



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
- Disclosure Center to monitor disclosure tracking



SPARC 2.0



Login to your account

Username

Password

LOGIN

[FORGOT PASSWORD?](#)



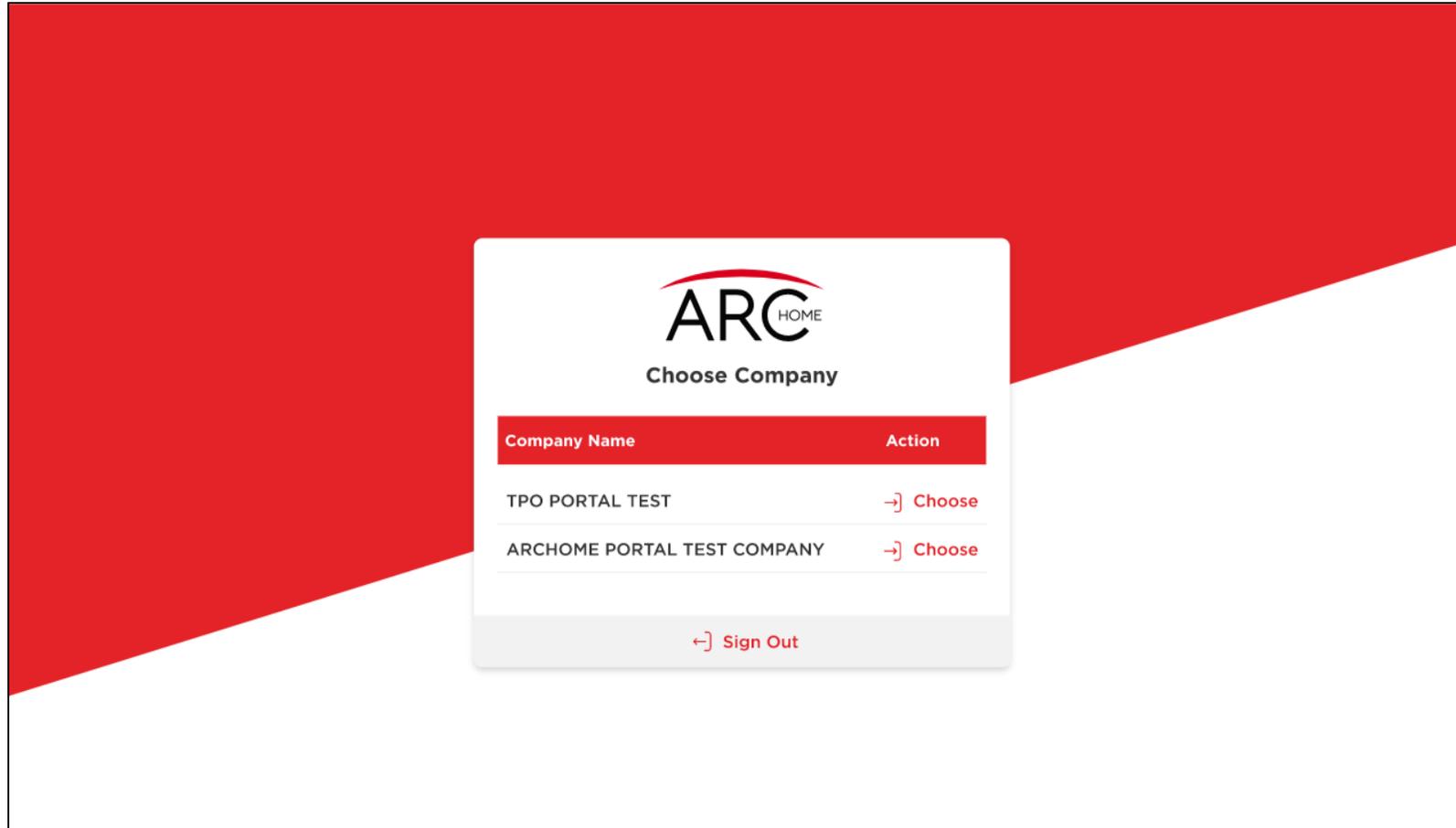
Choose Your Role

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 and the text "SPARC Assist 215-383-9220". A search bar contains the placeholder text "Borrower Last name, Loan#". On the top right, there are icons for "Notification" and "Resources", a user profile for "Lisa Loanofficer_1128 Loan Officer", and 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 "Announcements" and text: "Access recent Arc Home news here." and "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 shown next to the contact information: Portal Assist (215) 383 - 9220. A search bar for 'Borrower Last Name, Loan #' is present. 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'. 'Go' and 'Reset' buttons are also visible.

A summary table provides a high-level overview of loan activity:

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 individual loans is displayed below, with the following data row visible:

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, 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 located in the top right corner of this entry's card. Other programs listed include '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...'. A 'Reasons' section for the first program lists '* * PPP: NOO ONLY'.

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

MENU

- Loan Summary
- Application
- Order Credit
- Pricing
- Order Disclosures
- Upload/View Documents
- Change of Circumstance
- Disclosure Center**
- Conditions
- AUS
- Third Party Services





SPARC 2.0 will be available in July for our Broker Partners!

- Some broker partners have already been invited to begin testing the new system
 - If you're part of that group, please share your feedback with your Arc Home Account Executive
- SPARC 2.0 for Correspondent lenders is coming soon!
- Look for the link to the new portal, once live
- Your existing credentials will work, and your existing pipeline will be visible in the new portal
- SPARC Assist is here to help!



Thank you