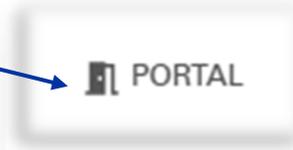


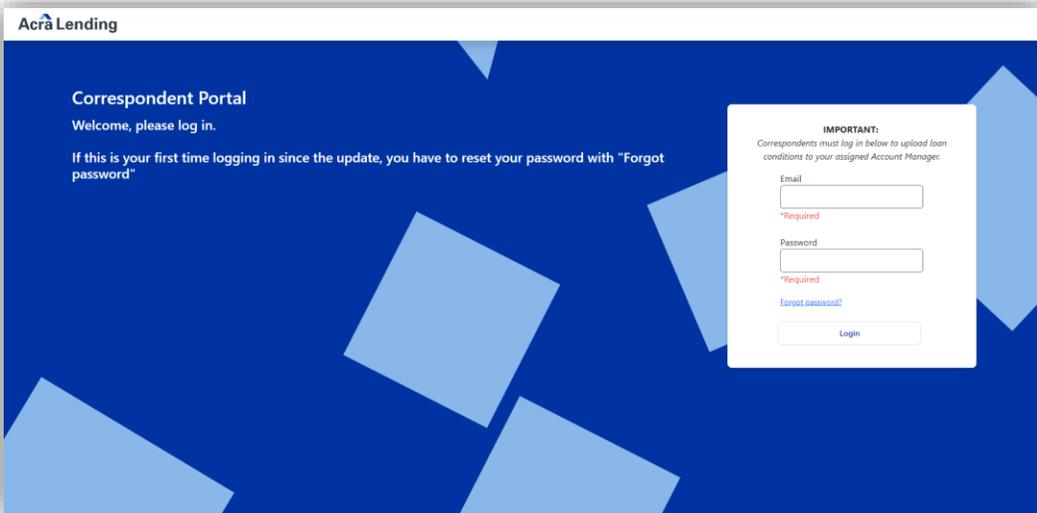
# Bank Statement Analysis Guide

---

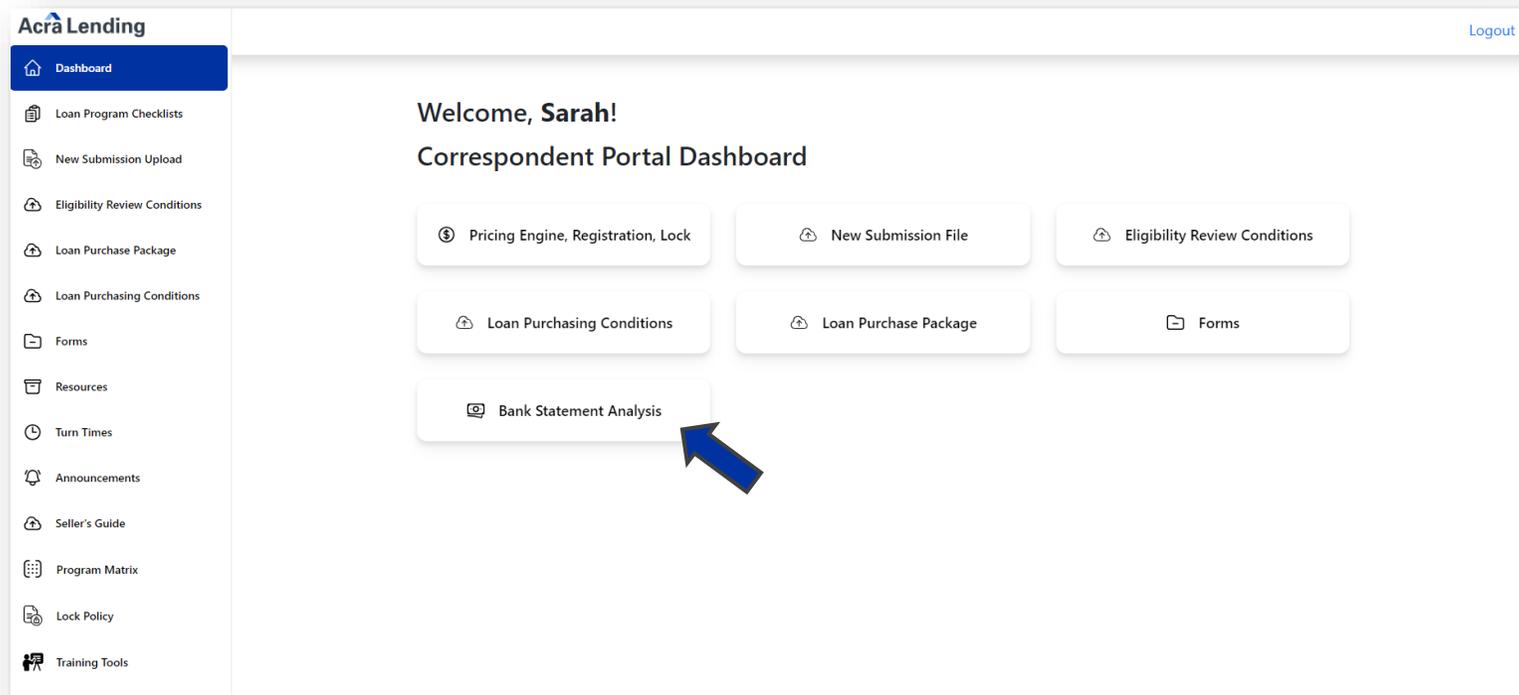
# Step 1: Logging Into the Portal



- Access the Correspondent Portal through the portal link on the Acra Correspondent Website.
- For user credentials, contact your BDO
- After your credentials have been created, You will receive an email from Web Updates with a link to confirm your email address. From there, click 'forgot password' on the log in page to create your account password.



# Step 2: Portal Dashboard



- After logging into the Acra Lending Correspondent Portal, locate the Bank Statement Analysis tab on the portal's homepage

# Step 3: Pre-Screen Request

Instructions

-   
**Qualifying Criteria**  
Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment
-   
**Credit Grades**  
AAA to B  
Individuals on the account must be a borrower on loan
-   
**Most Recent**  
12 or 24 months bank statements for ONE ACCOUNT

## Pre-Screen Request

**Note:** Requests will only be processed for APPROVED Acra Lending brokers.  
Contact [brokers@acralending.com](mailto:brokers@acralending.com) or your AE to confirm Broker ID #  
Acra Pre-Screen Desk will not process 'updated' income requests. Please contact your Account Executive on next steps for submission.

Acra Broker ID or NMLS Number \*

Acra Lending Correspondent \*

Next

**Note:** 1:00 pm PT request cut off time; Please allow 1 – 3 business days for feedback

**Consecutive statements, including the most recent statement issued through the statement closing date must be provided.**  
(Ex. statement ending date on the 30th of each month; Pre-Screen request submitted 07/06/21; Broker must include 12 (or 24) statements including the 06/30/21 statement)

**Disclaimer:** The preliminary bank statement analysis is intended for informational purposes, for mortgage professionals only. This is not a credit application, credit approval, or a commitment to lend and should not be construed as lending advice. Loans are subject to borrower qualifications, including but not limited to, verified credit score, assets, existing debt, property evaluation or other factors, and final credit approval. Approvals are subject to underwriting guidelines, rates, terms, and program guidelines, which are subject to change without notice based on the applicant's eligibility and market conditions. Not all applicants may qualify. Acra is an equal opportunity lender. See State Licenses Information for where we lend.

Enter your company's NMLS ID

Select you BDO from the dropdown

# Step 4: Broker Details

Instructions

  
**Qualifying Criteria**  
Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment

  
**Credit Grades**  
AAA to B  
Individuals on the account must be a borrower on loan

  
**Most Recent**  
12 or 24 months bank statements for ONE ACCOUNT

## Broker Details

Branch NMLS ID Number \*

Company Name \*

Contact Name \*

Contact Phone \*

Contact Email \*

**Note:** 1:00 pm PT request cut off time; Please allow 1 – 3 business days for feedback

**Consecutive statements, including the most recent statement issued through the statement closing date must be provided.** (Ex. statement ending date on the 30th of each month; Pre-Screen request submitted 07/06/21; Broker must include 12 (or 24) statements including the 06/30/21 statement)

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- Enter your information, and then click 'Next' to proceed to the next step

# Step 5: Borrower Details

Instructions

  
**Qualifying Criteria**

Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment

  
**Credit Grades**

AAA to B  
Individuals on the account must be a borrower on loan

  
**Most Recent**

12 or 24 months bank statements for ONE ACCOUNT

## Borrower Details

Loan Type \*  
Purchase

Borrower Name \*  
test

Borrower's Mailing Address \*  
12345 test

Borrower's Self-Employment Business Name \*  
test

Type of Business \*  
test

Percentage of Ownership \*  
50

Bank Statement Type \*  
Business Bank Statement

Explanation of Non-Business, Payroll Deposits, etc. \*  
N/A

Back Next

- Enter the Borrowers information, and then click 'Next' to proceed to the next step

# Step 6: Loan Details

Instructions

  
**Qualifying Criteria**  
Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment

  
**Credit Grades**  
AAA to B  
Individuals on the account must be a borrower on loan

  
**Most Recent**

## Loan Details

Loan Amount \* \$

Appraised Value \* \$

LTV (click to auto-calculate)

**Note:** 1:00 pm PT request cut off time; Please allow 1 – 3 business days for feedback

**Consecutive statements, including the most recent statement issued through the statement closing date must be provided.**  
(Ex. statement ending date on the 30th of each month; Pre-Screen request submitted 07/06/21; Broker must include 12 (or 24) statements including the 06/30/21 statement)

**Disclaimer:** The preliminary bank statement analysis is intended for informational purposes, for mortgage professionals only. This is not a credit application, credit approval, or a commitment to lend and should not be construed as lending advice. Loans are subject to borrower qualifications, including but not limited to, verified credit score, assets, existing debt, property evaluation or other factors, and final credit approval. Approvals are subject to underwriting guidelines, rates, terms, and program guidelines, which are subject to change without notice based on the applicant's eligibility and market conditions. Not all applicants may qualify. Acra is an equal opportunity lender. See State Licenses Information for where we lend.

- Enter the loan amount and the appraised value to auto calculate the LTV
- Click 'Next' to proceed to the next step

# Step 7: Confirm

Instructions

-   
**Qualifying Criteria**  
Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment
-   
**Credit Grades**  
AAA to B  
Individuals on the account must be a borrower on loan
-   
**Most Recent**  
12 or 24 months bank statements for ONE ACCOUNT

## Please confirm and submit

Acra Broker ID or NMLS Number: 1234  
Acra Lending BDO: Nicholas Lemieux  
Branch NMLS ID Number: 1234  
Company Name: test  
Contact Name: test  
Contact Phone: 777-777-7777  
Contact Email: test@acralending.com  
Loan Type: Purchase  
Borrower Name: test  
Borrower's Mailing Address: 12345 test  
Borrower's Self-Employment Business Name: test  
Type of Business: test  
Percentage of Ownership: 50  
Bank Statement Type: Business Bank Statement  
Explanation of Non-Business, Payroll Deposits, etc.: N/A  
Loan Amount: 300,000  
Appraised Value: 600,000  
LTV: 0.50

[Back](#) [Next](#)

**Note:** 1:00 pm PT request cut off time; Please allow 1 – 3 business days for feedback

**Consecutive statements, including the most recent statement issued through the statement closing date must be provided.**  
(Ex. statement ending date on the 30th of each month; Pre-Screen request submitted 07/06/21; Broker must include 12 (or 24) statements including the 06/30/21 statement)

- Confirm that the information you entered is correct.
- Select 'Next' to proceed to the Bank Statement Upload

# Step 8: Upload Bank Statements

Instructions

  
**Qualifying Criteria**

Self-Employed Borrowers Only

Minimum (2) Years Self-Employment

  
**Credit Grades**

AAA to B

Individuals on the account must be a borrower on loan

  
**Most Recent**

## Your submission has been received

Please upload related documents

Once upload is complete, you may close this window

*Delivery cut off is 1:00pm PST. Please allow 1-2 business days for processing.*

**Please Note: Delivery of e-Statements versus 'scanned' documents will allow for more streamlined processing times.**

NEW PreScreen Request

Borrowers Name

youremail@acralending.com

[Continue](#)

- Click the drop down and select 'NEW PreScreen Request'
- Enter the Borrowers Name as the file name
- Put in your email address so you can receive the analysis once it has been reviewed by PreScreen

# Step 8: Upload Bank Statements Cont.

Instructions

**Qualifying Criteria**

Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment

**Credit Grades**

AAA to B  
Individuals on the account must be a borrower on loan

**Your submission has been received**

Please upload related documents

Once upload is complete, you may close this window

*Delivery cut off is 1:00pm PST. Please allow 1-2 business days for processing.*

**Please Note:** Delivery of e-Statements versus 'scanned' documents will allow for more streamlined processing times.

Drag and drop files or  
browse your device

Close Cancel Uploads Upload

Instructions

**Qualifying Criteria**

Self-Employed Borrowers Only  
Minimum (2) Years Self-Employment

**Credit Grades**

AAA to B  
Individuals on the account must be a borrower on loan

**Your submission has been received**

Please upload related documents

Once upload is complete, you may close this window

*Delivery cut off is 1:00pm PST. Please allow 1-2 business days for processing.*

**Please Note:** Delivery of e-Statements versus 'scanned' documents will allow for more streamlined processing times.

IGNORE - TEST .docx

Close Cancel Uploads Upload

- Now, you can upload the Borrower's Bank Statements
- You can either drag and drop the files, or browse your device to manually upload the statements
- Once all the statements are uploaded, select 'Upload' to submit

# Step 8: Upload Bank Statements Cont.

The screenshot displays a user interface for uploading bank statements. On the left, a sidebar contains two sections: 'Qualifying Criteria' with a person icon and text 'Self-Employed Borrowers Only' and 'Minimum (2) Years Self-Employment'; and 'Credit Grades' with a credit card icon and text 'AAA to B' and 'Individuals on the account must be a borrower on'. The main content area is titled 'Your submission has been received' and includes instructions: 'Please upload related documents' and 'Once upload is complete, you may close this window'. A red italicized note states: 'Delivery cut off is 1:00pm PST. Please allow 1-2 business days for processing.' Below this, a blue checkmark icon is followed by the text 'Success! Your files have been uploaded' and a blue link 'Upload additional files'. A large blue arrow points to this link. At the bottom, there are three buttons: 'Close', 'Cancel Uploads', and 'Upload'.

- Confirm that you see the message: “Success! Your files have been uploaded” and you’re done!

*\*\* The results of your uploaded bank statement analysis will be emailed to you from PreScreen in 1-2 business days. Note that the Delivery cut off is 1:00PM PST, any uploads sent after that time will take an additional business day to be reviewed. If you have any questions, please contact your BDO \*\**