



AE Loan Synopsis Form

Date: _____

CONTACT INFORMATION

Broker Name: _____

NON-LICENSED ORIGINATOR: _____

Acra Lending AE: _____

☐ New Submission ☐ Re-Submission

Previous Loan #: _____

PREScreen COMPLETED: _____

Borrower Name(s): _____

LOAN INFORMATION

Requested Loan Amount: _____ LTV: _____ CLTV: _____

Estimated Value: _____ Purchase Price: _____ FICO: _____

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 <i>(business purpose)</i> No Ratio DSCR NOO DTI – NON-TRID WVOE Only 1099 Only P&L 1 Score / No Score	Purpose: Purch R&T Refi Cash-Out Refi Misc: Foreign National ITIN 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 <i>(Exception email from Sr. Mgmt required)</i>	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 30 yr Fixed - 5yr I/O	Property Type: Non-Warrantable Condo Condo/PUD 1-2 Units 3-4 Units Condotel 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%)	PudTel Short Term Rental SFR SFR/PUD Rural Manufactured Home See Rate Sheet for pricing on each PPP option
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ACRA LENDING QUOTED GRADE

If broker or branch have submitted less than six loans, please choose: ☐ New Broker ☐ New Branch ☐ Not New

B.P.C.

Rate: _____% Points: _____ Fee: \$ _____

L.P.C.

Rate: _____% Points: _____

L.P.C. is Broker Approved

FINAL INTEREST RATE: _____

FINAL PRICE: _____ (Ex. Price base 100 = Par)

Pricer PDF mandatory for all submissions.
Manual adjustments below (optional)

PRICING		
	LLPA ADJ	FEE
FICO		
Bank Statement>600 FICO		
Cash Out		
Close in Entity or Trust		
Condotel/PUDtel		
Foreign National		
I.O.		
Loan Amount		
L.P.C.		
Manufactured Home		
Non-Owner		
Non-Warrantable Condo		
Other		
Rural		
Second Home		
Short-Term Rental		
Units		
Total Adjustments		

AE Notes

Submitted DSCR Ratio: _____

Re-Sub: Have you provided the missing documents (including all PTDs from prior approval)?

Yes No

If NO, what has changed from the previous submission?