



Retail Loan Synopsis Form

Date: _____

CONTACT INFORMATION

Program Code: _____NON-LICENSED ORIGINATOR:Acra Lending LO: _____

ONew SubmissionORE-SubmissionPrevious Loan #: _____

Borrower Name(s): _____

Current CSC Customer LN#: _____REFINANCE OF CURRENT CSC LOAN

LOAN INFORMATION

Requested Loan Amount: _____LTV: _____CLTV: _____FICO: _____

Estimated Value: _____Purchase Price: _____DTI: _____(Max 50.49% Non-Prime)

Non-Prime Income Type:
☐ Full Doc W-2 or 1040s
☐ 12 Months Bank Stmt
AAA-B

☐ Net Rents
☐ Asset Depletion
☐ ATR in Full
☐ Investor Cash Flow /NOO
DSCR+ – NON-TRID
(business purpose)
☐ NOO DTI – NON-TRID

Purpose:
☐ Purch
☐ R&T Refi

☐ Cash-Out Refi
☐ TX 50(a)(6) O/O HM
Equity-C/O

Occupancy:
☐ O/O
☐ N/O/O
☐ 2nd

Misc:
☐ Foreign National
☐ ITIN
☐ Close in Entity

Term:
☐ 5/1 ARM (Std)
☐ 5/1 ARM with IO
☐ 7/1 ARM
☐ 7/1 ARM with IO
☐ 30yr Fixed
☐ 10/40 IO

Property Type:
☐ Non-Warrantable Condo
☐ Condo/PUD
☐ 2-4 Units
(2-4 unit 2nd Home are not
permitted on Jumbo Prime)
☐ 5-29 Units
☐ Cross Collateral

☐ Condotel
☐ PudTel
☐ SFR
☐ SFR/PUD
☐ Rural

ACRA LENDING QUOTED GRADE

EXCEPTION: Approval must be uploaded in conversation log

Rate: _____ %Points: _____ %

Discount Pts: _____ %UW Fee: \$ _____

Credit Grade: _____Processing Fee: \$ _____

Pre-payment Type:☐ Doc Draw LLC - \$495
☐ Trust Review - \$395

Downgrade Reason:

LO Notes

PRICING		
	Rate	Fee
Start		
Non-Permanent Resident Alien		
Cash Out > 70%		
Second Home		
WVOE/1099/P&L		
ATR-in-Full		
I/O		
ITIN		
Foreign National		
FB/Mod Taken ≤ 6 MTH		
Loan Amount		
Non-Warrantable Condo		
Condotel/Pudtel		
3-4 Units		
Rural		
Prepays		
Impound Waiver		
Buyup/Buydown		
DSCR Ratio		
Short Term		
Adult Care Facility		
Other:		
Exception		
Total		