



Loan Re-Work Request Form

CONTACT INFORMATION

Processor: \_\_\_\_\_ Date: \_\_\_\_\_ NON-LICENSED ORIGINATOR:

Acra Lending Loan #: \_\_\_\_\_ Acra Lending LO: \_\_\_\_\_

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

LOAN INFORMATION

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

Estimated Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ Credit Grade: \_\_\_\_\_ Rate: \_\_\_\_\_

**Non-Prime Income Type:**  
☐ Full Doc W-2 or 1040s  
☐ 12 Months Bank Stmts  
☐ 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:**

☐ Individual  
☐ Entity - \$495 Entity Review Fee (Provide required Entity Doc)  
☐ Trust - \$395 Trust Review Fee (Provide required Trust Doc)  
  
☐ PudTel  
☐ Short Term Rental  
☐ SFR  
☐ SFR/PUD  
☐ Rural

See Rate Sheet for pricing on each PPP option

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)

**PROCESSOR MUST ALSO PROVIDE THE FOLLOWING:**

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

Fully executed addendum to purchase contract IF there are changes to purchase price, etc.

- Note: Additional documentation may be required
- New Title Prelim with amount changes

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		