



# Retail Loan Synopsis Form

Date: \_\_\_\_\_

## CONTACT INFORMATION

Loan Processor: \_\_\_\_\_

NON-LICENSED ORIGINATOR: \_\_\_\_\_

Acra Lending LO: \_\_\_\_\_

○ New Submission   ○ Re-Submission

Previous Loan #: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_

Current CSC Customer LN#: \_\_\_\_\_

REFINANCE OF CURRENT CSC LOAN

## LOAN INFORMATION

Requested Loan Amount: \_\_\_\_\_ LTV: \_\_\_\_\_ CLTV: \_\_\_\_\_ FICO: \_\_\_\_\_

Estimated Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ DTI: \_\_\_\_\_ (Max 50.49% Non-Prime / 43% Jumbo)

**Non-Prime Income Type:**

☐ Full Doc W-2 or 1040s

☐ 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

**Occupancy:**

☐ O/O

☐ N/O/O

☐ 2nd

*\*Not permitted on Jumbo Prime*

**Misc:**

☐ Foreign National\*

☐ ITIN\*

☐ Close in Entity\*

☐ TX 50(a)(6) O/O HM-Equity-C/O

☐ TX 50(f)(2) O/O HM-Equity To R/T

**Term:**

☐ 5/1 ARM (Std)

☐ 5/1 ARM with IO

☐ 7/1 ARM

☐ 7/1 ARM with IO

☐ 30yr Fixed

☐ 10/40 IO

**Property Type:**

☐ Non-Warrantable Condo\*

☐ Condo/PUD

☐ 2-4 Units\* (2-4 unit 2nd Home are not permitted on Jumbo Prime)

☐ Condotel\*

☐ PudTel\*

☐ SFR

☐ SFR/PUD

☐ Rural

**Jumbo Prime Only:** Full Doc Required

☐ 30 Year Fixed

(No prepay allowed)

Rate: \_\_\_\_\_ Price: \_\_\_\_\_

## ACRA LENDING QUOTED GRADE

**EXCEPTION:** Approval must be uploaded in conversation log

Rate: \_\_\_\_\_ %      Points: \_\_\_\_\_ %

Discount Pts: \_\_\_\_\_ %      Fee: \$ \_\_\_\_\_

Credit Grade: \_\_\_\_\_

Downgrade Reason: \_\_\_\_\_

### LO Notes

PRICING		
	Rate	Fee
Start		
Bank Statement AAA-B		
Cash Out > 70%		
Second Home		
Close in Entity - NOO Only		
ATR-in-Full		
I/O		
ITIN		
Foreign National		
Business LLC Borrower		
FB/Mod Taken ≤ 6 MTH		
Loan Amount		
Non-Warrantable Condo		
Condotel/Pudtel		
2-4 Units		
Rural		
Prepays		
Impound Waiver		
Buyup/Buydown		
DSCR Ratio		
Short Term		
Adult Care Facility		
Other		
Total		