

| LENDING | | | Loan Re-Work | K Reque | st Form |
|--|---|----------------------|---|---|--|
| | С | ONTACT INFORM | ATION | | |
| Broker Name: | | NON-LIC | NON-LICENSED ORIGINATOR: | | |
| Acra Lending Loan #: | | Acra Len | ding AE: | | |
| | | LOAN INFORMAT | ION | | |
| Requested Loan Amount: _ | LTV: | _ CLTV: | <u>Manne</u> | nner In Which Title Will Be Held: Individual Entity - \$495 Entity Review Fee (Provide required Entity Doc) | |
| Estimated Value: | Purchase Price: | FICO: | | | |
| Non-Prime Income Type: | Purpose: | Occupancy: | Property Type: | Trust - \$395 Tr | ust Review Fee |
| □Full Doc W-2 or 1040s | □Purch | □0/0 | □Non-Warrantable Co | condo □ PudTel | |
| □24 Months Bank Stmts | □R&T Refi | □N/O/O | □Condo/PUD | | nort Term Rental |
| □12 Months Bank Stmts | □Cash-Out Refi | □2nd | □2-4 Units | □ SFR | |
| □Net Rents | Misc: | Term: | (2-4 unit 2nd Home are not permitted on Jumbo Prime | 1155 | R/PUD |
| ☐Asset Depletion | ☐ Foreign National | | □Condotel | □ Ru | ıral |
| □ATR in Full | ☐ ITIN | ☐ 5/1 ARM (Std) | Prepayment Penalty: | | |
| ☐ Investor Cash Flow /NOO | ☐ Close in Entity | ☐ 5/1 ARM with I/O | Dropou Bureaut (1 E0/) | | |
| DSCR+ – NON-TRID (business purpose) | ☐ 1031 Exchange | □ 7/1 ARM | Prepay Buyout (1.5%) | See Rate Sheet for pricing on each PPP option | eet for pricing |
| □NOO DTI – NON-TRID | TX 50(a)(6) O/O HM Equity-C/O | ☐ 7/1 ARM with I/O | 1yr PPP (3%) | | option |
| □WVOE Only | TX 50(f)(2) O/O HM Equity To R/T | ☐ 30yr Fixed | 2yr PPP (3%, 3%) | | |
| □1099 Only | Cross Collateral / Blanket (Exception email from Sr. Mgmt required) | □ 10yr I/O 40yr Tern | 3yr PPP (3%, 3%, 3%) 3yr PPP (5%, 5%, 5% | | (5%, 4%, 3%, 2%, 1 (5%, 5%, 5%, 5%, 5 |
| □P&L | | | | | |
| | ACRA | LENDING QUOTE | D GRADE | | |
| FINAL INTEREST RATE: | FINA | L PRICE: | (Ex. Price base 100 = Par) | | |
| Re-Work Request A loan CANNOT be re-worked from Re-submission will be required. | NON-PRIME to JUMBO-PRIME o | or vice versa. | Pricer PDF mandator Manual adjustmen | • | |
| | | | PRICING | | |
| | | | | LLPA ADJ | FEE |
| | | | FICO | | |
| | | | Bank Statement>600 FICO | | |
| BROKER MUST ALSO PROVIDE THE FOLLOWING: | | | Cash Out | | |
| Borrower Paid Comp (BPC): | | | Close in Entity or Trust | | |
| Broker Origination % | OR flat fee | | Condotel/PUDtel | | |
| Lender Paid Comp (LPC) % (Broker must be approved for LPC) | | | Foreign National | | |
| Appraisal Fee \$ | Broker must provide invoice) | _ | | | + |

BROKER MUST ALSO PROVIDE THE FOLLOWING:

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

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

(Provide Invoice <u>AND</u> NMLS Licensing Registration for processor; cannot be an employee of broker or NMLS sponsored by broker)

442 Fee \$_____ (Broker must provide invoice)

Credit Report \$ ____

Contract Processing Fee \$ _

List other fees to be redisclosed: _

- 1003 reflecting the terms being requested
- Estimated settlement statement reflecting the terms being processed

__ (Broker must provide invoice)

- Fully executed addendum to purchase contract IF there are changes to puchase price, etc.
- Note: Additional documentation may be required

| PRICING | | | | | | |
|--------------------------|----------|-----|--|--|--|--|
| | LLPA ADJ | FEE | | | | |
| FICO | | | | | | |
| Bank Statement>600 FICO | | | | | | |
| Cash Out | | | | | | |
| Close in Entity or Trust | | | | | | |
| Condotel/PUDtel | | | | | | |
| Foreign National | | | | | | |
| 1.0. | | | | | | |
| Loan Amount | | | | | | |
| L.P.C. | | | | | | |
| Manufactured Home | | | | | | |
| Non-Owner | | | | | | |
| Non-Warrantable Condo | | | | | | |
| Other | | | | | | |
| Rural | | | | | | |
| Second Home | | | | | | |
| Short-Term Rental | | | | | | |
| Units | | | | | | |
| Total Adjustments | | | | | | |

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 <u>must confirm</u> 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.