



AE Loan Synopsis Form

Date: _____

CONTACT INFORMATION

Broker Name: _____

NON-LICENSED ORIGINATOR: _____

Acra Lending AE: _____

○ New Submission ○ Re-Submission

Previous Loan #: _____

PREScreen COMPLETED:

Borrower Name(s): _____

LOAN INFORMATION

Requested Loan Amount: _____ LTV: _____ CLTV: _____

Estimated Value: _____ Purchase Price: _____ FICO: _____

Non-Prime Income Type:

☐ Full Doc W-2 or 1040s*

☐ 24 Months Bank Stmts*

☐ 12 Months Bank Stmts*

☐ 3 Months Bank Stmts*

☐ Net Rents*

☐ Asset Depletion*

☐ ATR in Full*

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

☐ NOO DTI – NON-TRID*

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)

☐ 5-29 Units*

☐ Condotel*

☐ PudTel*

☐ Short Term Rental

☐ SFR

☐ SFR/PUD

☐ Rural

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)

Jumbo Prime Only: Full Doc Required

☐ 30 Year Fixed

(No prepay allowed)

Rate: _____ Price: _____

*Not permitted on Jumbo Prime

ACRA LENDING QUOTED GRADE

If broker or branch have submitted less than six loans, please choose: ○ New Broker ○ New Branch ○ Not New

B.P.C.

Rate: _____% Points: _____ Fee: \$ _____ Credit Grade: _____

L.P.C.

Rate: _____% Points: _____ Credit Grade: _____

☐ L.P.C. is Broker Approved

Prepayment Penalty:

○ 1 year ○ 2 year ○ 3 year ○ 4 year ○ 5 year

AE Notes

Re-Sub: Have you provided the missing documents (including all PTDs from prior approval)?

○ Yes ○ No

If **NO**, what has changed from the previous submission?

PRICING		
	Rate	Fee
Start		
Bank Statement		
Cash Out		
Close in Entity		
Condotel		
Discount		
Fixed / 7yr		
Foreign National		
I.O.		
Loan Amount		
L.P.C.		
Non-Owner		
Non-Warrantable Condo		
PudTel		
Other		
Rural		
Second Home		
Short Term Rental		
Units		
Total		