



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

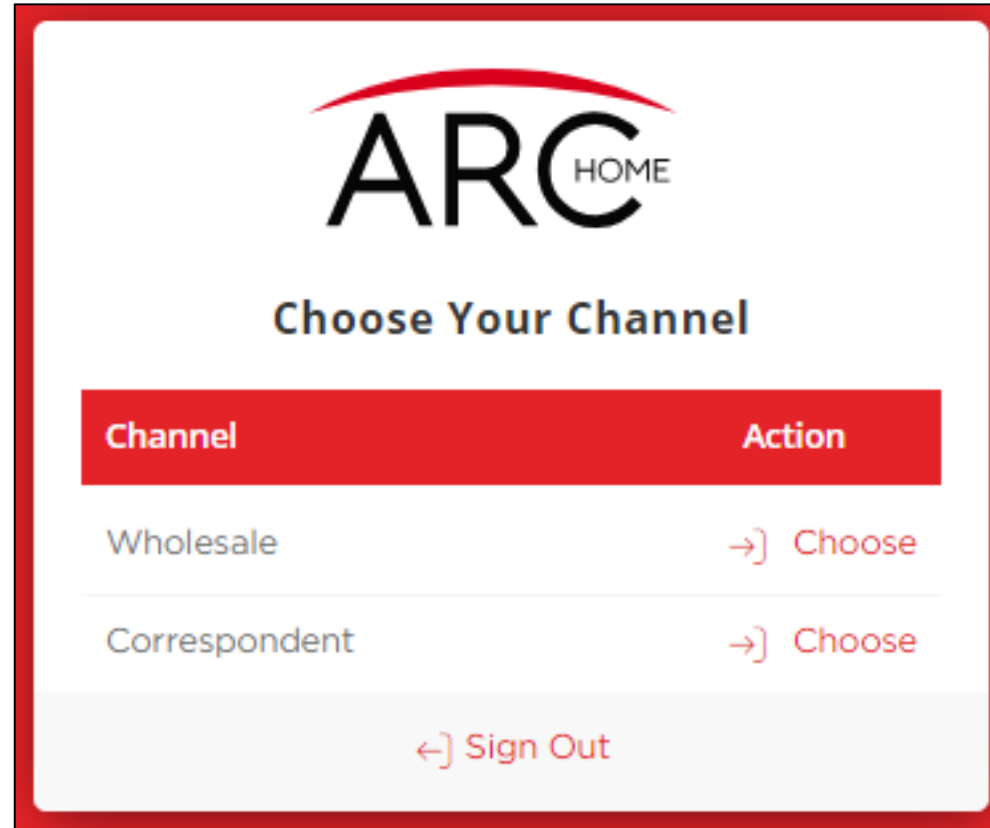
Loan Officer	→] Choose
Loan Processor	→] Choose
Secondary	→] Choose
Post Closer	→] Choose

[←\] 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Canceled/Declined/Withdrawn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	122	92
\$206.33M	\$45.52M	\$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
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, the ARC HOME logo is visible, along with contact information for 'Portal Assist' (833.769.3710) and a search bar for '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' and features two tabs: 'Eligible Programs' and 'Ineligible Programs', with the latter being the active tab. A note states: 'Note: Rates shown in red are expired'. Below this, a list of programs is shown, all of which are ineligible. The first program entry is '30 YR FIXED ACCESS AGENCY PLUS - 1 YR PREPAY PENA...'. A red arrow points to a 'Product Guidelines' link in the top right corner of this entry. The other programs listed 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...'. The 'Reasons' for the first program are listed as '* * PPP: NOO ONLY'.

Left sidebar navigation menu:

- Home
- Pipeline
- Price Scenario
- Create Loan
- Services
- Rate Sheet
- Resources

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	Add Co-Borrower
First Name Dennis	Last Name 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 tomorrow, Thursday, Feb 22!

- sparc.archome.com
- Your existing credentials will work, and your existing pipeline will be visible in the new portal
- Additional support materials are available at archomellc.com
- SPARC Assist will be available to help: SPARCAssist@archome.com or 215-383-9220



Thank you!

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