



Loan Re-Work Request Form

CONTACT INFORMATION

Broker Name: _____ Date: _____ NON-LICENSED ORIGINATOR:

Acra Lending Loan #: _____ Acra Lending AE: _____

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 Stmt

☐ 12 Months Bank Stmt

☐ Net Rents

☐ Asset Depletion

☐ ATR in Full

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

☐ NOO DTI – NON-TRID

☐ WVOE Only

☐ 1099 Only

☐ P&L

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)

☐ Condotel

Prepayment Penalty:

Prepay Buyout (1.5%)

1yr PPP (3%)

2yr PPP (3%, 3%)

3yr PPP (3%, 3%, 3%)

3yr PPP (5%, 5%, 5%)

☐ 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)

See Rate Sheet for pricing on each PPP option

☐ 5yr PPP (5%, 4%, 3%, 2%, 1%)

☐ 5yr PPP (5%, 5%, 5%, 5%, 5%)

ACRA LENDING QUOTED GRADE

FINAL INTEREST RATE: _____ FINAL PRICE: _____ (Ex. Price base 100 = Par)

Re-Work Request

A loan CANNOT be re-worked from NON-PRIME to JUMBO-PRIME or vice versa. Re-submission will be required.

Pricer PDF mandatory for all submissions. Manual adjustments below (optional)

BROKER MUST ALSO PROVIDE THE FOLLOWING:

Borrower Paid Comp (BPC):
Broker Origination % _____ OR flat fee _____

Lender Paid Comp (LPC) % _____
(Broker must be approved for LPC)

Appraisal Fee \$ _____ (Broker must provide invoice)

2nd Appraisal Fee \$ _____ (Broker must provide invoice)

442 Fee \$ _____ (Broker must provide invoice)

Credit Report \$ _____ (Broker must provide invoice)

Contract Processing Fee \$ _____
(Provide Invoice AND NMLS Licensing Registration for processor; cannot be an employee of broker or NMLS sponsored by broker)

List other fees to be redisclosed: _____

(Fees not disclosed or under disclosed are subject to a RESPA cure)

PRICING		
	LLPA ADJ	FEE
FICO		
Bank Statement>600 FICO		
Cash Out		
Close in Entity or Trust		
Condotel/PUDtel		
Foreign National		
I.O.		
Loan Amount		
L.P.C.		
Manufactured Home		
Non-Owner		
Non-Warrantable Condo		
Other		
Rural		
Second Home		
Short-Term Rental		
Units		
Total Adjustments		