



Introducing SPARC 2.0

Agenda




Share improvements to the Broker Portal, including:

- Navigation is intuitive to submission process
- Improved pipeline view and filtering
- Streamlined Pricing Scenario & Results screens
- Single user sign-on with access to multiple pipelines
- Easy Conditions uploading
- Disclosure Center to monitor disclosure tracking



SPARC 2.0




Login to your account

Username

Password

LOGIN

[FORGOT PASSWORD?](#)



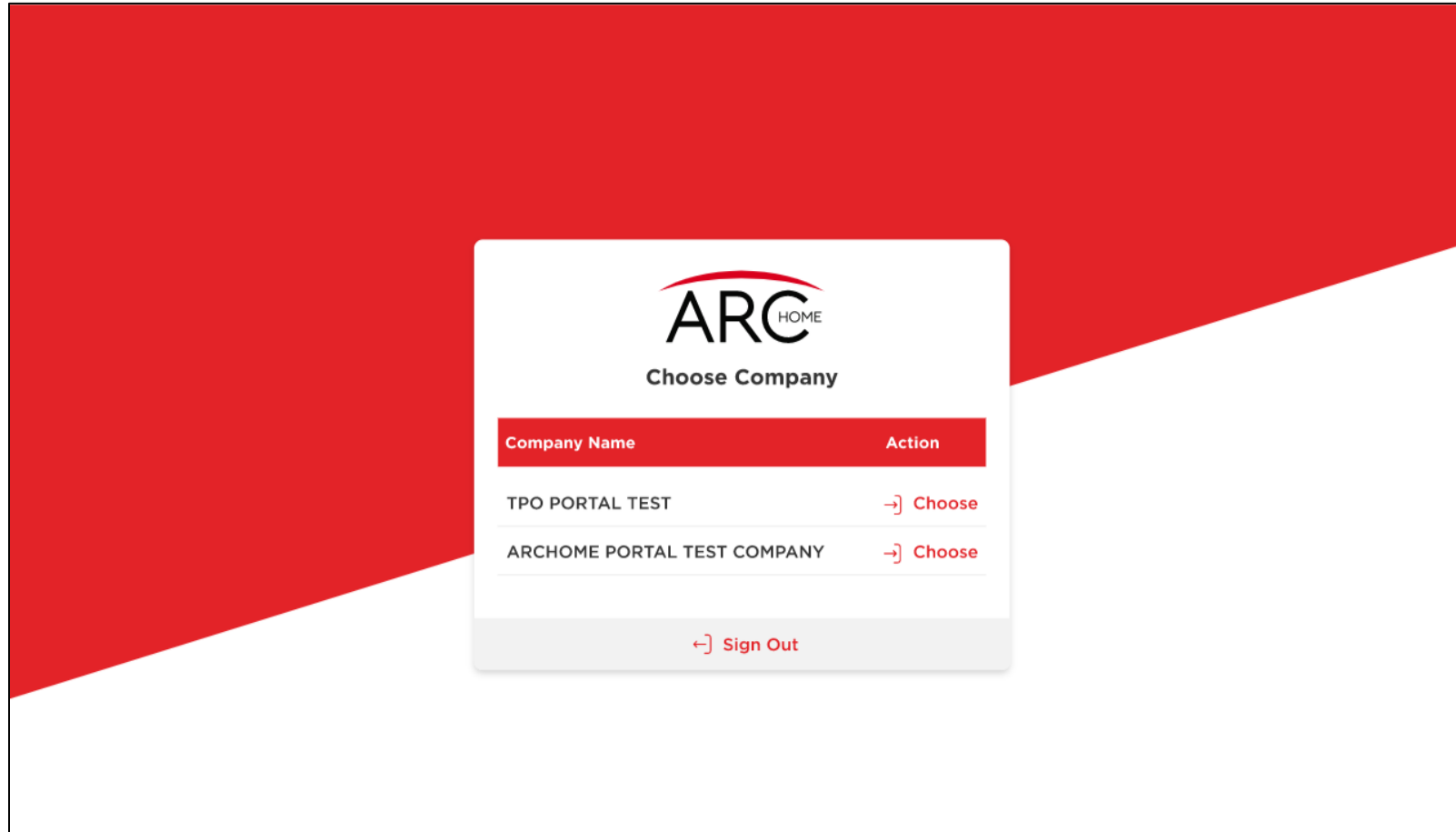
Choose Your Role

Portal Admin	→] Choose
Manager	→] Choose
Loan Officer	→] Choose
Loan Processor	→] Choose

[←\] Sign Out](#)



One Login for Multiple Pipelines/Companies



Easy Access to Tools & Resources

The screenshot displays the SPARC 2.0 user interface. At the top left is the ARC HOME logo. To its right is the 'SPARC Assist' section with the phone number 215-383-9220 and a search bar for 'Borrower Last name, Loan#'. Further right are icons for 'Notification' and 'Resources', and a user profile for 'Lisa Loanofficer_1128' with a 'Logout' button.

The main content area is divided into several sections:

- Primary Contacts:** A card showing 'Your AE's Name' as an Account Executive with contact details: (999) 999-9999 and tavantba@yopmail.com.
- Broadcast Message:** A message dated 05 Jun 23 with the subject 'Welcome to SPARC 2.0!' and a personalized greeting 'Welcome Lisa Loanofficer_1128'. Below this are six circular icons for 'Pipeline', 'Price Scenario', 'Create Wholesale Loan', 'Rate Sheets', 'Resources', and 'Services'.
- Announcements:** A section with the heading 'Access recent Arc Home news here.' and a sub-heading 'Arc Home LLC is your Non-QM expert. Request a product presentation from your Account Executive.'
- Help Center:** A section listing contact information for three teams:
 - Arc Home Wholesale Lock Desk:** (215) 360-3737, WholesaleLockDesk@archome.com
 - Arc Home Wholesale Opening Team:** openingteam@archome.com
 - Arc Home Wholesale Closing Team:** arcwholesaleclosing@archome.com
- Arc Home General Contact:** (844) 851-3600



Clean Pipeline Views

The screenshot displays the ARC HOME Portal Assist interface. At the top left, the ARC HOME logo is visible, along with contact information: Portal Assist (215) 383 - 9220. A search bar is present with the placeholder text 'Borrower Last Name, Loan #'. On the top right, there are notification and resource icons, and a user profile for Alexander M. Portal Admin with a Logout button.

The main content area is titled 'Pipeline' and features three filter tabs: 'Active', 'Funded', and 'Cancelled/Declined/Withdrawn' (which is currently selected). Below the tabs is a search section with a 'View' dropdown set to 'Cancelled' and a 'Search By' dropdown set to 'Select'. There are 'Go' and 'Reset' buttons. A summary table shows loan counts and amounts for different time periods:

Loans in current month		Loans in last 3 months		Loans in last 12 months	
3	\$27.28M	3	\$710.00K	3	\$710.00K

Below the summary table, there is a pagination control showing '1 - 10 of 100' and a 'Show 10' dropdown. A table of loan data is displayed with the following columns: Loan No, Borrower Name, Product, Loan Purpose, Loan Amount, Note Rate, Loan Status, Status Date, Property address, and Reasc. The first row of data is:

Loan No	Borrower Name	Product	Loan Purpose	Loan Amount	Note Rate	Loan Status	Status Date	Property address	Reasc
0001238912	Atkinson Rowan	Conventional Fixed	Rate and Term Refi	\$ 340,000.00	4.990	Cancelled	01/10/2023	950 FLORIDA AVE NW, ADEL, LA, Dallas, 5000	apl



Pricing Scenario

Loan Information

Purpose of Loan *
Purchase

First Time Homebuyer Yes No

Base Loan Amount *
\$109,000.00

Impound Waiver *
Not Waived

Appraised Value *
\$109,000.00

Purchase Price *
\$109,000.00

2nd Financing Yes No

Base LTV/CLTV/HCLTV
81.818/81.818

Property Information

Zip *

City *

State *

County *

In Rural Area?

Property Use *
Primary Residence

Has Non-Occupant Co-Borrower

Property Type *
SFR

Structure Type *

New Construction

Borrower Information

Search

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 table with the following data:

Program Name	Reasons	Product Guidelines
30 YR FIXED ACCESS AGENCY PLUS - 1 YR PREPAY PENA...	** PPP: NOO ONLY	Product Guidelines
30 YR FIXED ACCESS AGENCY PLUS - 2 YR PREPAY PENA...		
30 YR FIXED ACCESS AGENCY PLUS - 3 YR PREPAY PENA...		
30 YR FIXED ACCESS AGENCY PLUS - 4 YR PREPAY PENA...		

A large red arrow points from the bottom right towards the 'Product Guidelines' link in the first row of the table.

Create a Loan

Create Loan

Import 3.4 Manual

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


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

Loan Processor ▼

Save Loan Data




Upfront Question to capture Interview Date

Create Loan 

Import 3.4 Manual

We have detected the six elements* of the loan application.
*(Borrower Name, Subject Property Address, Borrower SSN, Estimated Property Value, Desired Loan Amount, Monthly Income)

Enter the date when six application elements* were received?



Next



Loan Summary View and Navigation

Home > Pipeline > Loan Summary

Loan# 9230600988

Ken Customer Lock Status: Locked | Lock Expiration Date: 7/12/2023

📍 21783 Twilight St, Ninilchik, AK, 99639

📞 (342) 342-3423 ✉️ ken.c@fanniemae.com

Application Tracker 6/6 | Loan Status Tracker 5/16

[Re-import 3.4](#)

Loan Summary

Application Submitted Date	06/12/2023	Est. Closing Date	07/12/2023	Lock Expiration Date	07/12/2023	Last Disclosure Date	-
Approval Date	-	Appraisal Received Date	-	Product	15 YR FIXED VA	DTI	19.364 / 22.691
Loan Status	Loan Underwriting	Base LTV / CLTV / HCLTV	88.235% / 88.235% / 88.235%	AUS Status	DU Approve/Eligible	Impounds	Not Waived
Credit Score	639	Credit Score					

Borrower And Employment Information | **Ken Customer**

Borrower Add Co-Borrower

First Name	Ken	Last Name	Customer
SSN	XXX-XX-7000	Email	ken.c@fanniemae.com

[Revert to Saved](#) Save to LOS

Disclosure Center

Home > Pipeline > Disclosure Center

Loan# 9230600942 🔔

Dad Firstimer / Co-Borrower: Mom Firstimer Lock Status: None

📍 10655 Birch St, Burbank, CA, 91502

📞 (563) 555-1211 ✉️ dad@fanniemae.com Application Tracker 6/6 | Loan Status Tracker 6/16

Disclosure Center

Loan Estimates Initial APR: - Last Disclosed APR: -

Issued Date	Delivery Method	Received Date	Signed Date	Initial	Disclosed APR	Action
Currently there are no estimates to view						

Initial Disclosure Request Status: -

Closing Disclosures

Issued Date	Delivery Method	Received Date	Signed Date	Initial	Disclosed APR	Action
Currently there are no closing disclosures to view						

Closing Disclosure Request Status: -

Important Dates



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	Drag & Drop +Previously Added			
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	Drag & Drop +Previously Added		Attach	
		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 live for all Approved Broker Partners!

- SPARC 2.0 for Correspondent lenders is coming soon!
- Access SPARC 2.0 from our Wholesale website [here](#)
- Your existing credentials will work, and your existing pipeline will be visible in the new portal
- SPARC Assist is here to help



Thank you