



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:

Subject 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/aTiated closing/set tlement agents. \*Selling agent cannot have aTiation with closing/set tlement agent

LOAN INFORMATION

Requested Loan Amount: LTV: CLTV: FICO:

Estimated Value: Purchase Price: Credit Grade: Rate:

**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 Stmt

☐ 12 Months Bank Stmt

☐ Net Rents

☐ Asset Depletion

☐ ATR-In-Full

☐ Investor Cash Flow /NOO DSCR+ – NON-TRID  
(business purpose)

☐ No Ratio DSCR

☐ NOO DTI – NON-TRID

☐ WVOE Only

☐ 1099 Only

☐ P&L

☐ 1 Score / No Score

**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

☐ 30yr Fixed - 5yr I/O

**Property Type:**

☐ Non-Warrantable Condo

☐ Condo/PUD

☐ 1-2 Units

☐ 3-4 Units

☐ Condomotel

☐ PudTel

☐ Short Term Rental

☐ SFR

☐ SFR/PUD

☐ Rural

☐ Manufactured Homes

**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:**

**Date Submitted to Acra Lending ("Submission Date"):**

Specific Borrower Requirements:

Acra Lending AE:

By signing below, you represent and warrant that (i) the applicant submitted this information (the "Applicant Information") to Acra Lending for the first time as of the Submission Date; (ii) you have all applicable permissions from the applicant to submit the Applicant Information on behalf of the applicant to Acra Lending and such Applicant Information may be used by Acra Lending to provide the applicant with a Loan Estimate within 3 days of receiving this signed Submission Form from you; and (iii) if the Applicant Information was previously submitted as an application to another lender, the applicant received all proper disclosures as required by applicable law by either you or the previous lender and/or was subsequently withdrawn or canceled before it was deemed a complete application as defined by applicable law and therefore an adverse action letter was never issued. If you would like to submit a loan application to Acra Lending for consideration please speak with your Account Executive.

Broker/MLO Signature: Broker/MLO Name: