



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 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*
☐ 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*

Jumbo Prime Only: Full Doc Required
☐ 30 Year Fixed
(No prepay allowed)
Rate: _____ Price: _____

☐ PudTel*
☐ Short Term Rental
☐ SFR
☐ SFR/PUD
☐ Rural

***Not permitted on Jumbo Prime**

ACRA LENDING QUOTED GRADE

Rate: _____ %

Credit Grade: _____

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

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 | | |
|-----------------------|------|-----|
| | 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 | | |

ATTENTION: Changes to loan terms may require that Acra Lending issue **RE-DISCLOSURES** to the borrower(s). There is a 72 hour turn-time for re-disclosures to be issued once the terms have been approved by underwriting. The borrower must confirm receipt of the **RE-DISCLOSURES**.

Mail Box Rule and Regulatory waiting periods apply for all Loan Estimates and Closing Disclosures and **CANNOT** be waived. The Mail Box Rule timeframe can be shortened if receipt (via email from the borrower) is confirmed.

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