

## CONTACT INFORMATION

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

## LOAN INFORMATION

Requested Loan Amount: \_\_\_\_\_ LTV: \_\_\_\_\_ CLTV: \_\_\_\_\_

Estimated Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ FICO: \_\_\_\_\_

### 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)

### Non-Prime Income Type:

- Full Doc W-2 or 1040s
- 24 Months Bank Stmtts
- 12 Months Bank Stmtts
- Net Rents
- Asset Depletion
- ATR in Full
- Investor Cash Flow /NOO  
DSCR+ – NON-TRID  
(business purpose)
- NOO DTI – NON-TRID
- WVOE Only
- 1099 Only
- P&L

### Purpose:

- Purch
- R&T Refi
- Cash-Out Refi

### Misc:

- Foreign National
- ITIN
- Close in Entity
- 1031 Exchange
- TX 50(a)(6) O/O HM  
Equity-C/O
- TX 50(f)(2) O/O HM  
Equity To R/T
- Cross Collateral /  
Blanket  
(Exception email from Sr. Mgmt  
required)

### Occupancy:

- O/O
- N/O/O
- 2nd

### Term:

- 5/1 ARM (Std)
- 5/1 ARM with I/O
- 7/1 ARM
- 7/1 ARM with I/O
- 30yr Fixed
- 10yr I/O 40yr Term

### Property Type:

- Non-Warrantable Condo
- Condo/PUD
- 2-4 Units  
(2-4 unit 2nd Home are not  
permitted on Jumbo Prime)
- Condotel
- PudTel
- Short Term Rental
- SFR
- SFR/PUD
- Rural

### Prepayment Penalty:

Prepay Buyout (1.5%)

- 1yr PPP (3%)
- 2yr PPP (3%, 3%)
- 3yr PPP (3%, 3%, 3%)
- 3yr PPP (5%, 5%, 5%)

See Rate Sheet for pricing  
on each PPP option

- 5yr PPP (5%, 4%, 3%, 2%, 1%)
- 5yr PPP (5%, 5%, 5%, 5%, 5%)

## ACRA LENDING QUOTED GRADE

Rate: \_\_\_\_\_ % Credit Grade: \_\_\_\_\_

### Re-Work Request

A loan CANNOT be re-worked from NON-PRIME to JUMBO-PRIME or vice versa.  
Re-submission will be required.

### 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

## PRICING

	Rate	Fee
<b>Start</b>		
Bank Statement		
Cash Out		
Close in Entity		
Condotel		
Discount		
Fixed / 7yr		
Foreign National		
I.O.		
Loan Amount		
L.P.C.		
Non-Owner		
Non-Warrantable Condo		
PudTel		
Other		
Rural		
Second Home		
Short Term Rental		
Units		
<b>Total</b>		

**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.