Acra Lending

Jr's Checks and Updates

Verify the following are uploaded in AIQ:

- 1003/loan application is signed and dated by loan officer and is no older than 1 day
- Sitex report Verify address
- Add Parcel number to Bytepro system
- Lender credit report
- E-consent
- Match email address(es) to the Bytepro system on the "Home" page
- Borrowers Authorization – Match Social Security number to ID & Bytepro
- AE Synopsis is completed – if data is missing have Loan Officer complete
- Assign Loan Number – in Loan Number Audit – RETAIL (remember to save and close the file after)
- Pull a USPS address verification from https://tools.usps.com/zip-code-lookup.htm?byaddress.
- Upload the result into AIQ – Name it *USPS address verification*
- Change/correct the address in the BytePro system to match the USPS report.
- See manager if you are unable to pull
- Pull LO and Acra NMLS listing from https://www.nmlsconsumeraccess.org/TuringTestPage.aspx?ReturnUrl=/Home.aspx/SubSearch
- Upload into AIQ under NMLS LO and NMLS broker

BytePro:

- Home Tab – input the application date should match the signed application in Doc Velocity
  - Can't be dated more than 1-2 business days in the past
- Home Tab – Origination Channel – must read "Retail"
- Home Tab – verify Email address matched the E-Consent
- Home Tab – File assignments
- Transaction Manager = same as processor
- JR Transaction Manger = you/junior processor
- Disclosure Processor = Stacy J
- Assistant TM = you
- Funding Manager = Rosie A or Hilario C
- Underwriting Supervisor = Lisa C
- Vetting Specialist = Susan T
- Loan officer manager = Beth O
- Loan officer = match the signer of the 1003
- Loan processor = same as TM
- JR processor = you
- Legal = Chetna
- License number – enter in the loan officers **NMLS** & **state license number** from NMLS sheet
- Scroll down to RETAIL – verify proper loan officer is selected from drop down
- Parties Screen Tab to correct lender to Acra input the correct Company Lic. & NMLS #s
- Go to Secondary Marketing to select loan program.
- Go to investor drop down box and select correct program (NP)
- Go to Processing LOG Screen to select Retail Lead Source & Velocify ID#
- If nothing entered have loan officer complete
- Go to Retail Lead Processing Checklist

- ○ Verify Consent date is dated sooner or equal to the credit report date
- ○ Box is checked next to 1003 signed for submission
- ○ All boxes under "Scripts" are check
- ○ If incomplete contact loan officer to complete immediately.

Make sure to indicate the date the 1003 was signed as they have 3 days to send out those disclosures

****It is the Junior Processor's job to call/email and follow up with the LO on any missing documents****

(Ideally, file should be assigned and disclosure ordered within the same business day when it get to the Jr.)