

Client Name: \_\_\_\_\_ NMLS Corp #: \_\_\_\_\_ NMLS Branch #: \_\_\_\_\_

Client Address: \_\_\_\_\_

*\*Branch address and branch NMLS # must match 1003*

Loan Officer: \_\_\_\_\_ NMLS MLO #: \_\_\_\_\_

LO Cell: \_\_\_\_\_ Loan Processor: \_\_\_\_\_

LO Phone: \_\_\_\_\_ LP Phone: \_\_\_\_\_

LO E-mail: \_\_\_\_\_ LP E-mail: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_ Borrower E-mail: \_\_\_\_\_

Property Address: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Company Name: \_\_\_\_\_ Agent Name: \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Phone #: \_\_\_\_\_ Title/Escrow Order #: \_\_\_\_\_

Requested Loan Amount: \_\_\_\_\_ LTV: \_\_\_\_\_ CLTV: \_\_\_\_\_  
Estimated Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ FICO: \_\_\_\_\_

<b><u>Non-Prime Income Type:</u></b> <input type="checkbox"/> Full Doc W-2 or 1040s* <input type="checkbox"/> 24 Months Bank Stmt*s <input type="checkbox"/> 12 Months Bank Stmt*s <input type="checkbox"/> 3 Months Bank Stmt*s <input type="checkbox"/> Net Rents* <input type="checkbox"/> Asset Depletion* <input type="checkbox"/> ATR in Full* <input type="checkbox"/> NOO DSCR+ – NON-TRID* <input type="checkbox"/> NOO DTI – NON-TRID* <i>(business purpose)</i>	<b><u>Purpose:</u></b> <input type="checkbox"/> Purch <input type="checkbox"/> R&T Refi <input type="checkbox"/> Cash-Out Refi  <b><u>Occupancy:</u></b> <input type="checkbox"/> O/O <input type="checkbox"/> N/O/O <input type="checkbox"/> 2nd	<b><u>Misc:</u></b> <input type="checkbox"/> Foreign National* <input type="checkbox"/> ITIN* <input type="checkbox"/> Close in Entity*  <b><u>Term:</u></b> <input type="checkbox"/> 5/1 ARM (Std) <input type="checkbox"/> 5/1 ARM with IO <input type="checkbox"/> 7/1 ARM <input type="checkbox"/> 7/1 ARM with IO <input type="checkbox"/> 30yr Fixed	<b><u>Property Type:</u></b> <input type="checkbox"/> Non-Warrantable Condo* <input type="checkbox"/> Condo/PUD <input type="checkbox"/> 2-4 Units* <i>(2-4 unit 2nd Home are not permitted on Jumbo Prime)</i>	<input type="checkbox"/> CondoTel* <input type="checkbox"/> PudTel* <input type="checkbox"/> SFR <input type="checkbox"/> SFR/PUD <input type="checkbox"/> Rural
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**Jumbo Prime Only:** *Full Doc Required*  
☐ 30 Year Fixed  
*(No prepay allowed)*  
 Rate: \_\_\_\_\_ Price: \_\_\_\_\_

<b><u>Required:</u></b>		<b><u>For Submission of One of These:</u></b>
<input type="checkbox"/> Originators Statement for Information	<input type="checkbox"/> Purchase Contract (if applicable)	<input type="checkbox"/> Preliminary Title Report (effective date within 60 days of submission), Escrow Instructions & All Addendums
<input type="checkbox"/> 1003 Application & Borrowers Authorization (provide separate 1003 for entity)	<input type="checkbox"/> FNMA 3.2 Data File (MISMO / FNM not PCF)	<b><i>OR...</i></b>
<input type="checkbox"/> Acra Lending Fees Form	<input type="checkbox"/> Anti-Steering	<input type="checkbox"/> Appraisal Report (not older than 120 days; refer to our website at: <a href="https://www.acralending.com/resources/appraisals-bpos">https://www.acralending.com/resources/appraisals-bpos</a> )
<input type="checkbox"/> Income / Bank Statements / Rental Agreements	<input type="checkbox"/> Assets / Reserves (if applicable)	<input type="checkbox"/> Appraisal 1007 Rent Survey (if N/O/O)
<input type="checkbox"/> Credit Report (Acra to pull NEW credit not older than 60 days)	<input type="checkbox"/> Tax Payer First Consent Form – Full Doc (identifying broker company name)	<input type="checkbox"/> Broker LE/ITP (TRID) (if appraisal ordered prior to Acra Lending Submission)
	<input type="checkbox"/> Fully Executed 4506C Form (Jumbo Prime) <i>*Borr info matches 1040s; Box 6 shows 1040; Mark Box 6a, Box 8 lists 12/31/2019 and 12/31/2018. Include 12/31/20 if borrower has provided 2020 "filed" tax returns; "Signatory Attest" box must be marked; borrower must sign and date.</i>	

**Bank Statement Loans:** ☐ 24    ☐ 12    ☐ 3    ☐ Acra Lending Deposit Spreadsheet

**Source of funds to close:** \_\_\_\_\_

### Specific Borrower Requirements:

**ACRA LENDING BDO:** \_\_\_\_\_

You would like to submit a loan application to Acra Lending for consideration please speak with your BDO. Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your BDO shall not be considered a loan submission. Upon speaking with your BDO you will be advised of the process and procedures for submitting a Loan Application to Acra Lending. Should you have questions regarding TILA-RESPA Integrated Disclosures and how they impact your business, please consult your legal counsel.

By submitting this loan application to Acra Lending, Broker is confirming that they (A) have received and amassed the requisite six pieces of information described under 12 CFR 1026.2(a)(3) today and are relying on Acra Lending to issue the Loan Estimate form, any revised Loan Estimate forms, and the Closing Disclosure as consistent with 12 CFR 1026.19; and (B) are assigning any & all submitted borrower authorization to Acra Lending.

25531 Commercentre Drive, Suite 160, Lake Forest, CA 92630  
(888) 800-7661 | [www.acralending.com](http://www.acralending.com)

Rev: 030521



## ORIGINATORS STATEMENT OF INFORMATION

Borrower: \_\_\_\_\_

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Name of Broker: \_\_\_\_\_

Business Address: \_\_\_\_\_

Phone: \_\_\_\_\_ License # \_\_\_\_\_

The following disclosures were provided to the borrower:

☐ MLDS (Mortgage Loan Disclosure Statement) (CA BRE Brokers Only)

The following fees were collected from the borrower:

\$ \_\_\_\_\_ for Credit Report

\$ \_\_\_\_\_ for Appraisal

☐ Check here if no fees have been collected

This application ☐has or ☐has not (select one) been submitted to other lenders. This application ☐has or ☐has not (select one) been declined by other lenders. Any decline notices received are submitted with this loan application.

The undersigned hereby certifies that the above information is true and correct at the time of loan submission and agrees to immediately notify the lender of any changes.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PRINT NAME OF SIGNER

If you would like to submit a loan application to ACRA LENDING for consideration please speak with your Account Executive. Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your Account Executive shall not be considered a loan submission. Upon speaking with your Account Executive you will be advised of the process and procedures for submitting a Loan Application to ACRA LENDING. Should you have questions regarding TILA-RESPA Integrated Disclosures and how they impact your business, please consult your legal counsel.

Date: 11/01/20



## ORIGINATORS STATEMENT OF INFORMATION Anti-Steering Attestation Agreement

Borrower: \_\_\_\_\_

Property Address: \_\_\_\_\_

Name of Broker: \_\_\_\_\_

Business Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

State License # \_\_\_\_\_ MLO License # \_\_\_\_\_

The following disclosure was provided to the borrower:

ASD Anti-Steering Disclosure of Loan Options

☐ Yes

☐ No

If Yes is selected attach a copy with the Submission File

In Compliance with The Truth in Lending Act (TILA) § 226.36(e) of Regulation Z, Loan Originators (LO), including but not limited to, Mortgage Brokers, must present loan options to Borrowers for which the Borrower has expressed an interest that (1) are from Lenders in which the LO regularly does business, (2) the LO in good faith believes the Borrower will qualify, and (3) cover options for loans with (a) the lowest interest rate, (b) the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first seven (7) years of the life of the loan, a demand feature, shared equity, or shared appreciation and (c) the lowest total dollar amount for origination points or fees and discount points.

The undersigned hereby attests and affirms to the following:

The Loan Originator (including the Loan Officer, Mortgage Broker, or any other Agent) nor any other party has been paid compensation or is in expectation of compensation or other monetary gain based on the interest rate or other prohibited terms and conditions under the aforementioned regulations.

For the purpose of increased originator compensation, no consumer has been steered into a product or program by a Loan Originator.

The undersigned hereby certifies that the above information is true and correct at the time of loan submission and agrees to immediately notify the lender of any changes.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
PRINT NAME & TITLE OF SIGNER



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					
Processing Fee					
Contract Processing Fee					
Commitment 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					
Ttle 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

Any loan application, including documents, forms and/or information in support thereof ("Loan Application"), submitted to Acra Lending for its consideration, must be emailed to subs@acralending.com. Acra Lending will not accept any Loan Application delivered to any email other than subs@acralending.com, and a Loan Application will not be deemed "submitted" to Acra Lending until such time that it is submitted to subs@acralending.com.

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