

Arc Home – Wholesale Loan Products (Outline)

Source

<https://wholesale.archomellic.com/page/wholesale-loan-products>

Overview

Arc Home (Wholesale) lists multiple product families: Non-QM, Non-Agency, Second & Investment, Conventional & Government, and Jumbo.

Non-QM Highlights

- Access & Edge (and Agency Plus): Full Doc eligible; Access up to \$3.5MM, max 90% LTV, FICO ≥ 660; Edge up to \$3.0MM, max 85% LTV, FICO ≥ 660.
- Access Clean Slate: Full/Alt-Doc; 1x30 housing history or seasoned derogatory credit (12–48 mo); up to \$1.5MM, FICO ≥ 620; up to 85% LTV.
- Access & Edge DSCR: Access up to 80% LTV, DSCR ≥ 0.75, FICO ≥ 640, up to \$2.5MM; Edge DSCR ≥ 0.80, up to 80% LTV, FICO ≥ 700, up to \$3.0MM.
- Access & Edge Alt Income: Bank Statements, 1-Year Full Doc, CPA P&L, 1099; Asset Utilization/Qualifier; Access up to \$3.5MM / 90% LTV / FICO ≥ 660; Edge up to \$3.0MM / 85% LTV / FICO ≥ 660.
- Foreign National: DSCR qualifying; up to \$1.5MM; up to 70% LTV.

Non-Agency / Second & Investment

- FNMA/FHLMC 30-yr Fixed Second Home/Investment: \$100k to Conforming limit; up to 80% LTV; AUS DU Approve/Eligible or LPA Accept.
- Primary Cash-Out (FNMA/FHLMC 30-yr): Max 80% LTV; Min 680 FICO.
- Elite Jumbo Prime: Full Doc; up to \$2.5MM; up to 80% LTV; FICO ≥ 660.
- Marquee Jumbo: To \$3MM; 80% LTV purchase/rate-term; cash-out to 75% LTV; 15/30-yr fixed & 5/6, 7/6, 10/6 SOFR ARMs; non-warrantable condos eligible.

Conventional & Government

- Fannie Mae: Conventional & HomeReady; up to 97% LTV; Standard and High Balance; DU Approve/Eligible.
- Freddie Mac: Conventional up to 95% LTV; Home Possible up to 97% LTV; LPA Accept.
- USDA: FICO ≥ 620; non-traditional credit permitted; Streamlined-Assist Refi; property/income eligibility tools available.
- FHA: FICO ≥ 580; 1–4 units, PUDs/HUD-approved condos; Streamline Refi available.
- VA: To \$1MM; FICO ≥ 600; IRRRL available.

Jumbo

- Elite Jumbo Prime: Full Doc; to \$2.5MM; up to 80% LTV; FICO \geq 660.
- Marquee Jumbo: To \$3MM; 80% LTV purchase/rate■term; cash■out to 75% LTV; non■warrantable condos eligible.
- Access & Edge Agency Plus as noted under Non■QM.

Helpful Links (on page)

- Arc Guideline Update Summary; Arc Home Underwriting Guide; Non■QM Forms; Elite QM Forms; Conventional/Government overlays; Calculators; Fannie Mae & Freddie Mac Selling Guides.

Contact

Arc Home Wholesale • Phone: 844■851■3600 • See site for Account Executive contact and pricing portal (SPARC).