



Loan Re-Work Request Form

CONTACT INFORMATION

Broker Name: \_\_\_\_\_ Date: \_\_\_\_\_ NON-LICENSED ORIGINATOR:

Acra Lending Loan #: \_\_\_\_\_ Acra Lending AE: \_\_\_\_\_

Borrower Name(s): \_\_\_\_\_

LOAN INFORMATION

Requested Loan Amount: \_\_\_\_\_ LTV: \_\_\_\_\_ CLTV: \_\_\_\_\_

Estimated Value: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ FICO: \_\_\_\_\_

**Non-Prime Income Type:**  
☐ Full Doc W-2 or 1040s\*  
☐ 24 Months Bank Stmts\*  
☐ 12 Months Bank Stmts\*  
☐ 3 Months Bank Stmts\*  
☐ 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  
  
**Occupancy:**  
☐ O/O  
☐ N/O/O  
☐ 2nd  
  
**\*Not permitted on Jumbo Prime**

**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

**Property Type:**  
☐ Non-Warrantable Condo\*  
☐ Condo/PUD  
☐ 2-4 Units\*  
(2-4 unit 2nd Home are not permitted on Jumbo Prime)  
☐ Condotel\*  
☐ PudTel\*  
☐ SFR  
☐ SFR/PUD  
☐ Rural

**Jumbo Prime Only:** Full Doc Required  
☐ 30 Year Fixed  
(No prepay allowed)  
Rate: \_\_\_\_\_ Price: \_\_\_\_\_

ACRA LENDING QUOTED GRADE

Rate: \_\_\_\_\_ %

Credit Grade: \_\_\_\_\_

Re-Work Request

A loan CANNOT be re-worked from NON-PRIME to JUMBO-PRIME or vice versa. Re-submission will be required.

BROKER MUST ALSO PROVIDE THE FOLLOWING:

Borrower Paid Comp (BPC):  
Broker Origination % \_\_\_\_\_ OR flat fee \_\_\_\_\_

Lender Paid Comp (LPC) % \_\_\_\_\_  
(Broker must be approved for LPC)

Appraisal Fee \$ \_\_\_\_\_ (Broker must provide invoice)

2<sup>nd</sup> Appraisal Fee \$ \_\_\_\_\_ (Broker must provide invoice)

442 Fee \$ \_\_\_\_\_ (Broker must provide invoice)

Credit Report \$ \_\_\_\_\_ (Broker must provide invoice)

Contract Processing Fee \$ \_\_\_\_\_  
(Provide Invoice AND NMLS Licensing Registration for processor; cannot be an employee of broker or NMLS sponsored by broker)

List other fees to be redisclosed: \_\_\_\_\_  
\_\_\_\_\_  
(Fees not disclosed or under disclosed are subject to a RESPA cure)

BROKER MUST ALSO PROVIDE THE FOLLOWING:

- 1003 reflecting the terms being requested
- Estimated settlement statement reflecting the terms being processed
- Fully executed addendum to purchase contract IF there are changes to purchase price, etc.
- Note: Additional documentation may be required

PRICING		
	Rate	Fee
Start		
Bank Statement		
Cash Out		
Close in Entity		
Condotel		
Fixed / 7yr		
Foreign National		
I.O.		
Loan Amount		
L.P.C.		
Non-Owner		
Non-Warrantable Condo		
PudTel		
Other		
Rural		
Second Home		
Units		
Total		

**ATTENTION:** Changes to loan terms may require that Acra Lending issue **RE-DISCLOSURES** to the borrower(s). There is a 72 hour turn-time for re-disclosures to be issued once the terms have been approved by underwriting. The borrower must confirm receipt of the **RE-DISCLOSURES**.

Mail Box Rule and Regulatory waiting periods apply for all Loan Estimates and Closing Disclosures and **CANNOT** be waived. The Mail Box Rule timeframe can be shortened if receipt (via email from the borrower) is confirmed.