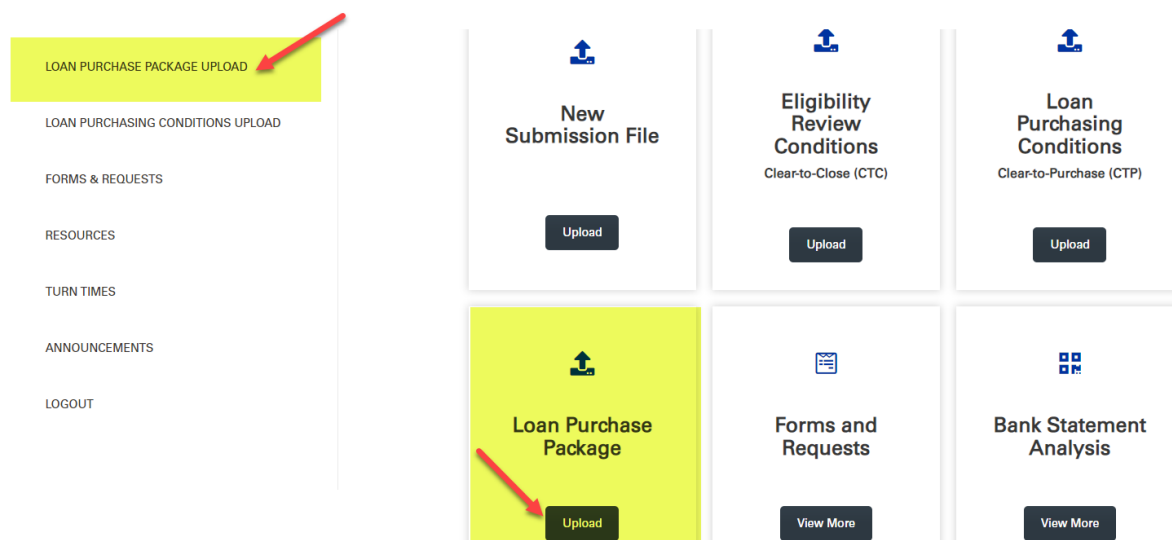




**NON-DELEGATED FLOW CLOSED LOAN  
PURCHASE DELIVERY  
Client Guide**

**Loan Purchasing-** Folder Name “*Non-Del Purchasing Folder- Borrower Last Name- Acra Loan #.*”

**1. Seller uploads documents to Acra BDA thru correspondent portal.**



**Upload to Include:**

- a. **Non-Delegated Flow Purchase Form-** see [www.acracorrespondent.com](http://www.acracorrespondent.com) portal for form.
- b. **Closing Folder-** Folder Name- “*Non-Del Closing Folder- Borrower Last Name- Acra Loan #.*”
  - i. Final & complete document set provided by Closing Agent to Seller (not to be modified by Seller).
- c. **Compliance Folder-** Folder Name-“*Non-Del Compliance Folder- Borrower Last Name- Acra Loan #.*”
  - i. If TRID- ALL disclosures issued to borrower by Seller.
    1. Initial disclosures issued to borrower, Loan Estimates and any Change in Circumstance related disclosures and all closing disclosures including Final CD.
      - a. Provide compliance engine Loan Detail Report (e.g. Mavent Report including compliance attachments related to section 32, section 35, APR review and state high cost validation)
  - ii. If NON-TRID- proof that ECOA and Appraisal delivery processes were followed.
- d. **Credit/UWing/Appraisal Review Folder-** “*Non-Del Underwriting Folder- Borrower Last Name- Acra Loan #.*”
  - i. Documents to satisfy only outstanding uncleared conditions from the last Acra Eligibility Review provided to Seller (*if no outstanding conditions then no folder will be provided to Acra by Seller*).
    1. Any conditions provided to be labelled by client with corresponding condition loan number from last issued Eligibility Certification.

2. **Prior to Purchase (PTP) Conditions:** Seller uploads All Outstanding Prior to Purchase Conditions documents to Purchaser thru correspondent portal.

DASHBOARD

LOAN PROGRAM CHECKLISTS

NEW SUBMISSION FILE UPLOAD

ELIGIBILITY REVIEW CONDITIONS UPLOAD

LOAN PURCHASE PACKAGE UPLOAD

**LOAN PURCHASING CONDITIONS UPLOAD**

FORMS & REQUESTS

RESOURCES

Loan Purchase Package Upload

- 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.