



The Correspondent Experience

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Agenda



- Welcome Calls
- Account Manager Relationship
- Available Programs by Channel
- Common Q&A
- Delegated Correspondent – Bulk Bids
- 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 Selling Guide – Access and Elite: SPARC rate sheet landing page
 - All other programs: 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

- **What are the most commonly missed documents in a Non-Delegated submission?**
 - Business Narrative (bank statement and 1099 loans)
 - 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

Other Information

Underwriting Type Delegated Prior Approved





Delegated Correspondent – Bulk Bids



Intake

- Correspondent submits bid tape to Arc Home (bulkbid@archomeloans.com)
- Arc Home returns bid for submitted loan(s)
- Client responds with accepted bid(s)



Loan Registration & Lock

- Arc Home manually registers loan(s) in Arc Home portal per bid tape data
- Rate Lock confirmation provided to Correspondent Client



Loan Submission

- Client provides MISMO 3.4 to complete loan setup
- Client uploads complete package (credit and closing) and selects “Submit to Purchase Review” in SPARC portal

Correspondent Resources – Delegated



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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 > Turn Times

- **Delegated Correspondent** – table of turn times by product

Correspondent Resources – Non-Delegated



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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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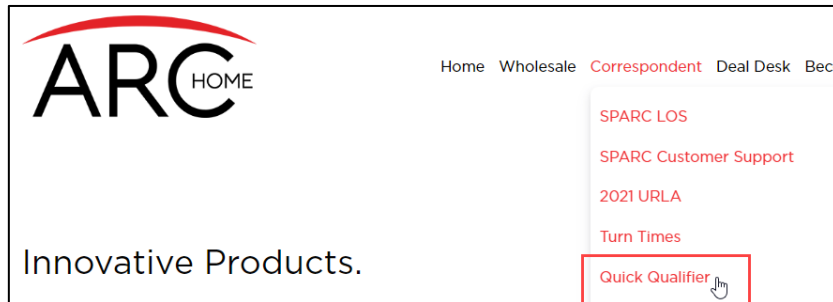
Correspondent > **Turn Times**

- **Non-Delegated Correspondent** – table of turn times by product

Arc Home – Quick Qualifier



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| | | | |
|---------------|----------------|----------------|----------------------------------|
| 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 Results](#)

Arc Home – Deal Desk



Visit business.archomellc.com 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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