



Introducing SPARC 2.0 For Correspondents

Agenda




Share improvements to the new Portal, including:

- Navigation that is intuitive to your submission process
- Improved pipeline view and filtering
- Clear identifier between Delegated & Non-Delegated pricing and loans
- Correspondent Quick Lock Functionality
- Streamlined Pricing & Results screens
- Easy Conditions Management
- Purchase Advice is only visible for Post-Closers
- Ability to contain all pricing visibility for Secondary users only



SPARC 2.0




Login to your account

Username

Password

LOGIN

[FORGOT PASSWORD?](#)



Choose Your Role

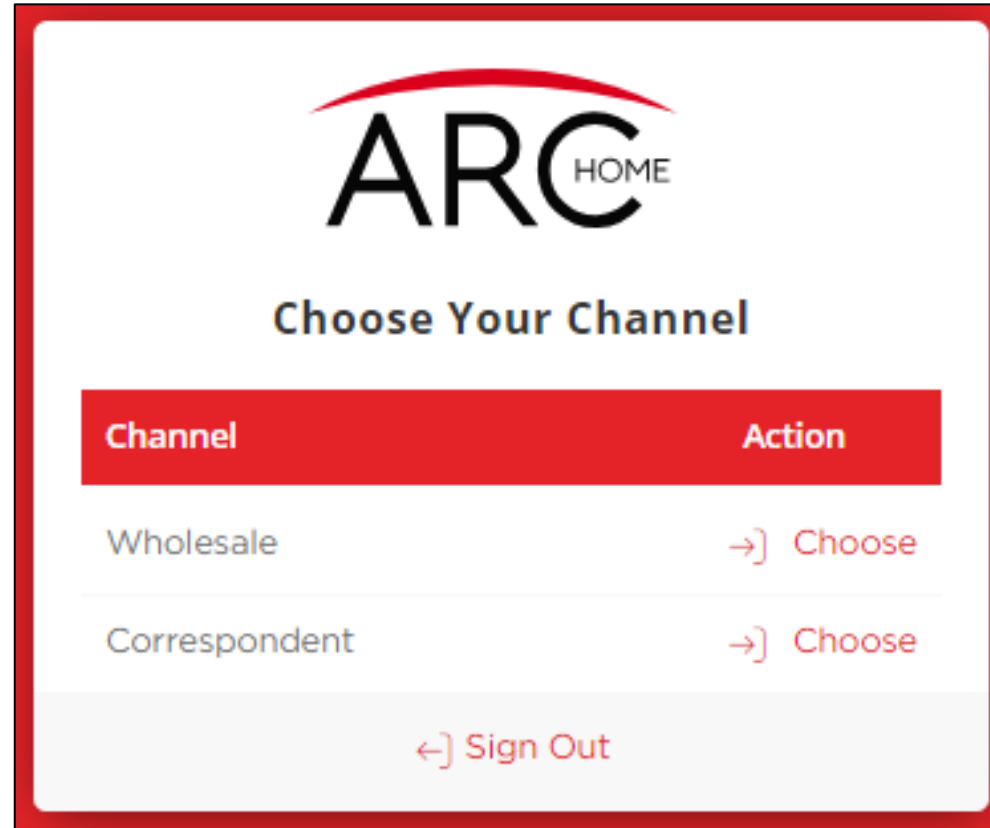
| | |
|----------------|---------------------------|
| Loan Officer | →] Choose |
| Loan Processor | →] Choose |
| Secondary | →] Choose |
| Post Closer | →] Choose |

[←\] Sign Out](#)



One Login for Correspondent and Wholesale

(if dually-approved with Arc Home)





| Channel | Action |
|---------------|-----------|
| Wholesale | →] Choose |
| Correspondent | →] Choose |
| ←] Sign Out | |





Easy Access to Tools & Resources


Primary Contacts



House Account
Account Executive

 (555) 555-5555


 sales@archome.com


Baird, Valerie M.
Pipeline Account Manager

 (215) 360-3948


 vbaird@archome.com


Broadcast Message


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


[Show More](#)


Welcome Judy Ellis


 Pipeline

 Price Scenario

 Create Correspondent Loan

 Rate Sheets

 Resources

 Quick Lock Pricing


Announcements


Access recent Arc Home news here.

Arc Home LLC is your Non-QM expert. Request a product presentation from your Account Executive.


Help Center

Arc Home Lock Desk

 (215) 360-3737

 Archomelockdesk@archome.com

Arc Home General Contact

 (844) 851-3600



Clean Pipeline Views

→

Active
Purchased
Canceled/Declined/Withdrawn

⌵

Pipeline

Search

Search By * Required Field Go Reset

| Active Loan(s) | | Locked Loan(s) | | Registered Floating Loan(s) | |
|----------------|-----------|----------------|----------|-----------------------------|----------|
| 518 | \$206.33M | 122 | \$45.52M | 92 | \$46.38M |

1 - 10 of 518 🔗 ↻ Show 10 << < 1 2 3 ... 52 > >>

| Loan No | Borrower Name | Loan Status | Channel | UW Type | Product | Loan Purpose | Loan Amount | Lock Status | Lock Expiration | Conditions | Action |
|------------|-------------------------|-------------------------------|---------------|---------------|-------------------------------------|--------------|--------------|-------------|-----------------|------------|--------|
| 7240100889 | Tester Customer-Goodfee | Loan Open | Correspondent | Non-Delegated | 30 YR FIXED ACCESS DSCR | Purchase | \$ 276,000 | Not Locked | | NA | ⌵ |
| 7240100885 | Cutie Freddie | Document Check | Correspondent | Non-Delegated | 30 YR FIXED ACCESS AGENCY PLUS | Purchase | \$ 244,500 | Not Locked | | 8 | ⌵ |
| 7240100789 | Virra Smith | Submitted For Purchase Review | Correspondent | Delegated | 15 YR FIXED VA | Purchase | \$ 378,250 | Locked | 02/09/2024 | 12 | ⌵ |
| 7240100787 | Nancy NonDelegated | Document Check | Correspondent | Non-Delegated | 30 YR FIXED ACCESS ALTERNATE INCOME | Purchase | \$ 1,050,000 | Not Locked | | 7 | ⌵ |



Quick Lock

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?

Property Use *

Primary Residence



Has Non Occupant Co-Borrower

Property Type *

SFR

Structure Type *

Detached



Quick Lock

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

1 - 20 of 20

| 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 | 3,694.50 | 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: 30 YR FIXED ACCESS AGENCY PLUS
Rate: 6.875 Price: 99.919 P & I: 3,941.57 DTI: 46.976

Product Name: 30 YR FIXED ACCESS CLEAN SLATE
Rate: 7.000 Price: 99.702 P & I: 3,991.81 DTI: 47.119

Product Name: 30 YR FIXED EDGE AGENCY PLUS
Rate: 7.875 Price: 99.917 P & I: 4,350.42 DTI: 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



Quick Lock

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 [redacted] |
| 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**



Clearly Defined Ineligible Programs (with link to Product Details)

The screenshot displays the ARC HOME portal interface. At the top left is the ARC HOME logo. To its right, the text 'Portal Assist 833.769.3710' is visible. A search bar contains the placeholder text 'Borrower Last name, Loan#'. On the top right, there is a 'Resources' link, a user profile for 'Tavant Test Loan Officer', and a 'Logout' button.

The main content area is titled 'Price Scenario'. Below the title are two tabs: 'Eligible Programs' (grey) and 'Ineligible Programs' (red). A note states: 'Note: Rates shown in red are expired'. A sidebar on the left contains navigation links: Home, Pipeline, Price Scenario (highlighted), Create Loan, Services, Rate Sheet, and Resources.

The 'Ineligible Programs' section contains a list of programs. The first program is '30 YR FIXED ACCESS AGENCY PLUS - 1 YR PREPAY PENA...'. Below the program name, the reasons for ineligibility are listed as '* * PPP: NOO ONLY'. To the right of the program name, there is a 'Product Guidelines' link. A large red arrow points from the bottom right towards this link. The other programs in the list are '30 YR FIXED ACCESS AGENCY PLUS - 2 YR PREPAY PENA...', '30 YR FIXED ACCESS AGENCY PLUS - 3 YR PREPAY PENA...', and '30 YR FIXED ACCESS AGENCY PLUS - 4 YR PREPAY PENA...'.

Create a Correspondent Loan

Create Loan

Import 3.4 Manual

Accepted file formats: fnm,bxt,xml Note: Maximum file size is 10 MB

Drag & Drop your 3.4 (.xml) file here
or
Choose File

Post Closer
Lisa Processor_00 | lisaprocessor_00

Save Loan Data

Lender Loan Number & Est. Closing Date

Loan Summary Import 3.4

| | | | |
|--|--|--|---------------------------|
| Application Submitted Date 01/16/2024 | Est. Closing Date 02/15/2024 | Lock Expiration Date - | Last Disclosure Date - |
| Approval Date - | Appraisal Received Date - | Product 30 YR FIXED FNMA CONVENTIONAL | DTI 6.05 / 6.05 |
| Loan Status Registered | Base LTV / CLTV / HCLTV 76% / 76% / 76% | AUS Status DU Approve/Eligible | Impounds Not Waived |
| Credit Score 780 | Channel Correspondent | Underwriting Type Non-Delegated | |

Borrower And Employment Information Ken Customer

Loan and Property Info Mortgage Type Applied For : Conventional Subject Property Address : 10655 45545 Birch St, BURBANK, CA, 91502

| | | | |
|---|-------------------------------|------------------------------|------------------------------------|
| Mortgage Type Applied For Conventional | Purpose of Loan Purchase | Loan Amount \$ 342,000.00 | Total Loan Amount \$ 342,000.00 |
| Purchase Price/Estimated Value \$ 450,000.00 | Down Payment \$ 108,000.00 | Loan Term (in Months) 360 | Est. Closing Date 2/15/2024 |
| Amortization Type Fixed Rate | Note Rate 6 | | |
| Lender Loan Number 1234567 | | | |

Property Info

Loan Summary View and Navigation

Home > Pipeline > Loan Summary

Loan# 7240101011

Dennis Delegated
15 Leapfrog Ave, Kirkwood, DE, 19708
noemail@nothing.com

Loan Amount: \$244,500.00 | DTI: 20.987 / 30.832 | Credit Score: 765 | UW Type: Delegated | Loan Status: Registered
LTV / CLTV / HCLTV: 75.000% / 75.000% / 75.000% | Lock Status: Locked | Lock Expiration Date: 2/12/2024
Export XML | Application Tracker 6/6 | Loan Status Tracker 2/9

1/12/2024 11:45 AM PST 1/12/2024 11:49 AM PST

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

● Correspondent Action Status ● Arc Home Actions

Loan Summary

| | | | | | | | |
|----------------------------|------------|-------------------------|-----------------|----------------------|--------------------------------|----------------------|-----------------|
| Application Submitted Date | 01/12/2024 | Est. Closing Date | 02/12/2024 | Lock Expiration Date | 02/12/2024 | Last Disclosure Date | - |
| Approval Date | - | Appraisal Received Date | - | Product | 30 YR FIXED ACCESS AGENCY PLUS | DTI | 20.987 / 30.832 |
| Loan Status | Registered | Base LTV / CLTV / HCLTV | 75% / 75% / 75% | AUS Status | None/Not Submitted | Impounds | Not Waived |
| Credit Score | 765 | Channel | Correspondent | Underwriting Type | Delegated | | |

Import 3.4

Borrower And Employment Information Dennis Delegated

| | | |
|----------------------|------------------|------------------------|
| Borrower | Last Name | Add Co-Borrower |
| First Name Dennis | Delegated | |

Conditions

Conditions
[*Export all Conditions >](#)
[Approval Letter >](#)

Status: All Category: All Assigned To: Anyone

Acceptable file type: pdf | Maximum total file size is 100 MB. Maximum 12 files | 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 DOCS DRAWN | This loan has been identified as a Condo. Validate if a CONDO rider will be needed in the closing docs. | | Resolved | <div style="border: 1px solid red; padding: 2px; display: inline-block;"> Drag & Drop </div> +Previously Added | 1 | | ▼ |

| | | | | | | | |
|----|-------------------------------|--|--------|---|---|---|---|
| 14 | PRIOR TO CLEAR TO CLOSE | Loans with a Collateral Underwriter (SSR) score is ≥ 3.5 OR no score is returned, an Arc Home Loan Collateral desk review is required. At the discretion of Arc Home, the appraisal may be subject to additional conditions and/or an additional valuation may be required to support the value. Transferred appraisals with an SSR score > 2.5 or no score require Arc Home Loan Collateral desk review. | Active | <div style="border: 1px solid red; padding: 2px; display: inline-block;"> Drag & Drop </div> +Previously Added | 0 | <div style="border: 1px solid red; border-radius: 10px; padding: 5px; display: inline-block; background-color: red; color: white;">Attach</div> | ▼ |
| | | Provide hazard insurance to reflect sufficient coverage that must extend 45 days past note date or have auto | | | | | |

Go back to pipeline

Email Account Manager

Submit to Condition Review



SPARC 2.0 is launching to a small group of users on Weds, Jan 24

- SPARC 2.0 for ALL Correspondent lenders is coming soon!
- If you'd like early access, please contact your Arc Home Account Executive
- Once live, your existing credentials will work, and your existing pipeline will be visible in the new portal
- Additional support materials will be available at archomellc.com
- SPARC Assist will be available to help: SPARCAssist@archome.com or 215-383-9220



Thank you!

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