



**NON-DELEGATED FLOW ELIGIBILITY REVIEW  
LOAN SUBMISSION  
CLIENT GUIDE**

## NON-DELEGATED FLOW ELIGIBILITY REVIEW

### Loan Submission Client Guide

05/05/22

**Loan Submission-** Folder Name “*Non-Del Flow Submission- Borrower Last Name.*”

1. **Seller uploads** new Loan Submission thru Acra Correspondent portal located on our website:

[www.acracorrespondent.com](http://www.acracorrespondent.com)

DASHBOARD

NEW SUBMISSION FILE UPLOAD

ELIGIBILITY REVIEW CONDITIONS UPLOAD

LOAN PURCHASE PACKAGE UPLOAD

LOAN PURCHASING CONDITIONS UPLOAD

FORMS & REQUESTS

RESOURCES

LOGOUT

Please note: If uploading conditions, please use Conditions Upload to deliver items to your assigned Transaction Manager.  
The section below is to be used for new Loan Submissions.

Please label file: Borrower Name-New Submission

- Select -

File Name

Sender's Email

Continue

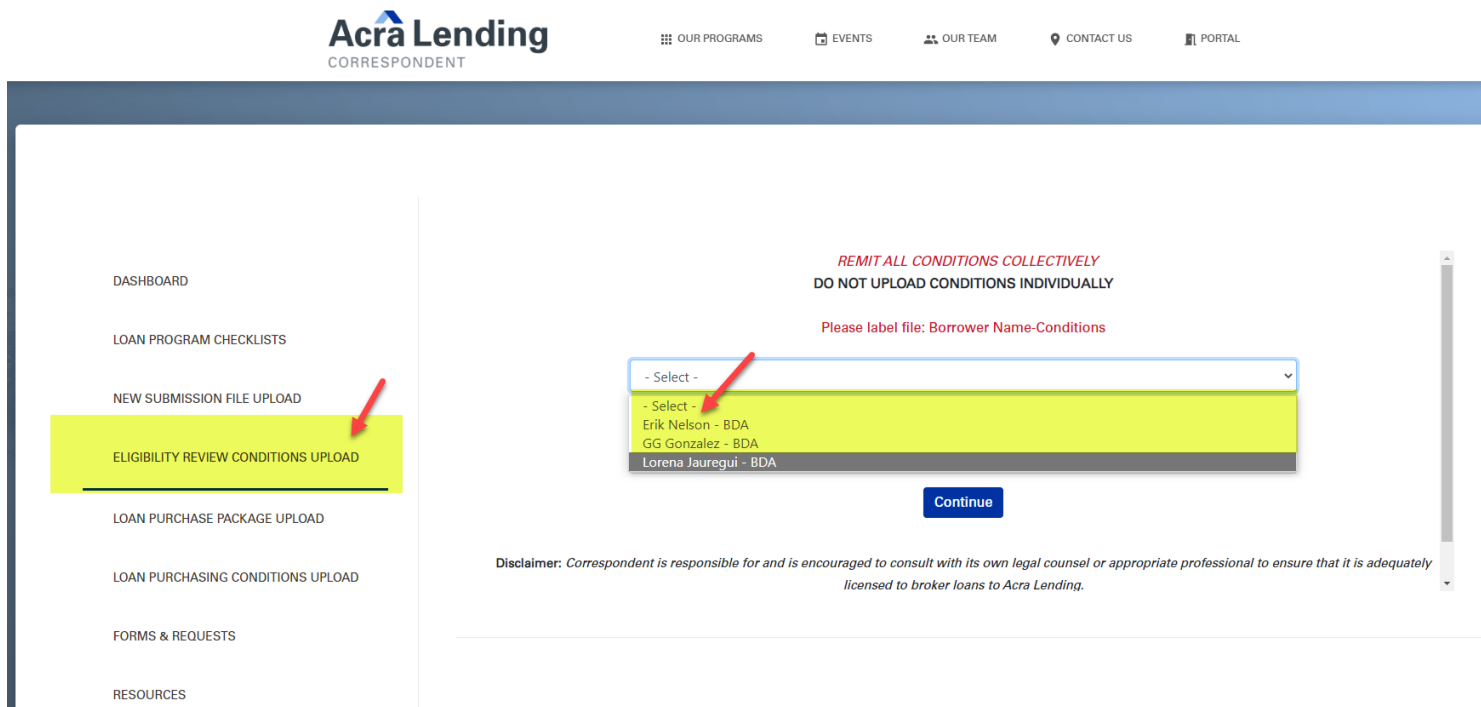
Disclaimer: Correspondent is responsible for and is encouraged to consult with its own legal counsel or appropriate professional to ensure that it is adequately licensed to broker loans to Acra Lending.

#### Upload to Include:

- a. Submission Checklist- pdf
  - i. Each loan program has a checklist located on correspondent portal.
  - ii. All documents marked with a “YES” on the checklist must be included in the initial loan submission
- b. Initial Submission Documents -pdf(s)
  - i. Documents as specified on the loan program submission checklist.
    1. Strongly recommend loan documents to be labelled consistent with checklist.
  - ii. LoanNEX loan registration- pdf
    1. Seller to remit printout of loan scenario run through LoanNex on Acracorrespondent.com.
  - iv. Submit all three items with individually labeled PDF files.
  - v. Separate PDF files are required for all credit documents (i.e. all income documentation as one PDF, all asset documents as one PDF, Appraisal as one PDF etc...)
  - vi. Label file name as “Borrower Name – New Submission when uploading new submissions

## 1. Conditions Review

- a. Seller uploads ALL (100%) conditions to Acra BDA thru correspondent portal. We do not accept emailed conditions



Acra Lending  
CORRESPONDENT

OUR PROGRAMS | EVENTS | OUR TEAM | CONTACT US | PORTAL

DASHBOARD

LOAN PROGRAM CHECKLISTS

NEW SUBMISSION FILE UPLOAD

**ELIGIBILITY REVIEW CONDITIONS UPLOAD**

LOAN PURCHASE PACKAGE UPLOAD

LOAN PURCHASING CONDITIONS UPLOAD

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REMIT ALL CONDITIONS COLLECTIVELY  
DO NOT UPLOAD CONDITIONS INDIVIDUALLY

Please label file: Borrower Name-Conditions

- Select -

- Select -

Erik Nelson - BDA

GG Gonzalez - BDA

Lorena Jauregui - BDA

Continue

Disclaimer: Correspondent is responsible for and is encouraged to consult with its own legal counsel or appropriate professional to ensure that it is adequately licensed to broker loans to Acra Lending.

## Upload to Include:

- i. Seller to upload **ALL conditions at once** (do not upload until all conditions gathered).
  - ii. Seller to label each document by condition number on Eligibility Review form.
  - v. Label file name as "Borrower Name – Conditions when uploading new submissions
- NOTE: We do not accept one PDF with multiple conditions.**

No.	Cleared Date	Condition	CLEARED TO CLOSE
11000		NOTICE: Prior to purchase by Acra Lending, all compliance documentation to be reviewed and approved. Additional compliance and/or prior to purchase conditions may apply upon review of post closing package.	
11002		12 month VOR, if renting from a rental agency. Need 12 months C/C if from a private party and LTV is >75%. *need VOR to cover period of rental to current, for up to 12 months. Appears borr started renting from relative around June, need C/C to validate history.  ***10/5/21 STILL NEED: Because borr is renting from a private party with high LTV and from a relative we need Cancelled Checks to validate pay history. A letter is not sufficient.	