

Client Name: _____ NMLS Corp #: _____ NMLS Branch #: _____

Client Address: _____

**Branch address and branch NMLS # must match 1003*

Loan Officer: _____ NMLS MLO #: _____

LO Cell: _____ Loan Processor: _____

LO Phone: _____ LP Phone: _____

LO E-mail: _____ LP E-mail: _____

Borrower Name(s): _____ Borrower E-mail: _____
Property Address: _____

Name: _____ Phone: _____

Company Name: _____ Agent Name: _____

E-mail Address: _____ Phone #: _____ Title/Escrow Order #: _____

Requested Loan Amount: _____ LTV: _____ CLTV: _____
Estimated Value: _____ Purchase Price: _____ FICO: _____

<u>Non-Prime Income Type:</u> <input type="checkbox"/> Full Doc W-2 or 1040s* <input type="checkbox"/> 24 Months Bank Stmts* <input type="checkbox"/> 12 Months Bank Stmts* <input type="checkbox"/> 3 Months Bank Stmts* <input type="checkbox"/> Net Rents* <input type="checkbox"/> Asset Depletion* <input type="checkbox"/> ATR in Full* <input type="checkbox"/> NOO DSCR+ – NON-TRID* <input type="checkbox"/> NOO DTI – NON-TRID* <i>(business purpose)</i> <i>*Not permitted on Jumbo Prime</i>	<u>Purpose:</u> <input type="checkbox"/> Purch <input type="checkbox"/> R&T Refi <input type="checkbox"/> Cash-Out Refi <u>Occupancy:</u> <input type="checkbox"/> O/O <input type="checkbox"/> N/O/O <input type="checkbox"/> 2nd	<u>Misc:</u> <input type="checkbox"/> Foreign National* <input type="checkbox"/> ITIN* <input type="checkbox"/> Close in Entity* <u>Term:</u> <input type="checkbox"/> 5/1 ARM (Std) <input type="checkbox"/> 5/1 ARM with IO <input type="checkbox"/> 7/1 ARM <input type="checkbox"/> 7/1 ARM with IO <input type="checkbox"/> 30yr Fixed	<u>Property Type:</u> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Non-Warrantable Condo* <input type="checkbox"/> Condo/PUD <input type="checkbox"/> 2-4 Units* <i>(2-4 unit 2nd Home are not permitted on Jumbo Prime)</i> </div> <div> <input type="checkbox"/> CondoTel* <input type="checkbox"/> PudTel* <input type="checkbox"/> SFR <input type="checkbox"/> SFR/PUD <input type="checkbox"/> Rural </div> </div> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <u>Jumbo Prime Only:</u> <i>Full Doc Required</i> <input type="checkbox"/> 30 Year Fixed <i>(No prepay allowed)</i> Rate: _____ Price: _____ </div>
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<u>Required:</u>		<u>For Submission of One of These:</u>
<input type="checkbox"/> Originators Statement for Information	<input type="checkbox"/> Purchase Contract (if applicable)	<input type="checkbox"/> Preliminary Title Report (effective date within 60 days of submission), Escrow Instructions & All Addendums
<input type="checkbox"/> 1003 Application & Borrowers Authorization (provide separate 1003 for entity)	<input type="checkbox"/> FNMA 3.2 Data File (MISMO / FNM not PCF)	<i>OR...</i>
<input type="checkbox"/> Acra Lending Fees Form	<input type="checkbox"/> Anti-Steering	<input type="checkbox"/> Appraisal Report (not older than 120 days; refer to our website at: https://www.acralending.com/resources/appraisals-bpos)
<input type="checkbox"/> Income / Bank Statements / Rental Agreements	<input type="checkbox"/> Assets / Reserves (if applicable)	<input type="checkbox"/> Appraisal 1007 Rent Survey (if N/O/O)
<input type="checkbox"/> Credit Report (Acra to pull NEW credit not older than 60 days)	<input type="checkbox"/> Tax Payer First Consent Form – Full Doc (identifying broker company name)	<input type="checkbox"/> Broker LE/ITP (TRID) (if appraisal ordered prior to Acra Lending Submission)
	<input type="checkbox"/> Fully Executed 4506C Form (Jumbo Prime) <i>*Borr info matches 1040s; Box 6 shows 1040; Mark Box 6a, Box 8 lists 12/31/2019 and 12/31/2018. Include 12/31/20 if borrower has provided 2020 "filed" tax returns; "Signatory Attest" box must be marked; borrower must sign and date.</i>	

Bank Statement Loans: ☐ 24 ☐ 12 ☐ 3 ☐ Acra Lending Deposit Spreadsheet

Source of funds to close: _____

Specific Borrower Requirements:

ACRA LENDING BDO: _____

If you would like to submit a loan application to Acra Lending for consideration please speak with your BDO. Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your BDO shall not be considered a loan submission. Upon speaking with your BDO you will be advised of the process and procedures for submitting a Loan Application to Acra Lending. Should you have questions regarding TILA-RESPA Integrated Disclosures and how they impact your business, please consult your legal counsel.

By submitting this loan application to Acra Lending, Broker is confirming that they (A) have received and amassed the requisite six pieces of information described under 12 CFR 1026.2(a)(3) today and are relying on Acra Lending to issue the Loan Estimate form, any revised Loan Estimate forms, and the Closing Disclosure as consistent with 12 CFR 1026.19; and (B) are assigning any & all submitted borrower authorizations to Acra Lending.

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