



Loan Re-Work Request Form

CONTACT INFORMATION

Consumer Direct: _____ Date: _____ NON-LICENSED ORIGINATOR:

Acra Lending Loan #: _____ Acra Lending LO: _____

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

Occupancy:
☐ O/O
☐ N/O/O
☐ 2nd

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*

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.

PLEASE PROVIDE THE FOLLOWING:
Borrower Paid Comp (BPC):
Origination % _____ OR flat fee _____

Lender Paid Comp (LPC) % _____

Appraisal Fee \$ _____ *(Must provide invoice)*
2nd Appraisal Fee \$ _____ *(Must provide invoice)*
442 Fee \$ _____ *(Must provide invoice)*
Credit Supplement \$ _____ *(Must provide invoice)*

List other fees to be redisclosed: _____

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

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		
Rate Extension-Buyup/Buydown		
DSCR Ratio		
Short Term		
Adult Care Facility		
Other		
Total		