



Non-QM Made Simple



# DISCOVER THE FUTURE OF NON-QM AND NON-AGENCY LENDING

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Innovative Solutions and  
Exceptional Service for Brokers and  
Correspondents

[www.archome.com](http://www.archome.com)



# Trusted by Top Brokers and Correspondents

At Arc Home, we understand the importance of quick, easy, and convenient processes when it comes to choosing the right lending partner. Our dedicated staff, operational efficiencies, and cutting edge technology work harmoniously to ensure that your experience with us is nothing short of exceptional. We take pride in providing a seamless journey from loan submission to closing, saving you valuable time and effort.

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# ELITE QM

Arc Home's Elite Non-Agency loan solutions provide borrowers greater purchasing power for both primary residences and second homes.

## Elite Agency Plus

- Full Doc eligibility; may supplement with Asset Utilization
- Loan amounts to \$3mm
- Up to 89.99% LTV - no MI
- FICO down to 640

## Elite Alt Income - Bank Statements, 1-Year Full Doc, 1099s

- 24-month personal and business bank statement options
- 2-year 1099 available
- Up to 80% LTV
- Loan amounts to \$3mm with 680 FICO

## Elite Alt Income - Asset Utilization

- Loan amounts to \$3mm
- Up to 80% LTV
- FICO down to 680



### Wholesale

Click or scan to view **Elite QM product matrices**



### Correspondent

Click or scan to view **Elite QM product matrices**

# ACCESS NON-QM

Choose Arc Home for the most diverse Non-QM options. We make it easier to qualify more borrowers and grow your business. With flexible terms, jumbo limits, and varied documentation options Arc's Access product suite makes it easier for brokers to qualify more borrowers.

## Access Alt Income - Bank Statements, 1-Year Full Doc, CPA P&L, 1099s

- 12- and 24-month bank statement options
- 1- and 2-year 1099 available
- Up to 90% LTV with 700 FICO
- Loan amounts to \$3mm

## Access Alt Income - Asset Utilization

- Divide eligible assets by 60 months to calculate income!
- Loan amounts to \$3.0mm
- Up to 80% LTV
- FICO down to 660

## Access Alt Income – Asset Qualifier

- No income or DTI calculation - qualify on asset balance!
- Loan amounts to \$2.5mm
- Up to 70% LTV
- FICO down to 640



### Wholesale

Click or scan to view **Access Non-QM product matrices**



### Correspondent

Click or scan to view **Access Non-QM product matrices**



# ACCESS NON-QM

## Access Agency Plus

- Full Doc eligibility; may supplement with Asset Utilization
- Loan amounts to \$3.5mm
- Up to 90% LTV with 660 FICO

## Access DSCR

- Loan amounts to \$3mm
- Up to 80% LTV
- FICO down to 640

## Access Clean Slate

- Full and Alt Doc eligibility
- Offers 1x30 housing history OR derogatory credit seasoned 12-48 months
- Loan amounts to \$1.5mm with 620 FICO
- Up to 85% LTV



### Wholesale

Click or scan to view **Access Non-QM product matrices**



### Correspondent

Click or scan to view **Access Non-QM product matrices**

# SECOND & INVESTMENT

Arc Home's expansive portfolio of Second Home and Non-Owner-Occupied loan programs offer Non-QM and Non-Agency options. From a dream summer home to growing your investment portfolio, Arc Home has the solution.

## Conventional 30 Year Fixed Rate Investment Property

- Loan amounts to \$2mm
- Up to 85% LTV - no MI
- FICO down to 640
- AUS Underwriting - DU Approve or LPA Accept

## FNMA/FHLMC 30 Yr Fixed Second Home & FNMA/FHLMC 30 Yr Fixed Investment

- Loan amounts from \$100,000 to Conforming loan limit
- Up to 80% LTV
- Credit score per AUS
- AUS Underwriting - DU Approve/Eligible or LPA Accept

## Access DSCR

- Loan amounts to \$3mm
- Up to 80% LTV
- FICO down to 640



### Wholesale

Click or scan to view **Second & Investment product matrices**



### Correspondent

Click or scan to view **Second & Investment product matrices**

# PARTNER

Our commitment is to empower our partners to expand their business, enhance client relationships, and confidently say 'Yes' to a broader range of borrowers with our flexible lending solutions.

## Instant Pricing

Choosing Arc Home means securing a competitive edge in the market with our industry-leading pricing. We're not just priced to compete; we're priced to win your business, ensuring you can offer your clients the most attractive lending solutions available.



**Wholesale Quick Pricer**



**Correspondent Quick Qualifier**

## Quick, Easy and Convenient - The Arc Home Way

At Arc Home, we prioritize delivering the best tools and processes to ensure a seamless experience when doing business with us. Our commitment to innovation and efficiency means you can count on easy and efficient transactions, allowing you to focus on what matters most - serving your clients and growing your business.

## Personalized Marketing Materials

Capture attention and strengthen your relationships with Arc Home's White Label Flyers! Personalize these powerful marketing tools to showcase the benefits of Non-QM lending and establish yourself as an expert in the market.



**White Label Marketing**

[www.archome.com](http://www.archome.com)



[sales@archome.com](mailto:sales@archome.com)



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