

SPARC 2.0 User Guide – Non-Delegated Correspondent



The link to login is sparc.archome.com

Welcome to
SPARC 2.0



Login to your account

Username

Password

LOGIN

[FORGOT PASSWORD?](#)

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



Choose Your Role

Loan Officer →] Choose

Loan Processor →] Choose

Secondary →] Choose

Post Closer →] Choose

[←\] Sign Out](#)

Login with the credentials you were provided by Arc Home

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

SPARC 2.0: Homepage

The screenshot shows the SPARC 2.0 homepage for user Lisa Processor_00. The interface includes a top navigation bar with the ARC HOME logo, contact information (SPARC Assist, 215-383-9220), a search bar for 'Borrower Last name, Loan#' with a 'Correspondent' dropdown, and user profile information (Notification, Resources, Lisa Processor_00 SECONDARY, Logout).

On the left, there are two contact cards: 'Processor ARCUAT1' (Pipeline Account Manager) and 'Lisa Moctezuma' (Account Executive), each with phone and email contact options.

The main content area features a 'Broadcast message' from '05 Jun 23' with the text '****UAT Environment****'. Below this is a 'Welcome Lisa Processor_00' message and a grid of six icons: Pipeline, Price Scenario, Create Correspondent Loan, Rate Sheets, Resources, and Quick Lock Pricing. Callouts provide specific instructions for these features.

On the right, there are three informational boxes: 'Announcements' (Arc Home LLC is your Non-QM expert...), 'Help Center' (Arc Home Lock Desk and Arc Home General Contact), and a 'Logout' button.

Callout 1: Search for a loan or borrower from top of the screen or open the pipeline for more filters and search options (points to the search bar).

Callout 2: Only those granted access will be able to open Rate Sheets (points to the Rate Sheets icon).

Callout 3: The Quick Lock feature is only available to users logged in with the "Secondary" role (points to the Quick Lock Pricing icon).

SPARC 2.0: Pipeline

Pipeline

Use the filter to refine your pipeline search options

Active Purchased Canceled/Declined/Withdrawn

Search

Search By

Go Reset

Active Loan(s) Locked Loan(s) Canceled/Declined/Withdrawn Loan(s)

2241	\$661.92M	169	\$57.34M	331	\$93.09M
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1 - 10 of 2241 Show 10

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

Click on a loan number to open the loan

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

SPARC 2.0: Loan Status Tracker

Home > Pipeline > Loan Summary

Loan# 7240100301

Ken Customer
21783 Twilight St, Ninilchik, AK, 99639
(342) 342-3423 | ken.c@fanniemae.com

Loan Amount: \$300,000.00 | DTI: 15.821 / 19.148 | Credit Score: 639 | UW Type: Non-Delegated | Loan Status: Loan Open
LTV / CLTV / HCLTV: 88.236% / 88.236% / 88.236% | Lock Status: None

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

Re-import 3.4

Loan Summary

Application Submitted Date	Est. Closing Date	Lock Expiration	Disclosure Date
-	02/18/2024	-	-
Approval Date	Appraisal Received Date	Product	DTI
-	-	-	15.821 / 19.148
Loan Status	Base LTV / CLTV / HCLTV	AUS Status	Impounds
Loan Open	88.236% / 88.236% / 88.236%	None/Not Submitted	Not Waived
Credit Score	Channel	Underwriting Type	
639	Correspondent	Non-Delegated	

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

Home > Pipeline > Loan Summary

Loan# 7240100301

Ken Customer
21783 Twilight St, Ninilchik, AK, 99639
(342) 342-3423 | ken.c@fanniemae.com

Credit Score: 639 | UW Type: Non-Delegated | Loan Status: Loan Open
LTV / CLTV / HCLTV: 88.236% / 88.236% / 88.236% | Lock Status: None

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

Click "X" to close the Tracker.

Note that the Blue dots indicate actions that will be taken by You, the Client. And Red dots indicate Arc Home action items.

1/4/2024 03:47 AM PST

Loan Open Registered Document Check Submitted In Underwriting Approved Condition Review Final Underwriting Pre-Doc QC Clear to Close Submitted for Purchase Review

● Correspondent Action Status ● Arc Home Actions

SPARC 2.0: Loan Summary

Correspondent Contact Information

[Loan Summary](#)

[Application](#)

[Order Credit](#)

[Pricing](#)

[Upload/View Documents](#)

[Conditions](#)

[AUS](#)

[Disclosure Center](#)

[Borrower Closing Costs](#)

Loan Summary

[Import 3.4](#)

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

Borrower And Employment Information | Jenny Corrborrower | Justin Corrborrower

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

Correspondent Contact Information

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

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



Quick Lock

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

SPARC 2.0: Quick Lock Pricing

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

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

ARC HOME | SPARC Assist | 215-383-9220 | Borrower Last name, Loan# | Notification | Resources | sparcplus demolo Loan Officer | Logout

Price Scenario

Loan Information

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

Property Information

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

Borrower Information

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

Search

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

SPARC 2.0: Pricing – Results

Quick Lock Pricing

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

Eligible Programs Ineligible Programs

Compare Expand All

30 YR FIXED CONFORMING

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

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

30 YR FIXED NONCONFORMING

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

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

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

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

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

SPARC 2.0: Complete the Quick Lock

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

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

NOTE: The SSN is optional

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

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

Rate Lock

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

Product Name
30 YR FIXED FNMA CONVENTIONAL

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

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

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

Borrower Information

Borrower First Name * Alice	Borrower Last Name * Firstmer
Date of Birth * 01/01/1975	SSN
Subject Property Street Address * 123 N Main Street	

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

I Agree

Confirm **Cancel**

SPARC 2.0: After a Quick Lock

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

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

Home > Pipeline > Loan Summary

Loan# 7231205749

Testing Corry

123 Windmere Ln, Gold Hill, NC, 28071

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

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

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

[Import 3.4](#)

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



Loan Submission Process
(Previously Locked or Registered)

SPARC 2.0: Loan Submission

Home > Pipeline > Borrower Info

Loan# 7240100805

Alice Firstmer
123 N Main Street, BEVERLY HILLS, CA, 90210

Loan Amount: **\$600,000.00** | DTI: **45.992 / 45.992** | Credit Score: **800** | UW Type: **Non-Delegated** | Loan Status: **Registered**
LTV / CLTV / HCLTV: **75.000% / 75.000% / 75.000%** | Lock Status: **Locked** | Lock Expiration Date: **2/9/2024**
[Export XML](#) | [Application Tracker](#) (5/6) | [Loan Status Tracker](#) (2/17)

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

Application Alice Firstmer Delete Borrower(s) Import 3.4

Application
Order Credit
Pricing
Upload/View Documents
Conditions
AUS
Disclosure Center
Borrower Closing Costs

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

Alice Firstmer

Borrower Add Additional Borrower

Alice Firstmer	SSN :	Cell Phone :	US
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Personal Information

First Name Alice	Middle Name	Last Name Firstmer	Suffix
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Application

(Import your 3.4 file and validate your URLA data)

Order Credit

(re-issue your borrower's credit)

View/Upload Documents

(Upload your Initial Credit Package)

Submit to Document Check

AUS
(If necessary, you can run DU or LPA from here)

SPARC 2.0: Order Credit

Credit Authorization

Consent For Borrower

Date Authorized

05/15/2023

Authorization Method

Face To Face

Consent From Co-Borrower

Date Authorized

05/15/2023

Authorization Method

Face To Face

Check the box to acknowledge your borrower's consent

Credit Order

Order Summary

Credit Provider

Request Type

Reissue

Reference Number

Action Type

Individual

Joint

Report Type

Tri-Merge

User ID

Password

Autopopulate liabilities from the credit report to 1003?

Yes

No

Identify the Credit Provider then enter your User ID, Reference Number, and Password. Identify if you want the liabilities to populate into the loan file and then click "Request Credit Report"

Credit Information

Credit Score For Decision Making

-

Refresh

Go to 1003 Liabilities

Request Credit Report



Full Loan Submission Process

SPARC 2.0: Create New Loan - Loan Submission

1. **Create New Correspondent Loan** from the home page
2. Import your 3.4 file and associate required contacts for your loan
3. Navigate to the Loan Summary page > Loan and Property Info Section > Enter **Est. Closing Date**
4. Work down the left-hand navigation to first validate your **Application** is accurate and complete
5. Navigate to **the Loan Info tab** of your application and confirm/complete the **Lender Loan Number**. This number will match the Lender Case number listed on the 1003 or what will be reflected on the Note.
6. Click **“Order Credit”** to Reissue your Credit
7. Click **“Pricing”** then click **“Pricing Input”** to validate loan information, complete mandatory fields, verify the Underwriting Type = Non-Delegated , then **Search** program options. **Note: You will only have access to the Pricing Screen if you are logged in as a Secondary user**
8. Register or Lock your loan by clicking the corresponding icon
9. If your loan requires AUS findings, Open the **AUS** page from the left-hand navigation
10. Select the type of AUS and complete the required fields to run your findings
11. You will be prompted to validate the URLA in the **Application** pages
12. AUS findings will be available in the **Upload/View Documents** screen > View Documents tab as well as within the AUS page
13. Upload Initial Docs to **Upload/View Documents** > identify Doc Folder 001 Corr Initial Docs > and select Doc Type Corr Initial Credit/Registration package to upload. Click **“Upload”** at the bottom of the screen to upload your docs
14. Click **“Submit to Document Check”** when you are ready to send your loan to the setup team and then onto the underwriter (Demographics and Declarations **MUST** be complete to advance status)

Application

(Import your 3.4 file and validate your URLA data)

Order Credit

(re-issue your borrower's credit)

Pricing – Secondary Role

(input the fields to generate pricing and register or lock your loan)

Upload Documents

(Upload your Initial Credit Package and Submit to Document Check)

Manage Conditions

(Manage Conditions to receive CTC)

Submit to Purchase Review

(Upload Closed Loan Package)

Submit to Final Purchase Review

(Manage Conditions)

SPARC 2.0: Enter Lender Loan Number and Est. Closing Date: Application > Loan Info

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

The **Lender Loan Number** and the **Est. Closing Date** must be entered in the Application screen. The fields, which are highlighted above, can be found on the Loan Info tab. Be sure to save your changes before proceeding to the next screen.

SPARC 2.0: Order Credit

Credit Authorization

Consent For Borrower

Date Authorized

05/15/2023

Authorization Method

Face To Face

Consent From Co-Borrower

Date Authorized

05/15/2023

Authorization Method

Face To Face

Check the box to acknowledge your borrower's consent

Credit Order

Order Summary

Credit Provider

Request Type

Reissue

Reference Number

Action Type

Individual

Joint

Report Type

Tri-Merge

User ID

Password

Autopopulate liabilities from the credit report to 1003?

Yes

No

Identify the Credit Provider then enter your User ID, Reference Number, and Password. Identify if you want the liabilities to populate into the loan file and then click "Request Credit Report"

Credit Information

Credit Score For Decision Making

-

Refresh

Go to 1003 Liabilities

Request Credit Report

SPARC 2.0: Pricing Input (Requires Secondary Role)

Price Loan

Loan Information

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

Property Information

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

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

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

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

SPARC 2.0: Float or Lock

Price Loan

Eligible Programs

Ineligible Programs

Note: Rates shown in red are expired, * - The costs displayed are the borrower's non-financed settlement charges,

** - exceeds the MAX DTI / No Income

Compare

Expand All

15 YR FIXED NONCONFORMING

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

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

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

30 YR FIXED NONCONFORMING











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

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

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Show All

1

Pin	Float/Register	Register/Lock	Rate	Price	Payment	DTI	APR	Closing Costs	Cash To Close	Reserve Months
<input type="checkbox"/>			6.250	96.763	1,231.43	17.060	6.280	\$3,375.00	\$129,175.00	78.9
<input type="checkbox"/>			6.375	97.388	1,247.74	17.175	6.405	\$3,387.50	\$129,187.50	78.2
<input type="checkbox"/>			6.500	97.951	1,264.14	17.292	6.531	\$3,400.00	\$129,200.00	77.5
<input type="checkbox"/>			6.625	98.451	1,280.62	17.409	6.657	\$3,412.50	\$129,212.50	76.9
<input type="checkbox"/>			6.750	98.951	1,297.10	17.526	6.783	\$3,425.00	\$129,225.00	76.3

click a Rate to see the pricing detail certificate

Click "Back" if you need to change search parameters

Back



Upload Documents

SPARC 2.0: Upload Initial Credit Package

Upload Documents | View Documents

1

Select the Document Folder = 001 Corr Initial Docs
Select the Document Type = Corr Initial Credit / Registration Package

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
Ken S Customer, 007

Comments
(Max 200 Characters)

Accepted file formats: pdf,xml,xls,xlsx

2

Drag & Drop or Choose a file from your computer

Note: Maximum total file size is 100 MB.

Drag & Drop
or
Choose File

3

Once the green line indicates the file is attached, click "Upload"

List of Uploaded Documents

Document Folder	Document Type	Document Name	Applicant	Progress	Delete
001 CORR INITIAL DOCS	CORR INITIAL CREDIT / REGISTRATION PACKAGE	Test Document for Uploads.pdf	Ken S Customer, 007	<div style="width: 100%; height: 10px; background-color: green;"></div>	

4

Go back to pipeline | **Upload** | Submit to Document Check

NOTE: You must SUBMIT TO DOCUMENT CHECK for your loan to move to the next status. You will later use this same screen to upload your closed loan package and Submit to Purchase Review.

SPARC 2.0: Upload Closed Loan 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
INITIAL CLOSED LOAN PACKAGE

or

Applicant
Alice Firstimer

Comments
(Max 200 Characters)

Accepted file formats: pdf,xml,xls,xlsx

Drag & Drop
or

Note: Maximum total file size is 100 MB.

List of Uploaded Documents

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

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

2
Drag & Drop or Choose a
file from your Computer

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

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

SPARC 2.0: View Documents

Upload / View Documents Retrieve Documents

Upload Documents View Documents

List of Documents

Search By Document Folder << < 1 > >>

1 - 2 of 2 Show All

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

Go back to pipeline Submit to Document Check

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

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



Run AUS

SPARC 2.0: AUS

AUS Validate URLA AUS History

Select AUS Type

DU LPA

Indicate which AUS you want to run.

Credit Report Information

Credit Pull Type

Order New Credit Reissue Previous Credit Submission

Credit Provider Company

Credit Provider Credential

User ID Password

This Credentials will not be shared or stored by Client

Autopopulate liabilities from the credit to the 1003?

Yes No

Identify which type of Credit Pull and fill in the required fields.

If you are reissuing credit, you'll need to identify your credit provider and enter your User ID and Password for your selected Credit Provider.

Determine if you want to auto populate the liabilities from the credit report to the 1003. Note: if you've previously reissued credit to run pricing, the liabilities should already be in the 1003.

When you run the AUS, the system will validate there are no errors in the URLA that will prevent the AUS from running.

The findings will appear at the bottom of this page.

Run AUS



Conditions Management

SPARC 2.0: Conditions Management

Home > Pipeline > Conditions

Loan# 7240100967

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

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

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

*Export all Conditions > | Approval Letter >

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

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

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

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

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

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

SPARC 2.0: Appraisal Condition Upload

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

If you are uploading an XML formatted document:

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

Upload / View Documents

Upload Documents View Documents

Manually Upload Documents

Please fill the below fields to upload the documents.

Document Folder APPRAISAL Document Type APPRAISAL or Search

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

Drag & Drop
or
Choose File



Submit for Purchase Review

SPARC 2.0: Purchase Review

MENU

Loan Summary

Application

Order Credit

Pricing

Upload/View Documents

Conditions

Disclosure Center

Borrower Closing Costs

Conditions

Status: All
Category: All
Assigned To: Anyone

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

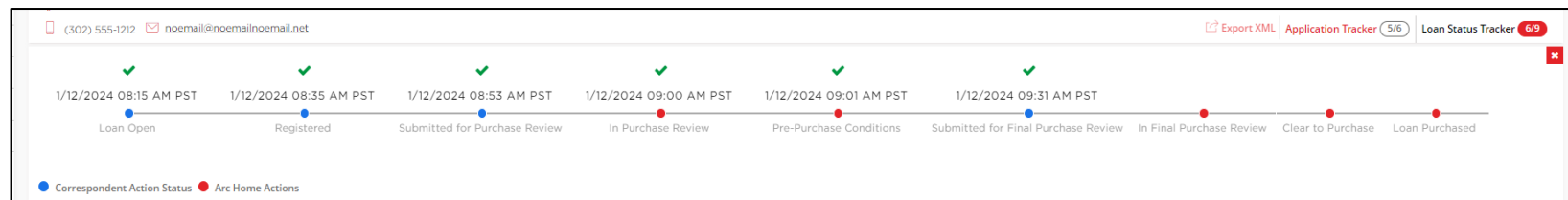
ID	Category	Conditions	Docs Required	Status	Upload Docs	Documents	Action	More
1	PRIOR TO PURCHASE	Refinance Cash Proceeds Not To Exceed: 1) 2% of the loan amount or \$ 2000 whichever is less for DU loans, and 2) 1% of the loan amount or \$ 2000 whichever is greater for LP loans		Resolved			Re-activate	⌵
2	PRIOR TO PURCHASE	Residual income of \$2000 will be required for all loans with a debt-to-income ratio (DTI) greater than 43%.		Resolved			Re-activate	⌵
3	WARNING	Refinance cash proceeds not to exceed 2% of the loan amount or \$2,000.00 whichever is less		Active	<div style="border: 1px solid #ccc; padding: 2px; display: inline-block;">Drag & Drop</div> + Previously Added		Attach	⌵
		DAPHNE DELEGATED: ACCOUNT , FROM CREDITOR mortgage, WITH BALANCE \$320,000.00 HAS BEEN						

Go back to pipeline

Email Account Manager

Submit to Final Purchase Review

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



Arc Home: Mortgagee Clauses, Loss Payee, & Lender IDs

Channel	Product	Funding Fee	Tax Service Fee	Flood Certification Fee ¹	Collateral Desktop Analysis (CDA)	Re-Underwrite Fee	LLC & Corporation Vesting Review Fee	Trust Vesting Review Fee	Condo Review Fee - Full Review Only
Non-Delegated	30 YR Fixed Conventional Investment, Conventional Conforming Fixed, ARMs, FNMA/FHLMC 30 YR Fixed Investment & FNMA/FHLMC 30 YR Fixed Second Home	\$695	\$85	\$13	\$125	\$250	Not Applicable	\$125	FNMA/FHLMC (GSE) \$300 Existing \$650 New Construction
	FHA & VA Full Doc	\$795	\$85	\$13	Not Applicable		Not Applicable	\$125	
	FHA Streamline and VA IRRRL	\$495	\$85	\$13	Not Applicable		Not Applicable	\$125	
	Jumbo	\$825	\$85	\$13	\$125		Not Applicable	\$125	FHA \$750 Existing \$1250 New Construction
	Access NQM Edge NQM Elite QM Foreign National	\$1,495	\$85	\$13	\$125		\$150 Business Purpose Investment Transactions Only	\$125	

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. See Chapter 9 for more information.

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

Arc Home: Resources

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