

The Correspondent Experience

Presented by: Lisa Moctezuma, Judy Ellis, Heidi Boscola, Jennifer Caulkins

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Agenda



- Welcome Calls
- Account Manager Relationship
- Available Programs by Channel
- Delegated Correspondent Common Q&A
- Non-Delegated Correspondent Common Q&A
- Resources
- Arc Home Value Proposition





Welcome Calls

- Scheduled when Client approved by Arc Home
- Customized for each Client
- Introduction to key contacts
- Designed to address questions, and train products, process and system
- Establish relationship with Account Manager





Account Manager Relationship

- AM conducts Welcome Call
 - Customized for your organization
- Delegated
 - **Pipeline Review:** Partner with Clients to satisfy pre-purchase conditions
- Non-Delegated
 - **Pipeline Review:** Proactive contact with Clients to keep loans moving to targeted closing date

Client Communications

- AM is Client liaison to Arc Home to assist with conditions and questions
- Automated system notifications from SPARC
- Ongoing system and training support





Available Programs by Channel

Delegated Correspondent

- Arc Home Proprietary
 - Arc Access NQM
 - Arc Elite QM
 - Conventional Investment
 - FNMA/FHLMC Second Home & Investment
- Agency
 - Fannie Mae
 - Freddie Mac
- Government
 - FHA
 - VA



Non-Delegated Correspondent

- Arc Home Proprietary
 - Arc Access NQM
 - Arc Elite QM
 - Conventional Investment
 - FNMA/FHLMC Second Home & Investment
- Agency
 - Fannie Mae
 - Freddie Mac
- Government
 - FHA
 - VA
- Jumbo
 - Jumbo Express
 - Jumbo Prime

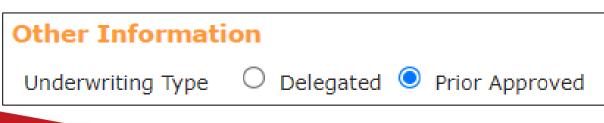
Delegated Correspondent – Q&A

- Where can a Delegated Correspondent locate the most current guidelines?
 - Arc Access and Arc Elite: SPARC rate sheet landing page
 - All matrices: Arc Home website
- Does Arc Home have any materials to aid with Arc Access or Arc Elite loan submissions?
 - Access & Elite Submission Job Aid on the Arc Home website
- What are the most commonly missed documents in a Delegated submission?
 - Fraud report; ALL Medium and High alerts must be cleared
 - Supporting Appraisal valuation documentation (AVM, CDA, etc.)
 - Income documentation
 - Calculator and 1008



Non-Delegated Correspondent – Q&A

- Is the Arc Home Business Narrative required for the Arc Access and Arc Elite bank statement and 1099 transactions?
 - Client may rebrand the Arc Home Business Narrative, but the document MUST address the same questions outlined on the Arc Home form.
- What are the most commonly missed documents in a Non-Delegated submission?
 - Business Narrative
 - Compliance report
- What is the most common error in a closed loan submission?
 - Loan was not closed as underwritten and/or locked
- How can a user confirm a pricing scenario or submitted loan is Delegated vs. Non-Delegated?
 - SPARC Pricing Screen > Property & Loan Information tab



Correspondent Resources – **Delegated**



business.archomellc.com

- Correspondent > **Delegated Forms and Guidelines**
- Program Matrices & Guidelines

Correspondent > **Delegated Forms and Guidelines > Correspondent Resources**

- Correspondent Seller's Guide
- Delegated Correspondent Client Reference Guide details fees, mortgagee clause info, servicing contact details, lock timing by product
- Correspondent Appraisal Valuation Requirements
- Correspondent Product Overlays
- Access & Elite Submission Job Aid

Correspondent > Delegated Forms and Guidelines > Correspondent Forms

• Final Documents Shipping Manifest

Correspondent > Correspondent Training

- Fast Track Training Videos quick hit videos demonstrating SPARC functionality
- Delegated Correspondent Product & Pricing SPARC Cheat Sheet
- SPARC User Guide detailed instructions for using SPARC
- SPARC Job Aids Add New Users, Client Condition Upload

Correspondent Resources – Non-Delegated



business.archomellc.com

Correspondent > Non-Delegated Forms and Guidelines

• Program Matrices & Guidelines

Correspondent > Non-Delegated Forms and Guidelines > Non-Delegated Correspondent Resources

- Correspondent Seller's Guide clearly defines responsibilities of Client and Arc Home
- Non-Delegated Correspondent Client Reference Guide – details fees, mortgagee clause info, servicing contact details, lock timing by product
- Correspondent Appraisal Valuation Requirements
- Correspondent Product Overlays
- Non-Delegated Correspondent Initial Submission Checklist

Correspondent > Non-Delegated Forms and Guidelines > Correspondent Forms

• Final Documents Shipping Manifest

Correspondent > Correspondent Training

- Fast Track Training Videos quick hit videos demonstrating SPARC functionality
- Product & Pricing SPARC Cheat Sheet
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Correspondent > Turn Times

 Non-Delegated Correspondent – table of turn times by product

Arc Home – Quick Qualifier



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ARCHOME	Home Whol	esale Correspondent Deal Desk Be
		SPARC LOS
		SPARC Customer Support
		2021 URLA
Innovative Products.		Turn Times
		Quick Qualifier

Income Doc	Full Doc	\$	FICO	FICO ex. 350-850. 0 for no FICO.	
Purpose	Purchase	\$	Bankruptcy	None	\$
Occupancy	Primary	\$	Credit Events	None	\$
Property Type	SFR	\$	Mortgage Lates	0X30X12	\$
State	Please Select	\$	DTI/DSCR	ex. DTI: 43 / DSCR: 1.50	%
County	Please Select	\$	Citizenship	US Citizen	÷
Loan Amount	\$ Loan Amount		ITIN	No	\$
LTV	LTV ex. 80	%			
		See F	Results		

Arc Home – Deal Desk



Visit **<u>business.archomellc.com</u>** to submit an Income Analysis Request, guideline question, or Exception Request today!



Important Note: Non-Delegated Clients are eligible to use all Deal Desk services listed; Delegated Correspondent Clients may utilize Scenario Requests.



Why Partner with Arc Home?

- Strength of Angelo Gordon, our parent company
 - \$48 billion in assets
 - Reputation for providing stability and liquidity in all market conditions
- Dual approval available
 - Agency Non-Delegated and Government Brokered
 - Agency Delegated and FHA Specialty Non-Delegated
- Arc Access & Arc Elite product suites
- Competitive Fees and Pricing

- Best-in-Class Account Managers
- Quick Turn Times
- Send in your bank statements, and we will calculate the income prior to registration!
 - Wholesale and Non-Delegated Correspondent
- Attract a diverse base of referral sources with our broad range of products
- Ease of use: Utilize the same online portal for all your loans at Arc Home
 - Agency, Government, Jumbo, Arc Access Non-QM, Arc Elite QM – Wholesale and Correspondent



QUESTIONS & ANSWERS



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