



Wholesale Loan Submission Form

CONTACT INFORMATION

Broker Name: _____ NMLS Corp #: _____ NMLS Branch #: _____
 Broker Address: _____ **NON-LICENSED ORIGINATOR:**
**Branch address and branch NMLS # must match 1003*
 Loan Officer: _____ NMLS MLO #: _____
 LO Cell: _____ Loan Processor: _____
 LO Phone: _____ LP Phone: _____ LP NMLS #: _____
**If 3rd Party*
 LO E-mail: _____ LP E-mail: _____

BORROWER INFORMATION

Borrower Name(s): _____ Borrower E-mail: _____
 Property Address: _____ **Purchase Contract COE Date:** _____

CLOSING AGENT INFORMATION

Company Name: _____ Agent Name: _____
 Company Address: _____ Agent State License #: _____
 E-mail Address: _____ Phone #: _____ Title/Escrow Order #: _____

**Acra Lending does not allow broker owned/affiliated closing/settlement agents. *Selling agent cannot have affiliation with closing/settlement agent*

LOAN INFORMATION

Requested Loan Amount: _____ LTV: _____ CLTV: _____ FICO: _____ **Manner In Which Title Will Be Held:**
 Estimated Value: _____ Purchase Price: _____ Credit Grade: _____ Rate: _____

- 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 Stmt
- 12 Months Bank Stmt
- 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%)
- 5yr PPP (5%, 4%, 3%, 2%, 1%)
- 5yr PPP (5%, 5%, 5%, 5%, 5%)

**See Rate Sheet for pricing
on each PPP option**

QUALIFICATION / SUBMISSION REQUIREMENTS

Required:

- URLA & Borrowers
Authorization
(provide separate URLA for entity)
- Est. Loan Cost & Fees
Itemization
- Income / Bank Statements /
Rental Agreements
- Purchase Contract
(if applicable)
- Acra Lending E-Consent Form
- FNMA 3.4 (MISMO / XML)
Data File
- Tax Payer First Consent Form
–Full Doc

Bank Statement Loans:

- 24 12 3 Acra Lending Deposit Spreadsheet

Source of funds to close:

Specific Borrower Requirements:

ACRA LENDING AE: _____

If you would like to submit a loan application to Acra Lending for consideration please speak with your Account Executive. Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your Account Executive shall not be considered a loan submission. Upon speaking with your Account Executive you will be advised of the process and procedures for submitting a Loan Application to Acra Lending. Should you have questions regarding TILA-RESPA Integrated Disclosures and how they impact your business, please consult your legal counsel.

By submitting this loan application to Acra Lending, Broker is confirming that they (A) have received and amassed the requisite six pieces of information described under 12 CFR 1026.2(a)(3) today and are relying on Acra Lending to issue the Loan Estimate form, any revised Loan Estimate forms, and the Closing Disclosure as consistent with 12 CFR 1026.19; and (B) are assigning any & all submitted borrower authorizations to Acra Lending.

Rev: 010423

25531 Commercentre Drive, Suite 160, Lake Forest, CA 92630
(888) 800-7661 | www.acralending.com

NMLS ID 144549