



HomeEQ SPARC CLIENT USER GUIDE

DATE: 4/17/2026



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HomeEQ SPARC CLIENT USER GUIDE

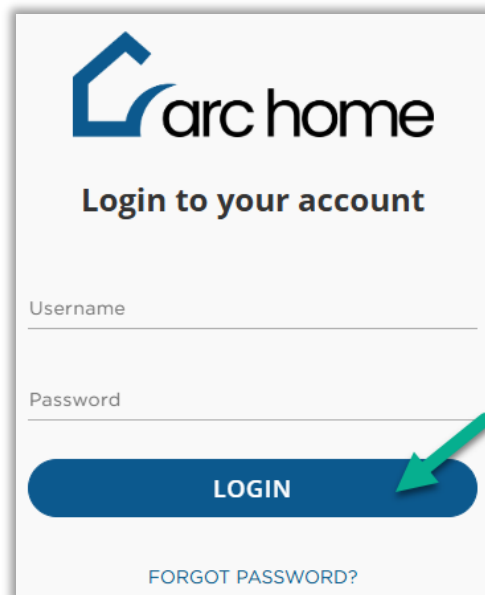
OVERVIEW

This document outlines the steps to create and send a HomeEQ application to the borrower within the SPARC system. Clients looking to see the borrower guide should reference the HomeEQ Broker Borrower Experience Guide located on the [Arc Home](#) website.

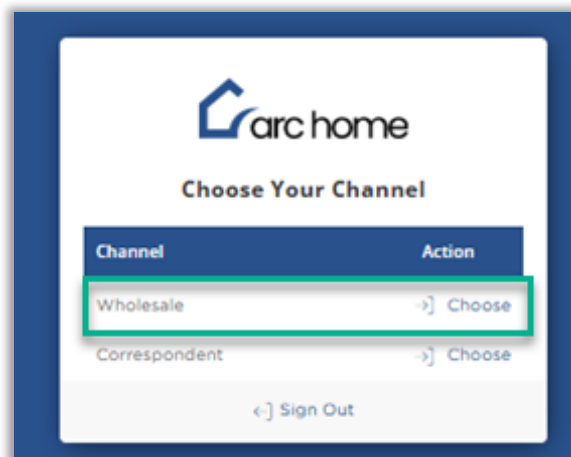
ACCESS THE APPLICATION

This section outlines the login process and accessing the HELOC application.

1. Navigate to <https://sparc.archome.com/tpo/#/login>
2. Enter your **Username** and **Password**, then click **Login**



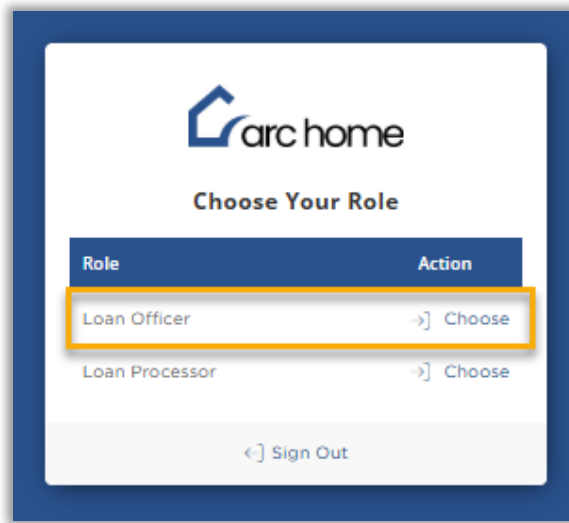
3. Clients with multiple business channels approved to submit business must select **Wholesale**



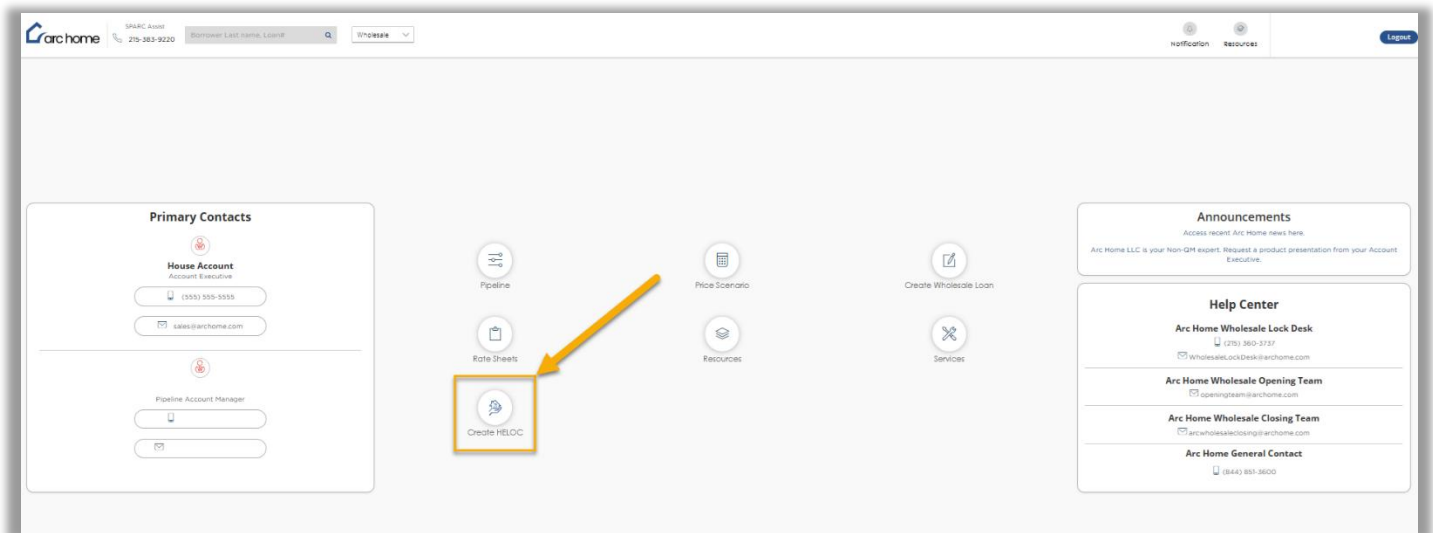
Channel	Action
Wholesale	-> Choose
Correspondent	-> Choose

<- Sign Out

4. Select **Loan Officer** on the **Choose Your Role** screen to begin the application process
 - a. Only loan officers can start a HELOC application, Processors/LOA cannot

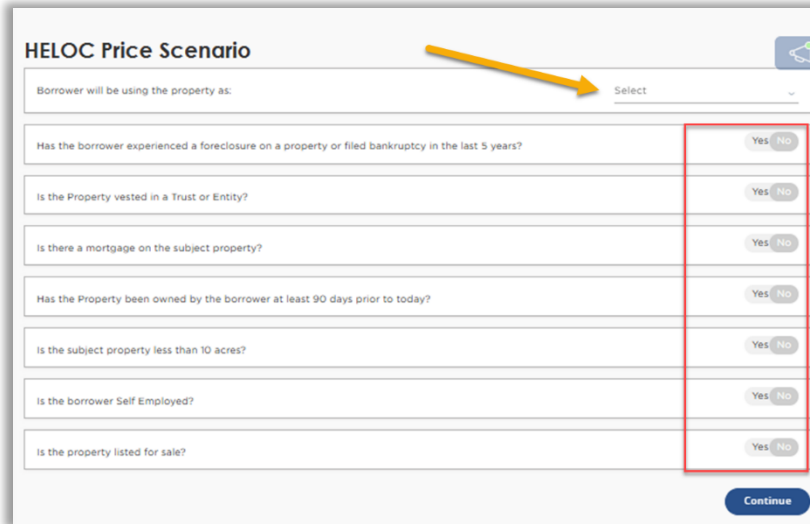


5. On the SPARC landing page select **Create HELOC**



Note: If the **Create HELOC** Icon is not available, reach out to your account executive to get your account updated.

- Complete the initial questionnaire by Selecting the **Occupancy** then answering **Yes** or **No** to the following questions (Question 5 now allows for 90 days of ownership seasoning)



HELOC Price Scenario

Borrower will be using the property as: Select

Has the borrower experienced a foreclosure on a property or filed bankruptcy in the last 5 years? Yes No

Is the Property vested in a Trust or Entity? Yes No

Is there a mortgage on the subject property? Yes No

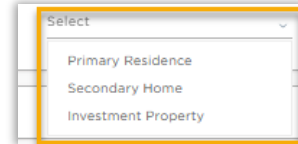
Has the Property been owned by the borrower at least 90 days prior to today? Yes No

Is the subject property less than 10 acres? Yes No

Is the borrower Self Employed? Yes No

Is the property listed for sale? Yes No

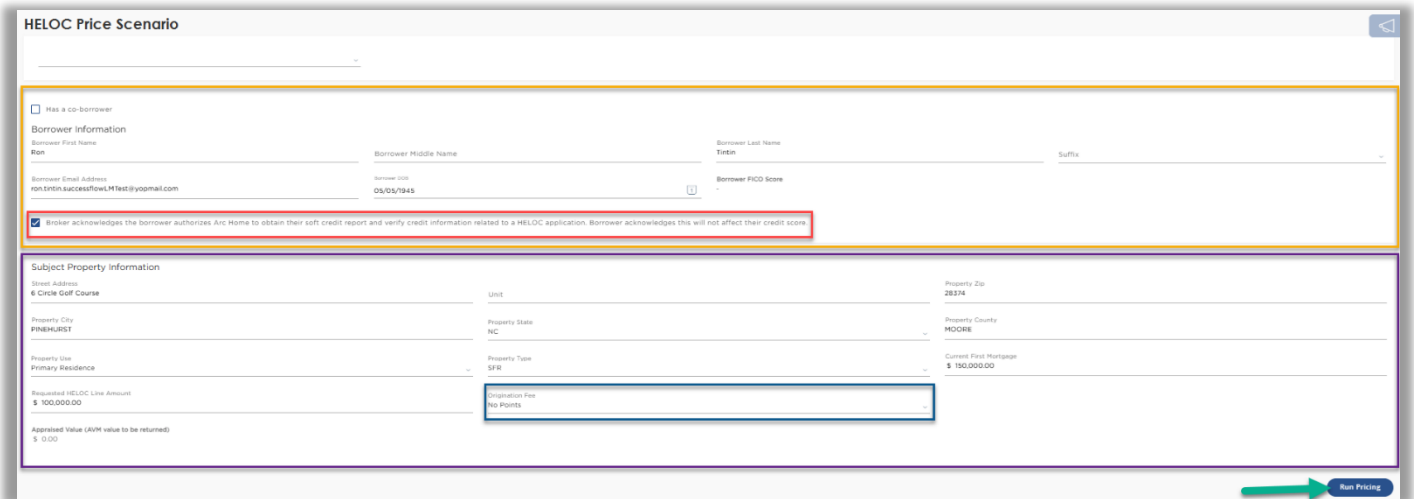
Continue



Select

- Primary Residence
- Secondary Home
- Investment Property

- Complete the **Borrower Information** and **Subject Property Information**
 - Origination Fee** options are dictated by state specific regulations, but the broker will still receive 200bps on any selection, homes listed for sale limit compensation to 50bps
- Check the **Box** acknowledging the borrower will have a soft credit pull then click **Run Pricing**



HELOC Price Scenario

Has a co-borrower

Borrower Information

Borrower First Name: Ron
 Borrower Middle Name: [blank]
 Borrower Last Name: Timin
 Suffix: [blank]

Borrower Email Address: ron.lentin.successflow1@test@yahoo.com
 Borrower DOB: 05/05/1945
 Borrower FICO Score: [blank]

Broker acknowledges the borrower authorizes Arc Home to obtain their soft credit report and verify credit information related to a HELOC application. Borrower acknowledges this will not affect their credit score

Subject Property Information

Street Address: 6 Circle Golf Course
 UNIT: [blank]
 Property Zip: 28214

Property City: PINEHURST
 Property State: NC
 Property County: MOORE

Property Use: Primary Residence
 Property Type: SFR
 Current First Mortgage: \$ 150,000.00

Requested HELOC Line Amount: \$ 100,000.00
 Appraised Value (AVM value to be returned): \$ 0.00

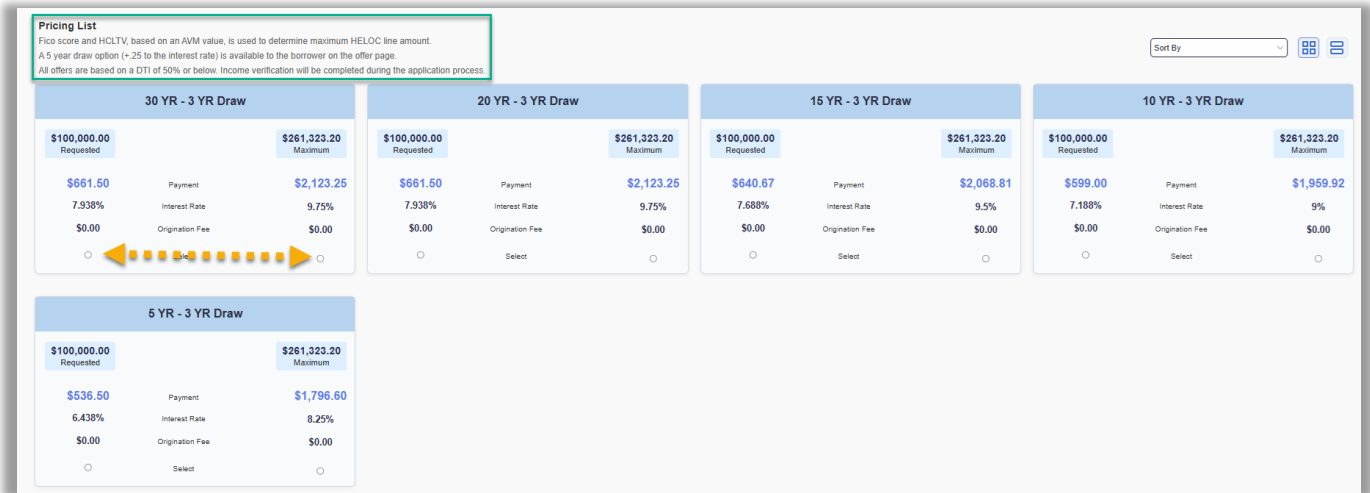
Origination Fee: No Points

Run Pricing

PRICING SELECTION

The Quick Pricer will return the requested HELOC Line amount as well as the maximum HELOC line amount available. The terms for the available options will be displayed on a 3-year Interest Only Draw option. The customer can select a 5-year Interest Only Draw option later in the application process at a .25% adjustment to the interest rate. Once you select the line amount and term, it will display the selection at the bottom of the screen and you can start the application.

1. Review the **Pricing List Terms** and Select a loan program by clicking the **button** under the desired rate

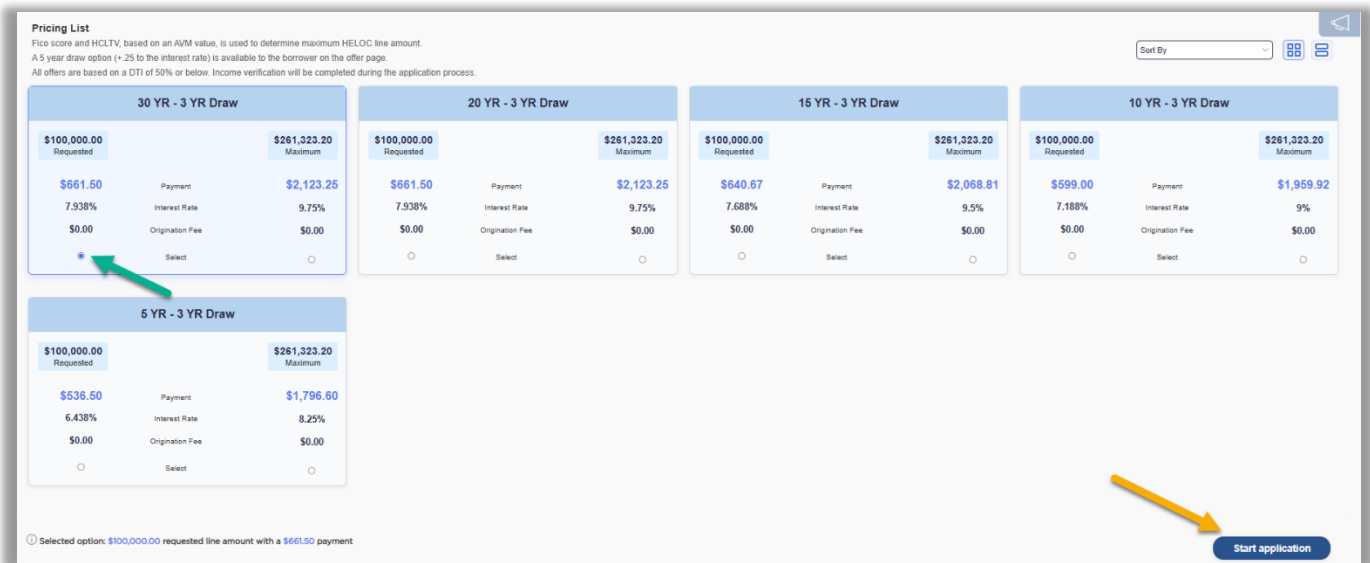


Pricing List
 Fico score and HCLTV, based on an AVM value, is used to determine maximum HELOC line amount.
 A 5 year draw option (+.25 to the interest rate) is available to the borrower on the offer page.
 All offers are based on a DTI of 50% or below. Income verification will be completed during the application process.

30 YR - 3 YR Draw		20 YR - 3 YR Draw		15 YR - 3 YR Draw		10 YR - 3 YR Draw	
\$100,000.00 Requested	\$261,323.20 Maximum	\$100,000.00 Requested	\$261,323.20 Maximum	\$100,000.00 Requested	\$261,323.20 Maximum	\$100,000.00 Requested	\$261,323.20 Maximum
\$661.50 Payment	\$2,123.25	\$661.50 Payment	\$2,123.25	\$640.67 Payment	\$2,068.81	\$599.00 Payment	\$1,959.92
7.938% Interest Rate	9.75%	7.938% Interest Rate	9.75%	7.688% Interest Rate	9.5%	7.188% Interest Rate	9%
\$0.00 Origination Fee	\$0.00	\$0.00 Origination Fee	\$0.00	\$0.00 Origination Fee	\$0.00	\$0.00 Origination Fee	\$0.00
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5 YR - 3 YR Draw	
\$100,000.00 Requested	\$261,323.20 Maximum
\$536.50 Payment	\$1,796.60
6.438% Interest Rate	8.25%
\$0.00 Origination Fee	\$0.00
<input type="radio"/>	<input type="radio"/>

2. Once the draw and rate are **selected**, click **Start Application**



Pricing List
 Fico score and HCLTV, based on an AVM value, is used to determine maximum HELOC line amount.
 A 5 year draw option (+.25 to the interest rate) is available to the borrower on the offer page.
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\$661.50 Payment	\$2,123.25	\$661.50 Payment	\$2,123.25	\$640.67 Payment	\$2,068.81	\$599.00 Payment	\$1,959.92
7.938% Interest Rate	9.75%	7.938% Interest Rate	9.75%	7.688% Interest Rate	9.5%	7.188% Interest Rate	9%
\$0.00 Origination Fee	\$0.00	\$0.00 Origination Fee	\$0.00	\$0.00 Origination Fee	\$0.00	\$0.00 Origination Fee	\$0.00
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5 YR - 3 YR Draw	
\$100,000.00 Requested	\$261,323.20 Maximum
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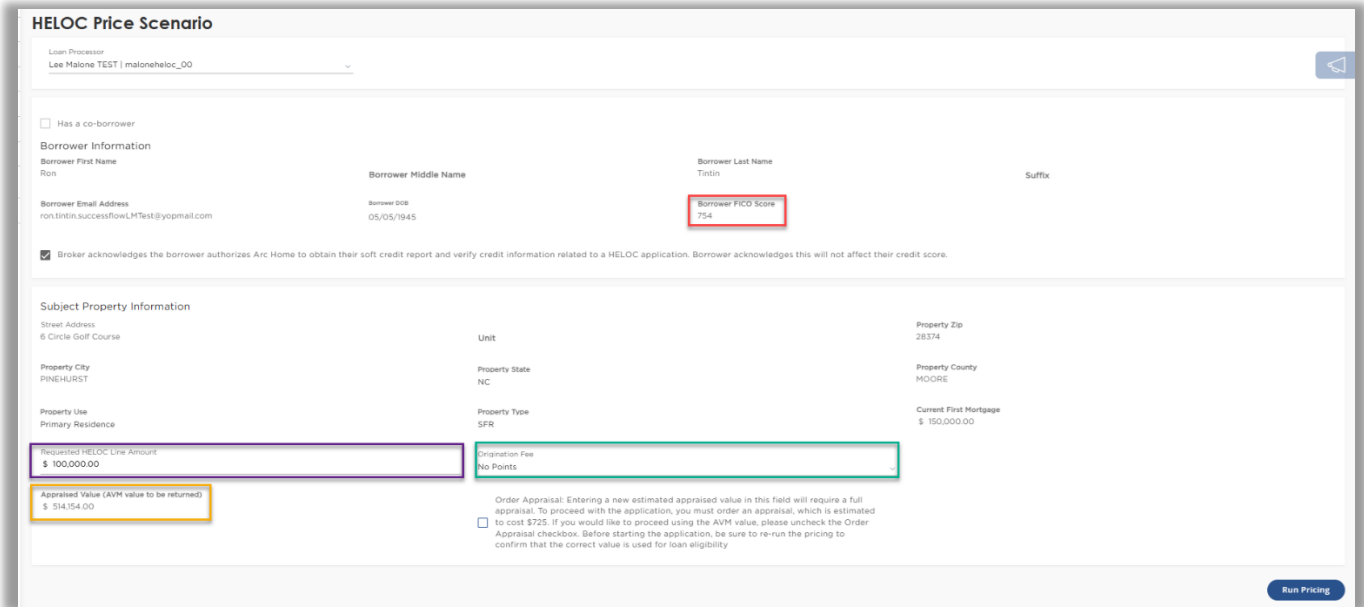
Selected option: \$100,000.00 requested line amount with a \$661.50 payment

Start application

ADJUSTMENT PROCESS DURING PRICING SELECTION

If you need to make adjustments to get the desired rate and term selections, you can do so on this screen then reprice to see the new selections. These fields must be completed prior to sending the borrower the application link.

1. Scroll to the top of **HELOC Price Scenario** screen to make changes to the requested **line amount**, **origination fee**, view the **borrower's credit score**, or see the **AVM** value returned



HELOC Price Scenario

Loan Processor
Lee Malone TEST | maloneheloc_00

Has a co-borrower

Borrower Information

Borrower First Name Ron	Borrower Middle Name	Borrower Last Name Tinin	Suffix
Borrower Email Address ron.tinin.successflowLTest@yopmail.com	Borrower DOB 05/05/1945	Borrower FICO Score 754	

Broker acknowledges the borrower authorizes Arc Home to obtain their soft credit report and verify credit information related to a HELOC application. Borrower acknowledges this will not affect their credit score.

Subject Property Information

Street Address 6 Circle Golf Course	Unit	Property Zip 28374
Property City PINEHURST	Property State NC	Property County MOORE
Property Use Primary Residence	Property Type SFR	Current First Mortgage \$ 150,000.00

Requested HELOC Line Amount
\$ 100,000.00

Origination Fee
No Points

Appraised Value (AVM value to be returned)
\$ 14,154.00

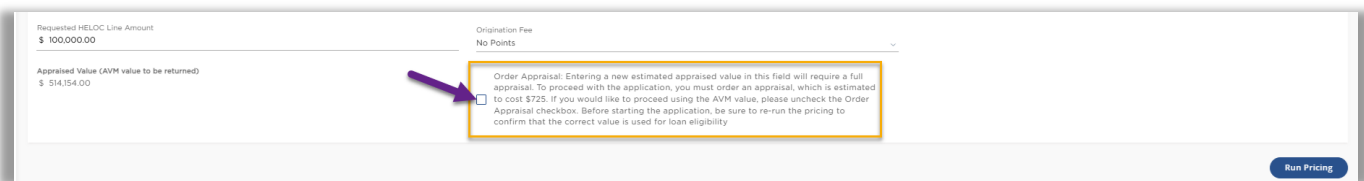
Order Appraisal: Entering a new estimated appraised value in this field will require a full appraisal. To proceed with the application, you must order an appraisal, which is estimated to cost \$725. If you would like to proceed using the AVM value, please uncheck the Order Appraisal checkbox. Before starting the application, be sure to re-run the pricing to confirm that the correct value is used for loan eligibility.

Run Pricing

APPRAISAL ORDERING

You can request a full appraisal on the **HELOC Pricing Scenario** screen if you weren't happy with the AVM value returned. By checking the box for **order appraisal** please enter the estimated appraisal amount. (this will be a charge of up to \$725 to the customer) and you can continue to the application using this estimate until the final appraisal value is returned. Any changes to this section, you would want to re-run pricing for the most accurate rate information. To return to using the AVM value, simply uncheck this box and rerun pricing.

1. Select the **Checkbox** to order an appraisal



Requested HELOC Line Amount
\$ 100,000.00

Origination Fee
No Points

Appraised Value (AVM value to be returned)
\$ 14,154.00

Order Appraisal: Entering a new estimated appraised value in this field will require a full appraisal. To proceed with the application, you must order an appraisal, which is estimated to cost \$725. If you would like to proceed using the AVM value, please uncheck the Order Appraisal checkbox. Before starting the application, be sure to re-run the pricing to confirm that the correct value is used for loan eligibility.

Run Pricing



HELOC LOAN FIELDS & ADDITIONAL FIELDS

This section outlines additional questions that can be answered on behalf of the borrower to help streamline their experience when completing their digital application.

HELOC LOAN FIELDS

This section outlines the HELOC Loan Fields screen.

1. Enter **Marital Status**, **Monthly Income** and select if the borrower has **Self-Employed** income

The screenshot shows the 'HELOC Loan Fields' section of a loan application. The borrower's name is Ron Tintin. The 'Marital Status' dropdown is highlighted with a yellow box. The 'Monthly Income' field is highlighted with a green box. The 'Self-Employed' checkbox is checked, and the 'No' option is highlighted with a purple box. Other fields include First Name (Ron), Middle Name (Tintin), Last Name (Tintin), Suffix, Email Address (ron.tintin.successflow.LMTest@yopmail.com), Cell Phone, Date of Birth (5/5/1945), and Citizenship (US Citizen). The FICO Score is 754. The loan type is HELOC, Loan Amount is \$0.00, DTI is 0/0, Credit Score is 754, and Loan Status is Loan Open. LTV / CLTV / HCLTV is 0.000% / 29.175% / 48.624%. Lock Status is None. There are buttons for Export XML, Application Tracker (3/6), and Loan Status Tracker (1/17).

2. Enter **Monthly HOA Fee**, Select if current mortgage includes **Property Tax**, **HOI**, **Flood Insurance** and **Purpose of HELOC**

The screenshot shows the 'Subject Property Information' section. The street address is 6 Circle Golf Course, Unit, Zip 28374, and City PINEHURST. The state is NC, County MOORE. The current balance of the first lien is \$150,000.00, and the estimated home value is \$14,154.00. The property type is Detached. The 'Monthly mortgage payment include Property Tax?' checkbox is checked, and the 'No' option is highlighted with a blue box. The 'Monthly mortgage payment include Homeowner's Insurance?' checkbox is checked, and the 'No' option is highlighted with a yellow box. The 'Monthly mortgage payment include Flood Insurance?' checkbox is checked, and the 'No' option is highlighted with a red box. The 'Monthly HOA fee' is \$0.00, and the 'Purpose of HELOC' dropdown is highlighted with a blue box.

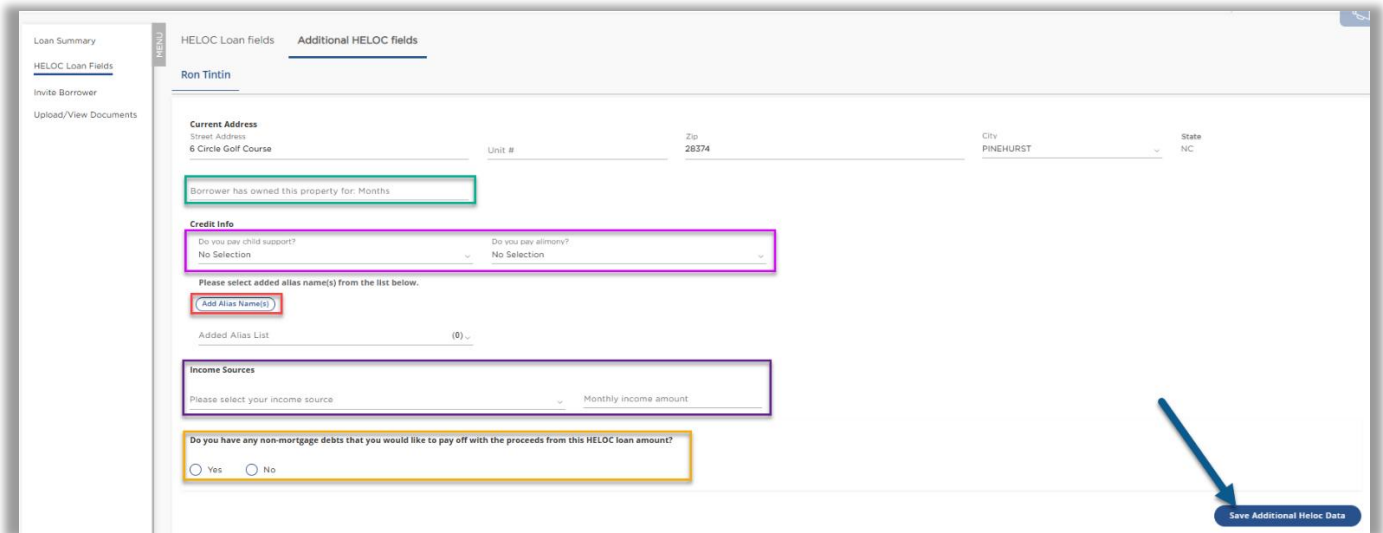
3. Adjust **HELOC Line Amount** or **Initial Draw**
 - a. **Initial Draw** must be at least 90% of **HELOC Line Amount**
 - b. Borrowers cannot request additional draws for 60 days after funding date

The screenshot shows the 'HELOC Information' section. The 'HELOC Line Amount' is \$100,000.00, and the 'Initial Draw' is \$90,000.00. The loan term is 360 months. The 'Same as Subject Property Address' checkbox is checked. The mailing address is 6 Circle Golf Course, Unit, Zip 28374, and City PINEHURST. The state is NC. There is a 'Save Loan Data' button at the bottom right.

ADDITIONAL HELOC FIELDS

This section outlines the Additional HELOC Fields screen.

1. Enter or select the following information
 - a. Borrower has owned this property for: Months
 - b. Child Support or Alimony
 - c. Add Alias Names(Name Appearing on Tax Returns)
 - d. Income Sources
 - e. Pay off of non-mortgage debts



The screenshot shows the 'Additional HELOC fields' screen for a borrower named Ron Tintin. The form is divided into several sections:

- Current Address:** Street Address: 6 Circle Golf Course, Unit #: 28374, City: PINEHURST, State: NC.
- Borrower ownership:** A text input field for 'Borrower has owned this property for: Months'.
- Credit Info:** Two dropdown menus for 'Do you pay child support?' and 'Do you pay alimony?', both currently set to 'No Selection'.
- Alias Names:** A section titled 'Please select added alias name(s) from the list below.' with an 'Add Alias Name(s)' button and an 'Added Alias List' showing '(0)'.
- Income Sources:** A dropdown menu for 'Please select your income source' and a text input for 'Monthly income amount'.
- Non-mortgage debts:** A section titled 'Do you have any non-mortgage debts that you would like to pay off with the proceeds from this HELOC loan amount?' with radio buttons for 'Yes' and 'No'.

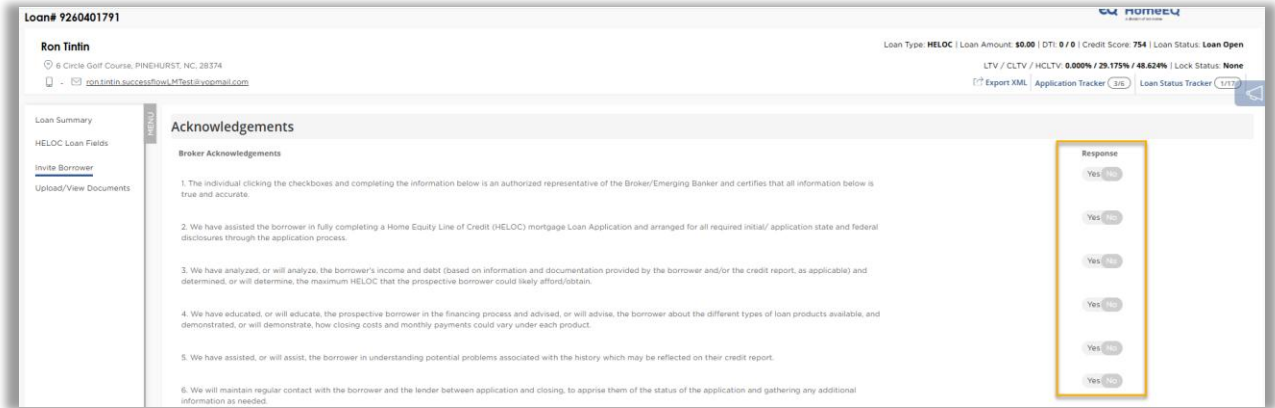
A blue arrow points to the 'Save Additional Heloc Data' button at the bottom right of the form.

2. Click **Save Additional Heloc Data** to continue

ACKNOWLEDGEMENTS

This section covers the **Invite Borrower** screen and final acknowledgements prior to sending the borrower their application link.

1. Toggle the **Acknowledgements** to **Yes**



Loan# 9260401791

Ron Tinlin
 4 Circle Golf Course, PINEHURST, NC, 28374
 ron.tinlin.successflow.MTest@yopmail.com

Loan Type: HELOC | Loan Amount: \$0.00 | DTI: 0 / 0 | Credit Score: 754 | Loan Status: Loan Open
 LTV / CLTV / HCLTV: 0.000% / 20.175% / 48.626% | Lock Status: None
 Export XML | Application Tracker | Loan Status Tracker

Acknowledgements

Broker Acknowledgements

1. The individual clicking the checkboxes and completing the information below is an authorized representative of the Broker/Emerging Banker and certifies that all information below is true and accurate.

2. We have assisted the borrower in fully completing a Home Equity Line of Credit (HELOC) mortgage Loan Application and arranged for all required initial/ application state and federal disclosures through the application process.

3. We have analyzed, or will analyze, the borrower's income and debt (based on information and documentation provided by the borrower and/or the credit report, as applicable) and determined, or will determine, the maximum HELOC that the prospective borrower could likely afford/obtain.

4. We have educated, or will educate, the prospective borrower in the financing process and advised, or will advise, the borrower about the different types of loan products available, and demonstrated, or will demonstrate, how closing costs and monthly payments could vary under each product.

5. We have assisted, or will assist, the borrower in understanding potential problems associated with the history which may be reflected on their credit report.

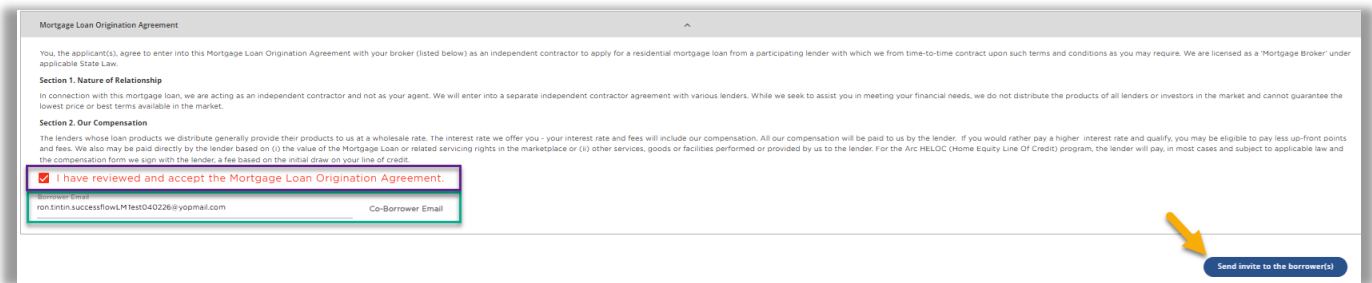
6. We will maintain regular contact with the borrower and the lender between application and closing, to apprise them of the status of the application and gathering any additional information as needed.

Response

Yes No
 Yes No
 Yes No
 Yes No
 Yes No
 Yes No

2. Scroll to the bottom and check **I have reviewed and accept the Mortgage Loan Agreement**

- verify borrower **Email**
- Click **Send invite to the borrower(s)**



Mortgage Loan Origination Agreement

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with your broker (listed below) as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time-to-time contract upon such terms and conditions as you may require. We are licensed as a "Mortgage Broker" under applicable State Law.

Section 1. Nature of Relationship

In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into a separate independent contractor agreement with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2. Our Compensation

The lenders whose loan products we distribute generally provide their products to us at a wholesale rate. The interest rate we offer you - your interest rate and fees will include our compensation. All our compensation will be paid to us by the lender. If you would rather pay a higher interest rate and qualify, you may be eligible to pay less up-front points and fees. We also may be paid directly by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the marketplace or (ii) other services, goods or facilities performed or provided by us to the lender. For the Arc HELOC (Home Equity Line Of Credit) program, the lender will pay, in most cases and subject to applicable law and the compensation form we sign with the lender, a fee based on the initial draw on your line of credit.

I have reviewed and accept the Mortgage Loan Origination Agreement.

ron.tinlin.successflow.MTest040226@yopmail.com Co-Borrower Email

Send invite to the borrower(s)

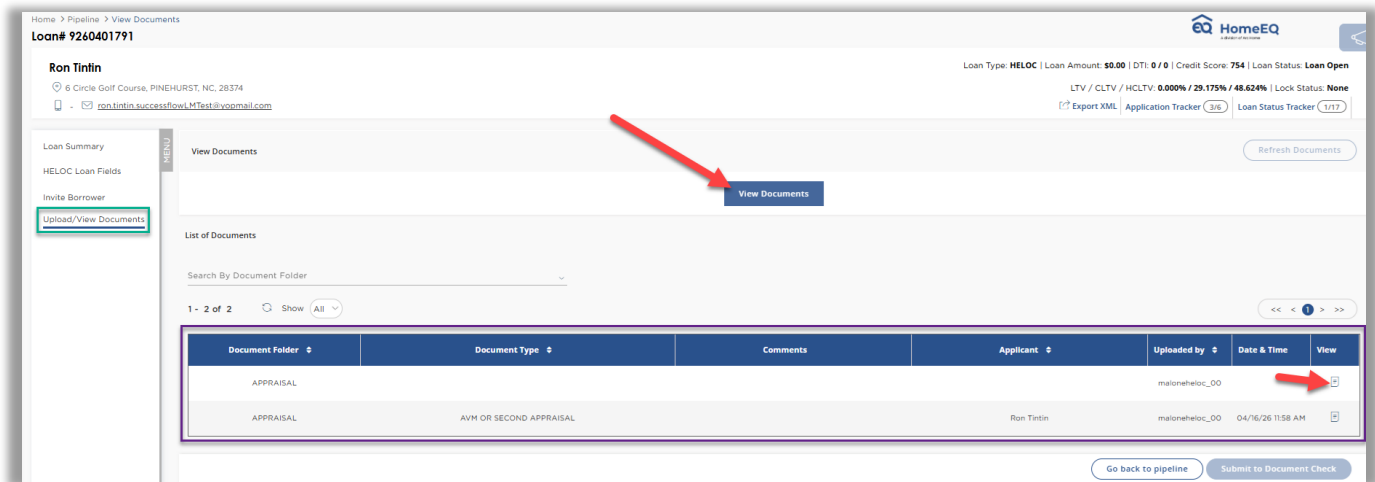
BORROWER RESOURCES

If a borrower needs additional assistance utilize the **HomeEQ Broker Borrower Experience Guided**, located on the ArcHomellc.com website.

DOCUMENT UPLOAD/VIEW DOCUMENTS

This section outlines the Upload/Review Documents section.

1. Navigate to **Upload/View Documents**
2. Click **View Documents** to view all or the **View Icon** to see individual documents



Home > Pipeline > View Documents
Loan# 9260401791

Ron Tintin
6 Circle Golf Course, PINEHURST, NC, 28374
ron.tintin.successflow1.MText@voipmail.com



Loan Type: HELOC | Loan Amount: \$0.00 | DTI: 0 / 0 | Credit Score: 754 | Loan Status: Loan Open
LTV / CLTV / HCLTV: 0.000% / 29.175% / 48.624% | Lock Status: None
Export XML | Application Tracker (3/6) | Loan Status Tracker (1/17)

View Documents Refresh Documents

List of Documents

Search By Document Folder

1 - 2 of 2 Show All

Document Folder	Document Type	Comments	Applicant	Uploaded by	Date & Time	View
APPRAISAL				maloneheloc_00		
APPRAISAL	AVM OR SECOND APPRAISAL		Ron Tintin	maloneheloc_00	04/7/26 11:58 AM	

Go back to pipeline Submit to Document Check