

Submission Emails:

Subject Line: NEW SUBMISSION – [Subject Property Address]

Hello,

Here is a new submission.

- Broker's Name:
- Broker's Email Address:
- AE's Name (if applicable):
- AE' Email Address:
- Borrower/Guarantor Point of Contact Name:
- Borrower/Guarantor Point of Contact Email Address:

Appraisal Order Request

Subject Line: APPRAISAL ORDER / loan number/ borrower name / property street

Hello,

Can I please get an appraisal ordered. Please see below information required:

- Rush (Y/N):
- Borrower:
- Guarantor:
- Guarantor's Email (or POC):
- Guarantor's Phone Number (or POC):
- Subject Property Address:
- Property Type (SFR 1-4 or Multifamily (5-29 units)):
- Loan Amount:
- Purchase or Refinance:
- Comments:
- Attachments
 - o Rehab budget with Scope of Work (if applicable)
 - o Purchase contract (if applicable)

Appraisal Review Request

NOTE: Emails sent to the following people: Jessica Tamez, Heather Torres and Albert Sandoval with a cc to Sara Abdalian and JC Scruggs

Hello Jessica,

AMC:

Appraiser:

License #:

Loan Purpose:

Purchase Price:

Date of Contract:

Rehab Budget:

AS IS:

ARV:

Condition:

Date of Signature and the Report:

Effective Date of Appraisal:

Attached Items:

1. Appraisal Invoice
2. Appraisal Report
3. Rehab Budget
4. Purchase Contract
5. Title Commitment

Thank you,

Closing – Closing Agent Intro Email

Subject of Email: Loan Number/Borrower Name / Property Address

Hello,

My name is _____ and I wanted to reach out to introduce myself as the Closer on this above referenced file. Please find below a list of items that we will require in order to review/approve prior to issuing loan documents.

Loan Number:

Borrower Name:

Property Address

Loan Amount:

Items required:

- Please confirm expected signing/closing date
- Please confirm expected funding date
- Purchase Contract **[If any corrections/extensions are needed]**
- Closing Protection Letter **[If any corrections/extensions are needed]**
- Wiring Instructions **[If any corrections/extensions are needed]**
- Entity Documents **[If a resolution/unanimous written consent is needed]**
- HUD with the following:
 - o Hazard Insurance Premium fee to _____ in the amount of _____
[Remove if paid in full]
 - o Flood Insurance Premium fee to _____ in the amount of _____
[Remove if paid in full]
 - o Purchase price _____ **[Remove if not applicable]**
 - o Loan Amount _____

- Rehab Holdback _____ **[Remove if not applicable]**
- Prepaid interest with a per diem of _____ from the funding date through the first of the month
- Processing fee to Acra Lending in the amount of _____
- Origination fee to Acra Lending in the amount of _____ **[Remove it not applicable]**
- All taxes due and payable will need to be paid through closing

Please note the following and let us know if there will be any issues.

- Signing Authority **[Below type out the signature block you will be putting on loan docs]**
- Guarantors who will need to be present at signing **[list guarantors below]**

Closing – Docs out and Funding/Disbursement Conditions

NOTE: Do not include any party other than closing agent when sending out loan documents

Hello,

Please find attached the following documents for signing. In addition, please find below the

Funding/Disbursement (Remove the one that does not apply, Funding (dry) and Disbursement (wet))
Conditions.

Documents attached:

- Lender's Instructions
- Loan Documents – **NOTE: (1) There are many places within the documents that need to be initialed, and (2) there are a few documents that need to be completed if documents are incomplete they will be sent back for corrections (i.e Language Capacity Declaration, Business Purpose of Loan Certification etc.)**

Funding/Disbursement Conditions [Remove the one that does not apply]

- Signed Lender's Instructions
- Signed Loan Documents
- Signed Seller's Deed **[if applicable]**
- Confirmation that original signed loan documents are in the hands of the closing agent
- Shipping Label – showing loan documents will be overnighted to Acra
- Funds to Close – With confirmation of Closing Agent's receipt and proof of account number funds came from **[if applicable]**