



Income Analysis Request

- Email this completed form to scenarioexception@archomeloans.com with the documentation noted below
- Upload this form and Deal Desk response with your loan submission to Arc Home

**** Call our Non-QM Deal Desk directly at 215-720-1815! ****

Client Company:	Requestor Name:
Borrower Name:	Requestor Email:
Account Executive:	Doc Type:
Name on Bank Statements:	

Check one or more options below for calculation of Bank Statement, Asset Utilization, or Complicated Tax Returns income.

___ Self-Employed Bank Statement Calculation (Non-Agency)

Please send **Bank Statements**, a **Business Narrative** from the borrower ([page 2](#) of this document), and **this form** to scenarioexception@archomeloans.com. Arc Home will use an expense factor based on the business narrative provided by the borrower. The expense factor may be adjusted when the case file is submitted for production underwriting if the loan documentation indicates a different expense factor would be more appropriate.

___ Asset Utilization Calculation (Non-Agency)

Please send **financial account statements** to be used for income and **this form** to scenarioexception@archomeloans.com.

___ Complicated Tax Return Analysis

Please provide **all tax returns and schedules**, along with **this form**, to scenarioexception@archomeloans.com.

___ Other Income Analysis

Please provide **all required documentation for selected income type**, along with **this form**, to scenarioexception@archomeloans.com.

Arc Access & Arc Elite

Business Narrative



Contact Information	
Borrower Name:	Business Phone Number:
Business Name:	Business Address:

Please complete the following Business Narrative information for the business in which you are submitting Bank Statement or 1099 income documentation to qualify.

Description of the business?			
Please confirm whether your business is purely a Service business or a Product based business. Note: Product based businesses include those where the cost of materials is borne by the business (for example, construction or contracting where the cost of materials is included in the business revenue that is collected by the business).			
<input type="checkbox"/>	Product Business	<input type="checkbox"/>	Service Business
Outlook for the future of the business?			
Information about the products and/or services offered by this business?			
Outline of how the business and management team is organized?			
Number of employees and/or contractors?			
Please identify the Employee and/or Contractor count. Note: This count should only include employees/contractors aside from the owners of the business.			
<input type="checkbox"/>	0 Employees/Contractors (other than business owners)	<input type="checkbox"/>	1-10 Employees/Contractors
<input type="checkbox"/>		<input type="checkbox"/>	> 10 Employees/Contractors
Percentage of business owned by applicant(s)?			
For 12- and 24-month 1099 income documentation, what is the annual expense factor for this business? (N/A for Bank Statement income)			

The Bank Statements that are submitted for this review are expected to identify stable and consistent revenue and/or income that is related to the borrower(s) self-employment business. The Arc Home scenario team review member will review the bank statement data and will attempt to identify any deposits that either do not appear to be related to the borrower(s) self-employment earnings OR that do not appear to be stable and consistent, and will adjust our calculations accordingly. However, in order to ensure the accuracy of this calculation and to provide the greatest service to the borrower, to the extent that there are deposits or activity on these accounts that are not related to standard, ongoing revenue related to the borrower(s) self-employment business, please identify those on submission. As appropriate, during the loan origination process, Arc Home underwriting may require explanations and/or verification of deposits to confirm that the income that has been calculated can be considered stable business income that is likely to continue.

Borrower Signature: _____ Date Completed: _____



2021 Arc Home LLC | All Rights Reserved | Nothing in this document shall constitute a commitment to lend or guaranty to lend at a specified rate or under any specific terms and conditions. Eligibility to participate in any and all commercial lending programs are subject to credit review, underwriting and subject property approval. Programs, rates, fees, terms and conditions are subject to change at any time and without notice.

Arc Home LLC conducts business as Arc Home Loans LLC in AR, FL, IL, MO, TX and WI and, as Arc Home LLC, a limited liability company of Maryland, in OR.

09/13/2021