



# THE INDUSTRY'S LEADING PRIVATE MORTGAGE LENDER

Optimal mortgage lending solutions built for **self-employed**,  
**investor**, and **foreign national** borrowers



**Non Prime Options**  
**DSCR / Investor Cash Flow**  
**Fix & Flip / Stabilized Bridge**  
**Small Balance Multifamily**  
**ITIN and more**



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

# OUR PROGRAMS



## NON PRIME OPTIONS

- Full Doc
- Bank Statements
- 1099 Only
- WVOE Only
- P&L Programs (unaudited) – Provided by tax preparer
- Assets Ability to Repay in Full (ATR) – No DTI, No Income/Employment
- Asset Utilization – DTI calculated loan amounts to \$4M (\$4M - \$10M considered case by case)
- Condotels / Non-Warrantable Condos
- Short Term Rental / Adult Care Facility / Rural
- Manufactured / Modular – Must be classified as real property
- Short Sale / Deed in Lieu / Modification < 1 year OK
- Bankruptcy / Foreclosure < 2 years OK
- No reserves  $\leq$  75% LTV
- Interest Only – 5yr IO on 30yr Fixed, 10yr IO on 40yr Fixed, 5yr IO on 7/1 ARM



## FIX & FLIP / STABILIZED BRIDGE

- Minimum 600 FICO
- 1-4 units up to \$2M
- Purchase
- Purchase with Rehab
- Heavy Rehab allowed
- Cash out allowed
- Foreign Nationals OK
- 5+ units up to \$3M
- No experience OK



## SMALL BALANCE MULTIFAMILY

- Minimum 625 FICO
- Minimum DSCR ratio 1.00
- Up to \$3M
- Foreign Nationals OK
- Short Term Rentals OK
- Student Housing OK
- Non-recourse available

## DSCR / INVESTOR CASH FLOW

- Minimum 575 FICO
- No Ratio available
- ITINs OK
- Foreign Nationals OK
- Condotels / Non-Warrantable Condos / 3-4 Units
- Short Term Rental / Adult Care Facility / Rural
- **No reserves**
- **FTHB and First Time Investors OK**
- Vest in Entity name - No reporting on personal credit
- Interest Only

## ITIN (INDIVIDUAL TAXPAYER ID NUMBER)

- Minimum 650 FICO
- Up to \$1M
- Bank Statements for Self-Employed OK
- Ability to Repay in Full (ATR) Assets only
- Asset Depletion
- Owner Occ / 2nd Home / Investment
- WVOE Only as form of Full Doc - No W2s, No Paystubs
- Condotels / Non-Warrantable Condos / 3-4 Units
- Short Sale / Deed-In-Lieu / Modification 1+ year OK
- Bankruptcy / Foreclosure 2+ years OK
- Interest Only Available

# WHITE LABEL MARKETING

Go-To Market Strategy – **for Investors and Realtors**

We have “Ready To Go” marketing program pieces for you. You can put your name, logo and contact information easily to get more realtor and investor business in the door. Check out some of the programs below.

- 12-Month Bank Statement
- Investor Cash Flow / DSCR
- ATR-In-Full
- Non-QM Niche
- 1099 Only
- P&L Programs
- WVOE Only
- Small Balance Multifamily

## SCAN QR CODES FOR MORE INFORMATION

SCAN  
BELOW



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