



# Wholesale Loan Submission Form

## CONTACT INFORMATION

Broker Name: NMLS Corp #: NMLS Branch #:

Broker Address: NON-LICENSED ORIGINATOR: ☐

\*Branch address and branch NMLS # must match 1003

Loan Officer: NMLS MLO #:

LO Cell: Loan Processor:

LO Phone: LP Phone: LP NMLS #:

\*If 3rd Party

LO E-mail: LP E-mail:

## BORROWER INFORMATION

Borrower Name(s): Borrower E-mail:

Property Address: Purchase Contract COE Date:

## CLOSING AGENT INFORMATION

Company Name: Agent Name:

Company Address: Agent State License #:

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

\*Acra Lending does not allow broker owned/affiliated closing/settlement agents. \*Selling agent cannot have affiliation with closing/settlement agent

## LOAN INFORMATION

Requested Loan Amount: LTV: CLTV: FICO:

Estimated Value: Purchase Price: Credit Grade: Rate:

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)

**Non-Prime Income Type:**

☐ Full Doc W-2 or 1040s

☐ 24 Months Bank Stmt

☐ 12 Months Bank Stmt

☐ 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

☐ PudTel

☐ Short Term Rental

☐ SFR

☐ SFR/PUD

☐ Rural

**Prepayment Penalty:**

Prepay Buyout (1.5%)

1yr PPP (3%)

☐ 2yr PPP (3%, 3%)

☐ 3yr PPP (3%, 3%, 3%)

☐ 3yr PPP (5%, 5%, 5%)

☐ 5yr PPP (5%, 4%, 3%, 2%, 1%)

☐ 5yr PPP (5%, 5%, 5%, 5%, 5%)

See Rate Sheet for pricing  
on each PPP option

## QUALIFICATION / SUBMISSION REQUIREMENTS

**Required:**

☐ URLA & Borrowers  
Authorization  
(provide separate URLA for entity)

☐ Est. Loan Cost & Fees  
Itemization

☐ Income / Bank Statements /  
Rental Agreements

☐ Purchase Contract  
(if applicable)

☐ Acra Lending E-Consent Form

☐ FNMA 3.4 Data File  
(MISMO / FNM not PCF)

☐ Tax Payer First Consent Form –  
Full Doc

**Bank Statement Loans:**

☐ 24 ☐ 12 ☐ 3 ☐ Acra Lending Deposit Spreadsheet

**Source of funds to close:**

**Specific Borrower Requirements:**

ACRA LENDING AE:

If you would like to submit a loan application to Acra Lending for consideration please speak with your Account Executive. Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your Account Executive shall not be considered a loan submission. Upon speaking with your Account Executive 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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