



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:

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:

Rev: 11/29/2023

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NMLS ID 144549



Broker Disclosure Date					
BROKER LOAN COST & FEES ITEMIZATION					
CHARGES	%	NAME OF COMPANY	POC	AMOUNT PAID BY BORROWER	AMOUNT PAID BY SELLER/LENDER
A. Origination Charges					
Loan Discount Points					
Mortgage Broker Fee					
Broker Processing Fee					
Contract Processing Fee					
Commitment Fee*					
Exception Fee					
B. Services Borrower Did Not Shop For					
Appraisal Fee					
Attorney's Fee					
BPO Fee					
Credit Report Fee					
Redraw Fee					
C. Services Borrower Did Shop For					
Abstract or Title Search					
Courier Fee					
Disbursement Fee					
Lender Coverage					
Title - Attorney's Fee					
Title - Document Preparation					
Title - Notary Fee					
Title - Settlement Agent Fee					
Wire Transfer Fee					
Sub-Escrow Fee					
Closing Fee/Escrow Fee					
Title Exam					
Title Insurance Binder - Wet					
Title Endorsements					
Loan Tie-In Fee					
Owners Title Fee - Purchase					
Survey					
D. Taxes and Other Government Fees					
Recording Fee - Deed					
Recording Fee - Mortgage					
Recording Fee - Release					
Transfer Tax Fee					
GA GRMA Fee (GA Only)					
City/County Deed Tax/Stamp Fee					
City/County Mortgage Tax/Stamp Fee					
State Deed Tax/Stamp Fee					
State Mortgage Tax Stamp Fee					
Total					

*NJ - Underwriting fee needs to be called commitment fee

The content in this communication is provided for informational purposes only and should not be considered legal advice. Should you have any questions regarding TILA-RESPA Integrated Disclosure and how it impacts your business, please contact your legal counsel.

Date: 09/05/2023