

CORRESPONDENT OPERATIONS







Loan Purchasing After the 15th

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

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	Principal Payment and Interest Interest Date Payment Portion			Principal Portion	Mortgage Insurance Payment	Remaining
1	04/01/22	2.249.13	1,726.56	522.57	0.00	Balance
2	05/01/22	2,249.13	1,724.44	524.69		424,477.43
3	06/01/22	2,249.13	1.722.31	526.82	0.00	423,952.74

Payment History:

	Payment History						
Report Date: 3/30/2022		Borro	wer:	I.oan #			
4/1/2022	Received date	Amount Due \$ 2,249.13	Amount Paid	Principal \$ 522.57	Interest \$ 1,726.56	Escrows Account	Buyo
5/1/2022		\$ 2,249.13		\$ 524.69	\$ 1,724.44	\$ =	2
			Amount at Closing	Credited	Current Amount	Purchase Advise	Net
Unpaid Principal Balance		\$ 425,000.00		\$ 425, 000.00		\$425,	
	Escrow Balance		\$ -		\$ -		\$
Buydown Funds			0		0	2	

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.

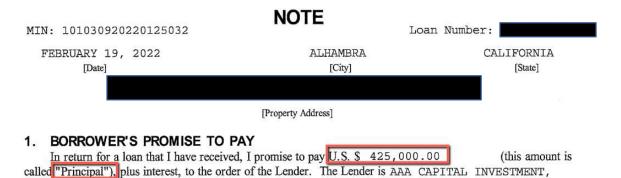
Correspo	ondent Loan	Purchase Ad	dvice		
lculation		Tax Service:	100.00		
29		Acra Fee:	995.00		
		Name		Amount	
	Add on PI pmt:	Principal Pmt			522.57
	Add on Pl pmt:				

3. Calculate the UPB amount and input as follows:

INC, A CORPORATION (CFL # 01835649)

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)



UPB Input:

Acra Lending - Individual Loan Purchase Advice

Loan Number:		W/H	Lender Baro	lays		
Borrower:						
Property Address:						
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:					1,000.00	
Less Impounds/Escrows	<u>s:</u>					
Property Taxes:						
Insurance:						
Flood:						
Hazard:						
Association Dues						
Aggregate:						
Total Escrow Balance:					\$ 0.00	
Less Fees:						
Tax Service:			\$ 100.00			
Acra Lending Fee:			\$ 995.00			
Principal Pmt			\$ 522.57			