



# Loan Purchasing After the 15<sup>th</sup>

CORRESPONDENT  
OPERATIONS



**Acra**  
LENDING  
LEARNING & DEVELOPMENT



# Loan Purchasing After the 15th

## 1. Reference Amortization Schedule or Payment History to determine Principal Amount.

Amortization Schedule:

### AMORTIZATION SCHEDULE

#### GENERAL LOAN PARAMETERS:

Original Value: 850,000.00  
 Original Principal Balance: 425,000.00  
 Term in months: 360  
 Interest Rate: 4.875

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance
1	04/01/22	2,249.13	1,726.56	522.57	0.00	424,477.43
2	05/01/22	2,249.13	1,724.44	524.69	0.00	423,952.74
3	06/01/22	2,249.13	1,722.31	526.82	0.00	423,425.92

Payment History:

Payment History							
Report Date: 3/30/2022			Borrower: [REDACTED]			Loan # [REDACTED]	
Due Date	Received date	Amount Due	Amount Paid	Principal	Interest	Escrows Account	Buyer
4/1/2022		\$ 2,249.13		\$ 522.57	\$ 1,726.56	\$ -	N
5/1/2022		\$ 2,249.13		\$ 524.69	\$ 1,724.44	\$ -	N
		Amount at Closing	Credited	Current Amount	Purchase Advise	Net	
Unpaid Principal Balance		\$ 425,000.00		\$ 425,000.00		\$425,000.00	
Escrow Balance		\$ -		\$ -		\$ -	
Buydown Funds		0		0		\$ -	

2. Input Principal Amount via Purchase Advise screen with comments referencing "Add on PI pmt" under Name with principal amount derived from the above payment history document.

*\* Note – Principal input is for information purposes. It should not impact PA purchase dollar amount OR the Investor wire amount.*

**Correspondent Loan Purchase Advice**

ilication	Tax Service:	100.00
29	Acra Fee:	995.00
	Name	Amount
	Add on PI pmt: Principal Pmt	522.57
	Add on PI pmt:	

3. Calculate the UPB amount and input as follows:

**Note "Principal" amount less principal monthly amount for UPB input on the Purchase advise screen.**

$\$425,000$  (Note Loan Amount) –  $\$522.57$  (Principal Payment) =  $\$424,477.43$  (UPB)

**NOTE**

MIN: 101030920220125032      Loan Number: [REDACTED]

FEBRUARY 19, 2022      ALHAMBRA      CALIFORNIA

[Date]      [City]      [State]

[REDACTED]

[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$ 425,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is AAA CAPITAL INVESTMENT, INC, A CORPORATION (CFL # 01835649)

**UPB Input:**

**Acra Lending - Individual Loan Purchase Advice**

Loan Number:	[REDACTED]	W/H Lender	Barclays
Borrower:	[REDACTED]		
Property Address:	[REDACTED]		
First Payment Due:	04/01/2022	Acra Lending Next Payment Due:	05/01/2022
Purchase Date:	03/30/2022	Servicing Transfer:	04/15/2022
Principal Balance:			\$ 424,477.43
Purchase Price:	100.875 %		
Purchase Dollars:			\$ 428,191.61
Interest Rate:	4.875 %	Per Diem:	\$ 57.4813
Interest:	03/30/2022 - 03/01/2022		\$ 1,666.96
# Days:			
<u>Less Impounds/Escrows:</u>			
Property Taxes:			
Insurance:			
Flood:			
Hazard:			
Association Dues			
Aggregate:			
Total Escrow Balance:			\$ 0.00
<u>Less Fees:</u>			
Tax Service:		\$ 100.00	
Acra Lending Fee:		\$ 995.00	
Principal Pmt		\$ 522.57	