



Scenario Request

Email this completed form to scenarioexception@archomeloans.com, AND 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 Email:	
Requestor Name:		Requestor Phone:	
Account Executive:		Borrower Name:	
Loan Program:		Property Address:	
Loan Purpose:		Property Type:	
Loan Amount:		Appraised Value:	
Loan Occupancy:		Purchase Price:	
Doc Type:		Months of Reserves:	
LTV:	CLTV:	DTI:	DSCR:
FICO – Borrower #1:		FICO – Borrower #2:	

Check one or more options below for help with Guidelines, Bank Statement Income, Asset Utilization Income, or Complicated Tax Returns

__ General Guideline Question(s)

Please state the question for which you would like assistance:

__ Non-Agency Self-Employed Bank Statement Calculation

Please send **Bank Statements**, a **Business Narrative** from the borrower (description of business, outlook for the business future, information about the products/services, outline of how the business and management team is organized, and number of full-time employees and/or contractors), 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.

__ Non-Agency Asset Utilization Calculation

Please send **financial account statements** to be used for income, a completed **Arc Home income calculator** (found [HERE](#)), 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.

Arc Access 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?
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 full-time employees and/or 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)

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.

04/21/2021