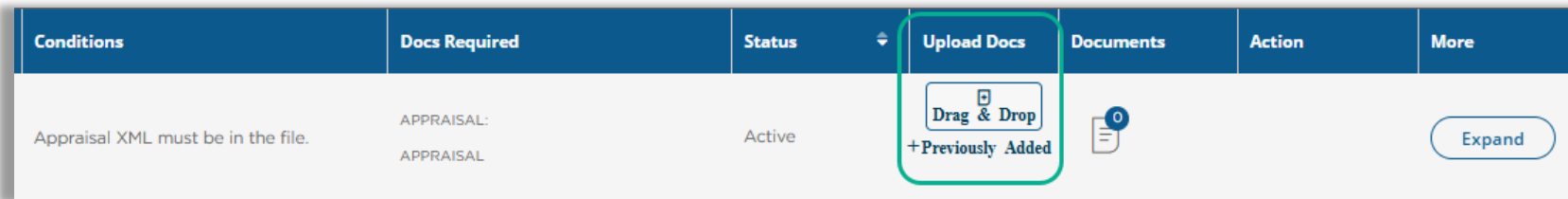
Estimated Monthly Market Rent \$0.00	Qualifying Monthly Gross Rent \$0.00	Qualifying Monthly Payment \$3,242.99	Debt Service Coverage Ratio (DSCR) 0.00
---	---	--	--

UPLOAD PURCHASE CONDITIONS

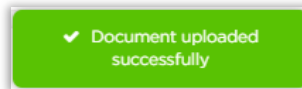
- Navigate to **Conditions** on the left-hand side menu
- Adjust **Status** drop-down menu to **All** will display all conditions or select **Active**, **Closed** or **Resolved** to show only those conditions
- Utilize **Category** drop-down menu to select **Prior to Purchase**
- Utilize **Assigned**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



- Select **Drag & Drop** to select file for documentation that meets the requirements of that **Condition** (acceptable file types: PDF, XML)
- Select **Previously Added** to select document that have already been uploaded to this loan in Sparc 2.0



- A pop-up message will display **Document uploaded successfully**

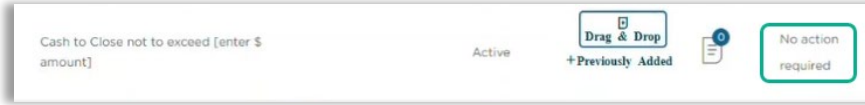


- **Documents** will now display number of files that have been uploaded utilizing **Upload Docs**, the **Status** will update to **Resolved** and the **Notes** will display **To Be Reviewed**

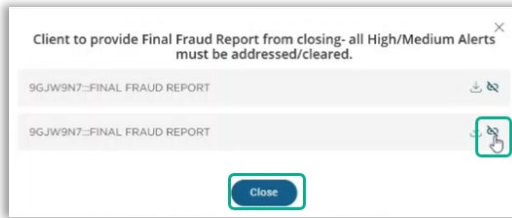


UPLOAD PURCHASE CONDITIONS

- When the Notes displays **No action required** it is an internal condition, no document upload is required



- If you need to delete a document, select the **Document** (paper icon) and a pop-up will appear showing all documents
- Select the **Strikethrough** icon to delete
- Close** to exit pop-up message without deleting



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

Note: When the **Status** reflects as **Resolved** you may still upload documents but if **Closed** users are no longer able to upload documents.

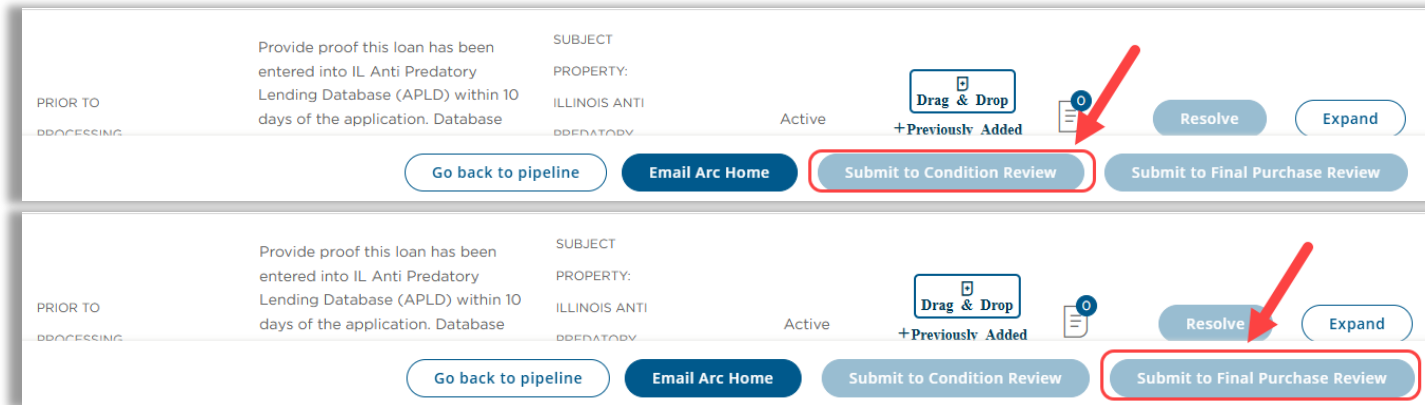
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1		Borrowers currently in a forbearance plan, or pending acceptance of a forbearance plan, are ineligible for a new loan transaction. This includes any refinancing of the loan in forbearance (regardless of payment history),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

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

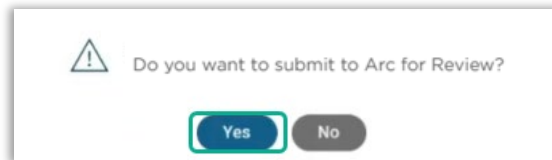
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti-Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT PROPERTY: ILLINOIS ANTI-PREDATORY LENDING CERTIFICATION	Active	Drag & Drop + Previously Added		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 10/3/2025 12:47 PM PT						
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HOI FLOOD CERT	Active	Drag & Drop + Previously Added		Resolve	Expand

UPLOAD PURCHASE CONDITIONS

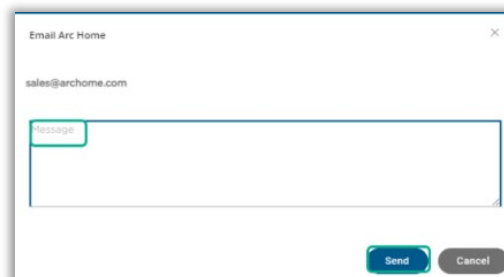
- Select **Go back to pipeline** to return to **Pipeline View**
- Select **Submit to Condition Review** or **Final Purchase Review** after all documents are uploaded
 - **Condition/Final Purchase Review** status will alert Arc Home to act on the file



- If you attempt to navigate to another screen without selecting **Submit to Condition Review** a pop-up message will appear
- Select **Yes to Submit to Arc for Review**
 - Selecting **No** will result in documentation **not being submitted** to Arc Home



- 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
1590 Quarry Ave, FREDERICKSBURG, VA, 22404
correl@sparc.com

Loan Type: Correspondent | Loan Amount: \$738,975.00 | DTI: 4.115 / 4.115 | Credit Score: 820 | L/W 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 (50) Loan Status Tracker (37)

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	Uploaded	View
CORR PURCHASE DOCUMENTS	CORR PURCHASE ADVICE		Fatima Delegated	halla06	11/24/23 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

Loan Program			Loan Status		
30 YR FIXED FNMA CONVENTIONAL			Registered		
Registered Loan Program			Lock Status		
30 YR FIXED FNMA CONVENTIONAL			None		
Registered Date			Rate Lock Date		
11/8/2024			-		
Registration Comments			Lock Period		
-			30		
Originator Compensation Information			Rate Lock Comments		
			-		
			Lock Expiration Date		
			-		
			Lock Expiration Comments		
			-		
			Final Rate		
			6.000%		
			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%

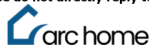
Example of Email Message

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 Information	
Company: 06 - Broker AND Corr ND	Loan Officer:	Company Phone: (555) 555-5555	Company Fax:
Loan Officer Email Address:	Processor (Ext):	Loan Officer Phone: (215) 383-9254	Loan Officer Fax:
	Processor (External) Information	Phone: 215-383-9254	Fax:
	Account Executive Information	Phone: (555) 555-5555	Fax:
	Account Executive: DummyAE Test		
	Email Address: mc-reply@archomeloans.com		

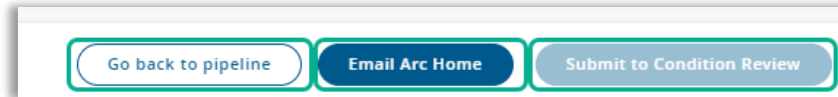
Loan Scenario	Borrower Information	Subject Property Information
	Borrower: Andy C America	Property State: NJ
	Borrower SSN: ****.***	Property Type: SFR
	Borrower Citizenship: US Citizen	Structure Type: Detached
	Spouse:	Number of Stories: 1
	Spouse SSN:	Is in Rural Area: No
	Spouse is Primary Wage Earner: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

CONDITIONS

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

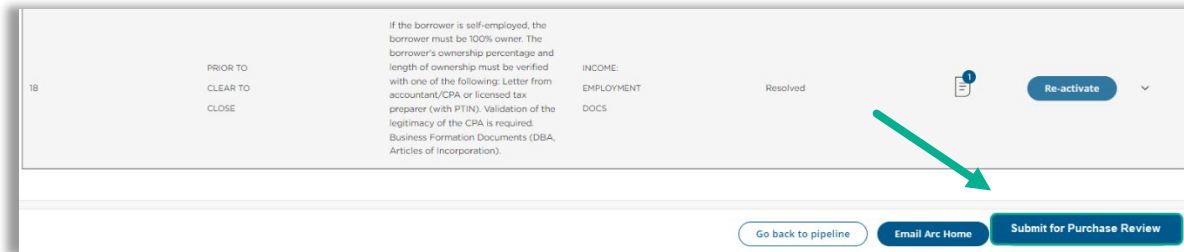
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
2	PRIOR TO PROCESSING	Provide proof this loan has been entered into IL Anti Predatory Lending Database (APLD) within 10 days of the application. Database proof cannot predate loan application date. If proof not received timely, loan will be denied.	SUBJECT PROPERTY: ILLINOIS ANTI PREDATORY LENDING CERTIFICATION	Active	Drag & Drop + Previously Added	Documents	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 Debby Duck 12/3/2025 12:47 PM PT								
3	PRIOR TO UNDERWRITING	Obtain a life of loan Flood cert	HDR FLOOD CERT	Active	Drag & Drop + Previously Added	Documents	Resolve	Expand

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



CONDITIONS

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



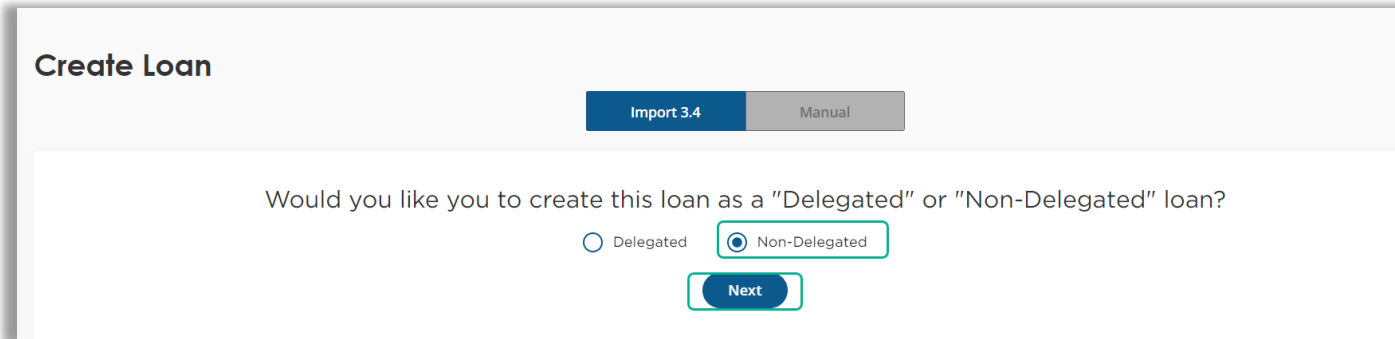
- Select **Email Arc Home** to send a message to **Account Executive**
- Input message in **Message** text box
- Select **Send**



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**



Create Loan

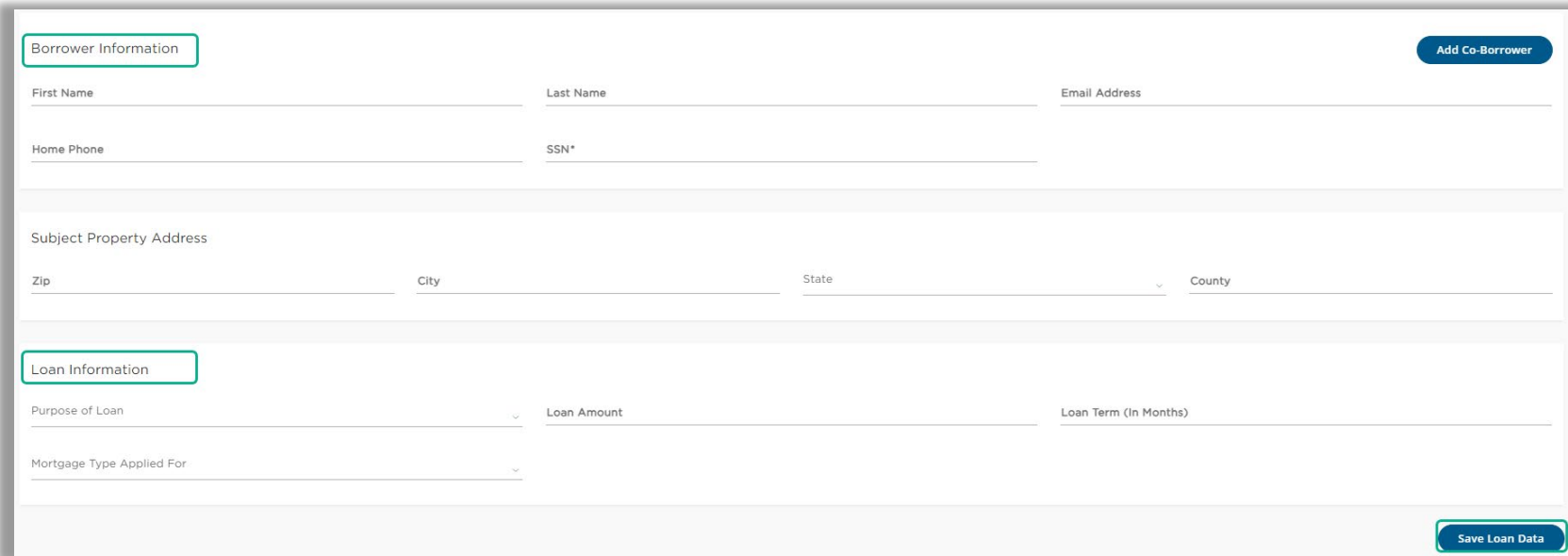
Import 3.4 Manual

Would you like you to create this loan as a "Delegated" or "Non-Delegated" loan?

Delegated Non-Delegated

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

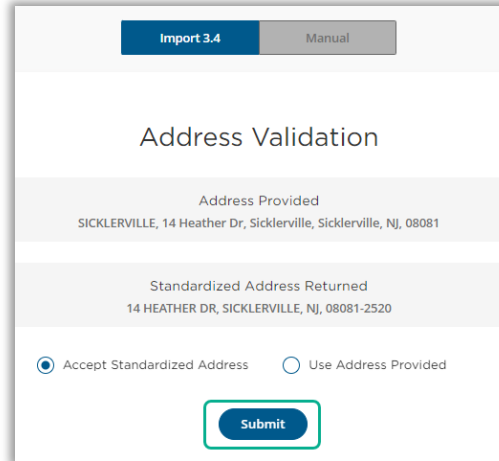
Purpose of Loan Loan Amount Loan Term (In Months)

Mortgage Type Applied For

Save Loan Data

MANUALLY CREATE A CORRESPONDENT LOAN

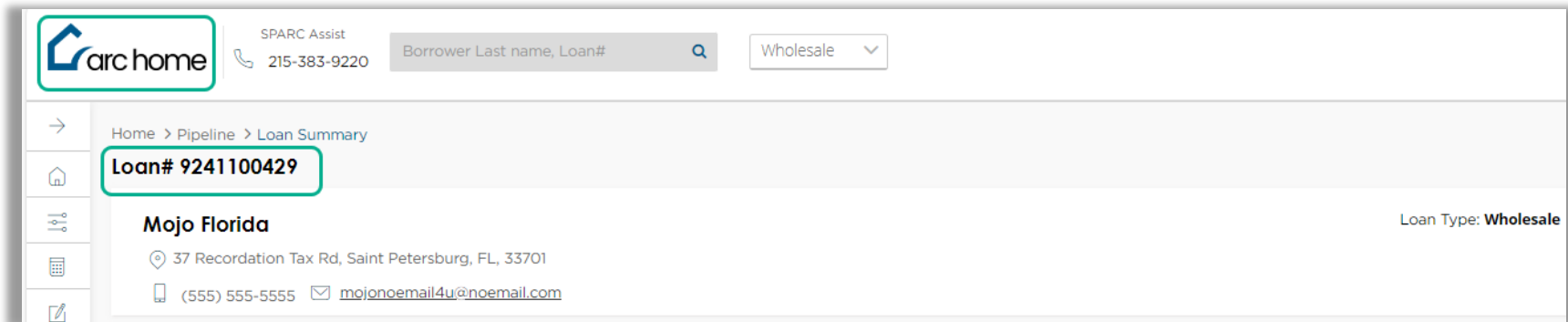
- Confirm address and then select **Submit**



The form is titled "Address Validation" and has two tabs: "Import 3.4" (selected) and "Manual". It displays the following information:

- Address Provided:** SICKLERVILLE, 14 Heather Dr, Sicklerville, Sicklerville, NJ, 08081
- Standardized Address Returned:** 14 HEATHER DR, SICKLERVILLE, NJ, 08081-2520
- Two radio buttons: Accept Standardized Address and Use Address Provided
- A blue "Submit" button 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 "Loan Summary" page in the Arc Home system. The top navigation bar 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 main content area displays:

- Loan# 9241100429** (highlighted with a red box)
- Mojo Florida** (Loan Type: Wholesale)
- Address: 37 Recordation Tax Rd, Saint Petersburg, FL, 33701
- Contact: (555) 555-5555, mojonoemail4u@noemail.com

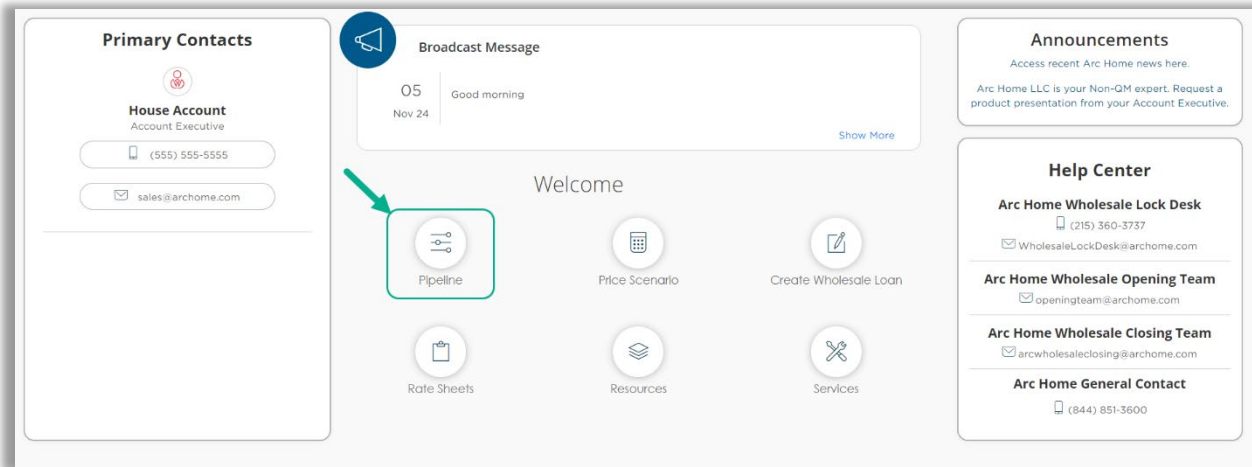
- Proceed to **Application**

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

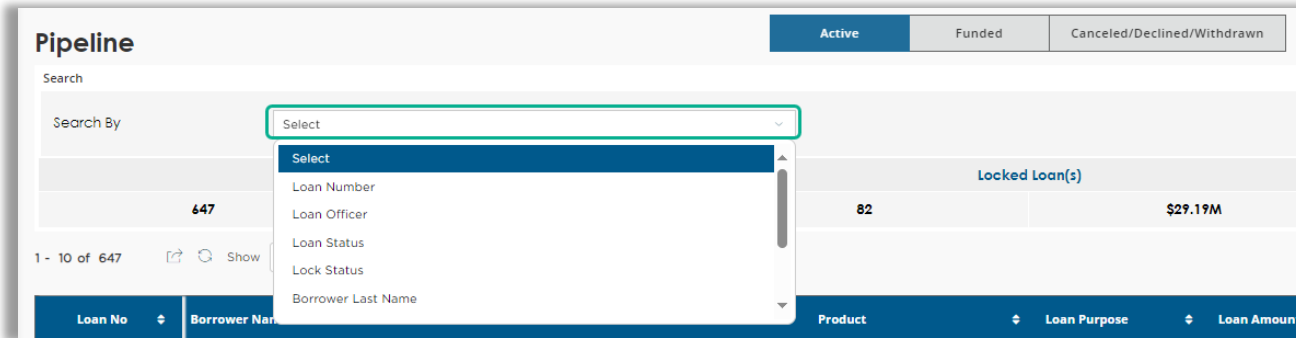


- The **Active** pipeline view will display all active loans
- There is a snapshot of the number of loans and total loan amount for all **Active Loan(s)**, **Locked Loan(s)**, and **Registered Floating Loan(s)**
- To view all details of a particular loan select the **Loan Number**
- To display **Funded**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

Pipeline																																
Active																																
Funded																																
Canceled/Declined/Withdrawn																																
Search																																
Search By: Select																																
Go Reset																																
Active Loan(s)			Locked Loan(s)				Registered Floating Loan(s)																									
646			\$223.31M				255																									
			\$29.19M				\$76.04M																									
1 - 10 of 646 Show 10																																
<table border="1"> <thead> <tr> <th>Loan No</th> <th>Borrower Name</th> <th>Loan Status</th> <th>Channel</th> <th>Product</th> <th>Loan Purpose</th> <th>Loan Amount</th> <th>Lock Status</th> <th>Lock Expiration</th> <th>Condition</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>9241003779</td> <td>Getta Newloan</td> <td>Loan Open</td> <td>Wholesale</td> <td>30 YR FIXED ACCESS AGENCY PLUS</td> <td>Purchase</td> <td>\$ 450,000</td> <td>Not Locked</td> <td></td> <td>NA</td> <td></td> </tr> </tbody> </table>											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 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

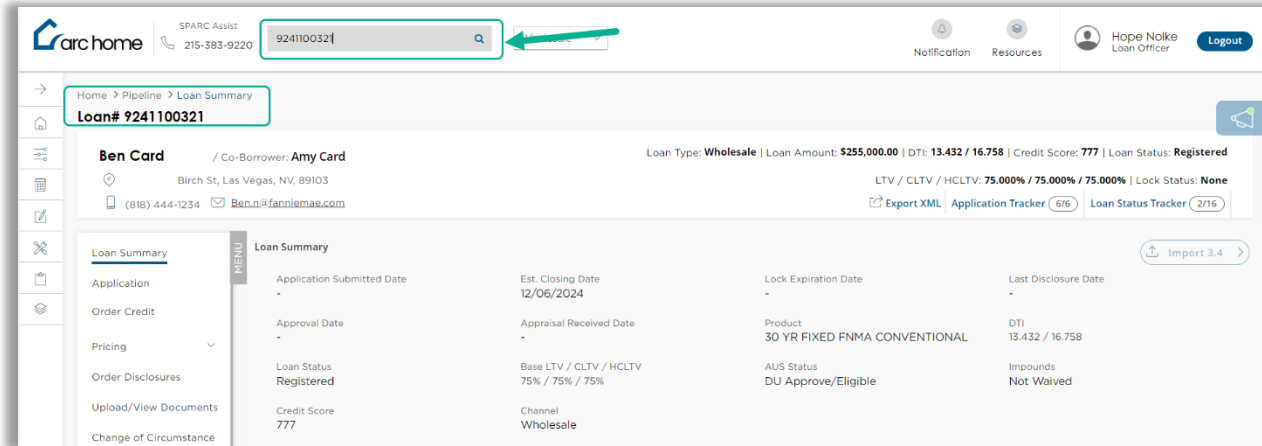
We found **214** results matching the criteria: 'firstimer'

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

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



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@fanniema.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 >

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

- 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 *	Base LTV/CLTV/HCLTV
Impound Type *	2nd Financing		
Tax and insurance escrow	<input type="radio"/> Yes <input checked="" type="radio"/> No		

Property Information

Zip *	City *	State *	County *
In Rural Area? *	Property Use *	<input type="checkbox"/> Has Non Occupant Co-Borrower	Property Type *
No Selection	Primary Residence		SFR
Structure Type *	<input type="checkbox"/> Is Seasonal Property?	<input type="checkbox"/> New Construction	
Detached			

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

Product Name	Rate	Price	P & I	DTI
30 YR FIXED CONFORMING				
30 YR FIXED FNMA CONVENTIONAL	6.625	99,998	2,561.24	27.075
30 YR FIXED NONCONFORMING				
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

Product Name	Rate	Price	P & I	DTI
30 YR FIXED FNMA CONVENTIONAL	6.625	99,998	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	

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**

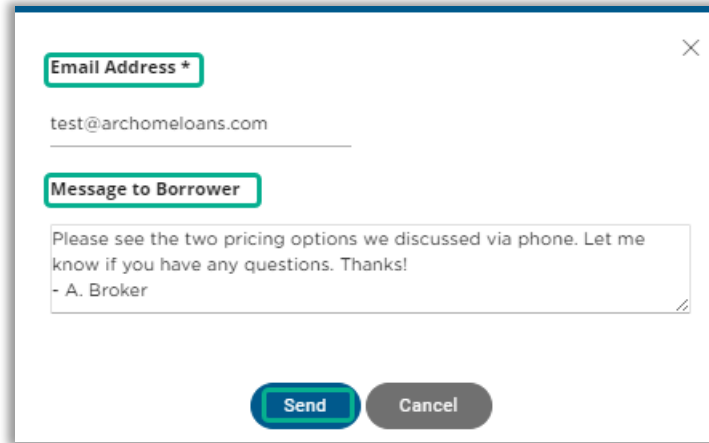
Loan Comparison Breakdown
OVERLAND PARK, KS 66212

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	\$3,898.20	\$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

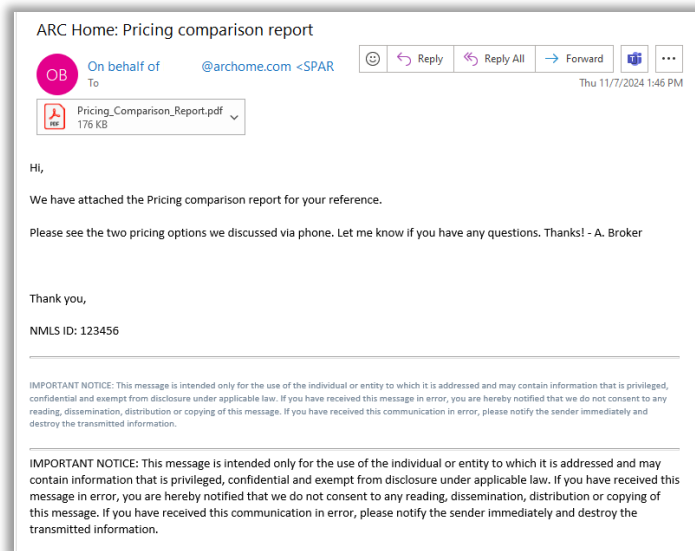
Estimated Closing Cost Breakdown

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



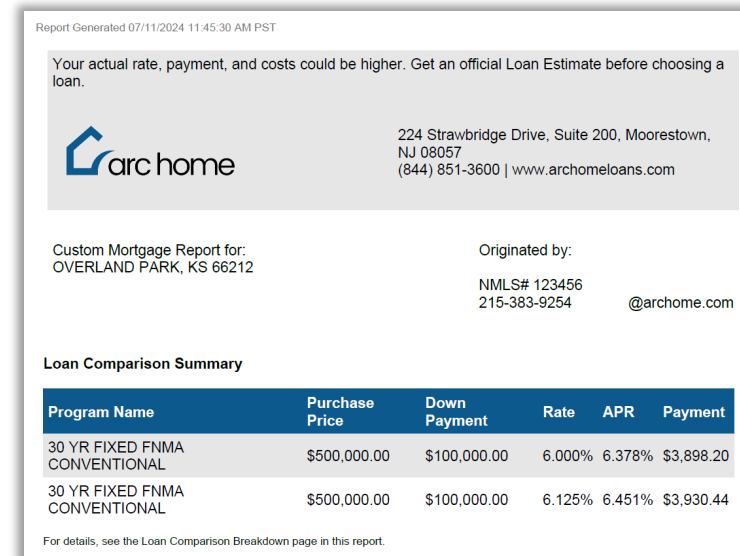
Example of Email Message



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

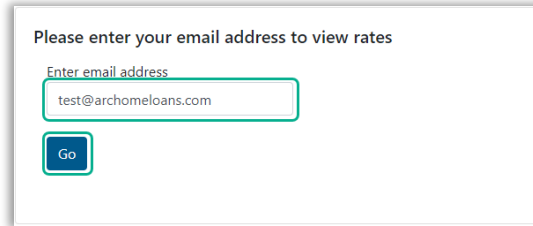
Loan Comparison Summary

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

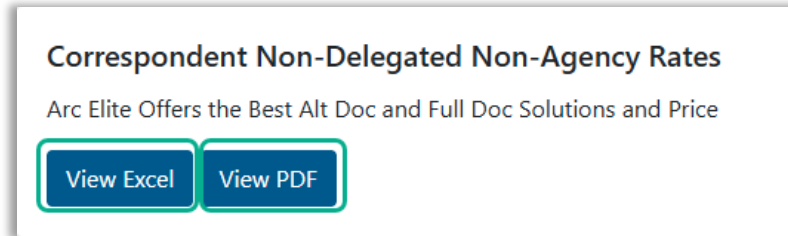
Enter email address

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	\$99	\$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 or CoreLogic Flood Services, the Flood Certification Fee does not apply. If the file does not include a Life of Loan SFHA Determination Certificate, or it is from a vendor other than CoreLogic, the fee will apply. See Chapter 9 for more information.