



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

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

**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.

Rev: 083022

25531 Commercentre Drive, Suite 160, Lake Forest, CA 92630
(888) 800-7661 | www.acralending.com

NMLS ID 144549



Broker Disclosure Date					
BROKER LOAN COST & FEES ITEMIZATION					
CHARGES	%	NAME OF COMPANY	POC	AMOUNT PAID BY BORROWER	AMOUNT PAID BY SELLER/LENDER
A. Origination Charges					
Loan Discount Points					
Mortgage Broker Fee					
Broker Processing Fee					
Contract Processing Fee					
Commitment Fee*					
B. Services Borrower Did Not Shop For					
Appraisal Fee					
Attorney's Fee					
BPO Fee					
Credit Report Fee					
Redraw Fee					
C. Services Borrower Did Shop For					
Abstract or Title Search					
Courier Fee					
Disbursement Fee					
Lender Coverage					
Title - Attorney's Fee					
Title - Document Preparation					
Title - Notary Fee					
Title - Settlement Agent Fee					
Wire Transfer Fee					
Sub-Escrow Fee					
Closing Fee/Escrow Fee					
Title Exam					
Title Insurance Binder - Wet					
Title Endorsements					
Loan Tie-In Fee					
Owners Title Fee - Purchase					
Survey					
D. Taxes and Other Government Fees					
Recording Fee - Deed					
Recording Fee - Mortgage					
Recording Fee - Release					
Transfer Tax Fee					
GA GRMA Fee (GA Only)					
City/County Deed Tax/Stamp Fee					
City/County Mortgage Tax/Stamp Fee					
State Deed Tax/Stamp Fee					
State Mortgage Tax Stamp Fee					
Total					

*NJ - Underwriting fee needs to be called commitment fee

Any loan application, including documents, forms and/or information thereof (*Loan Application*), submitted to Acra Lending for its consideration, must be emailed to subs@acralending.com. Acra Lending will not accept any Loan Application delivered to any email other than subs@acralending.com, and a Loan Application will not be deemed "submitted" to Acra Lending until such time that it is submitted to subs@acralending.com.

The content in this communication is provided for informational purposes only and should not be considered legal advice. Should you have any questions regarding TILA-RESPA Integrated Disclosure and how it impacts your business, please contact your legal counsel.

Date: 01/27/2021