



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\*

☐ 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)

☐ 5-29 Units\*

☐ Condotel\*

☐ PudTel\*

☐ Short Term Rental

☐ SFR

☐ SFR/PUD

☐ Rural

**Manner In Which Title Will Be Held:**

☐ Individual

☐ Entity - \$495 Entity Review Fee  
(Provide required Entity Doc)

☐ Trust - \$395 Trust Review Fee  
(Provide required Trust Doc)

**Jumbo Prime Only: Full Doc Required**

☐ 30 Year Fixed

(No prepay allowed)

Rate: \_\_\_\_\_ Price: \_\_\_\_\_

**\*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)

2<sup>nd</sup> 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)

- BROKER 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

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		