



# Loan Re-Work Request Form

## CONTACT INFORMATION

Broker Name: \_\_\_\_\_ Date: \_\_\_\_\_ **NON-LICENSED ORIGINATOR:**  
 Acra Lending Loan #: \_\_\_\_\_ Acra Lending AE: \_\_\_\_\_  
 Borrower Name(s): \_\_\_\_\_  
 Subject Property Address: \_\_\_\_\_

## LOAN INFORMATION

Requested Loan Amount: \_\_\_\_\_ Estimated Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ LTV: \_\_\_\_\_ CLTV: \_\_\_\_\_  
 Manner In Which Title Will Be Held: Individual  
 Entity - \$495 Entity Review Fee (Provide required Entity Doc)  
 Trust - \$395 Trust Review Fee (Provide required Trust Doc)

## ACRA LENDING QUOTED GRADE

**FINAL INTEREST RATE:** \_\_\_\_\_ **FINAL PRICE:** \_\_\_\_\_ (Ex. Price base 100 = Par)

### RE-WORK REQUEST:

### BROKER MUST ALSO PROVIDE THE FOLLOWING:

- Borrower Paid Comp (BPC): Broker Origination % \_\_\_\_\_ OR flat fee \_\_\_\_\_
- Lender Paid Comp (LPC) % \_\_\_\_\_ (Broker must be approved for LPC)
- Appraisal Fee \$ \_\_\_\_\_ (Broker must provide invoice)
- 2<sup>nd</sup> Appraisal Fee \$ \_\_\_\_\_ (Broker must provide invoice)
- 442 Fee \$ \_\_\_\_\_ (Broker must provide invoice)
- Credit Report \$ \_\_\_\_\_ (Broker must provide invoice)
- Contract Processing Fee \$ \_\_\_\_\_ (Provide Invoice AND NMLS Licensing Registration for processor; cannot be an employee of broker or NMLS sponsored by broker)
- List other fees to be redisclosed: \_\_\_\_\_  
(Fees not disclosed or under disclosed are subject to a RESPA cure)

### BROKER MUST ALSO PROVIDE THE FOLLOWING:

- 1003 reflecting the terms being requested
- Estimated settlement statement reflecting the terms being processed
- Fully executed addendum to purchase contract IF there are changes to purchase price, etc
- Note: Additional documentation may be required

**ATTENTION:** Changes to loan terms may require that Acra Lending issue **RE-DISCLOSURES** to the borrower(s). There is a 72 hour turn-time for re-disclosures to be issued once the terms have been approved by underwriting. The borrower must confirm receipt of the **RE-DISCLOSURES**.

Mail Box Rule and Regulatory waiting periods apply for all Loan Estimates and Closing Disclosures and **CANNOT** be waived. The Mail Box Rule timeframe can be shortened if receipt (via email from the borrower) is confirmed.