



ALL PROGRAMS

12-MONTH BANK STATEMENT

Qualify with 100% on personal account deposits and 50% on business account deposits

- Loan amounts up to \$10M
- Max 90% LTV
- Minimum 575 FICO
- Self-Employed and 1099 Borrowers

FOREIGN NATIONAL

Letter of good standing with current financial institution or international credit report

- Loan amounts up to \$3M
- Max LTV 75% Purchase / 70% Refinance
- No income, job, or credit required
- Non-Owner Occupied only: Condotels/Pudtels allowed

ITIN

Individual Taxpayer Identification Number

- Loan amounts up to \$1M
- Max LTV 80% Purchase / 75% Refinance
- 2-year income history
- Qualify Full Doc or 12-Month Bank Statement or DSCR

ATR-IN-FULL

Qualify with enough liquid assets to cover the loan balance

- Max LTV 75% Purchase / 70% Refinance
- Minimum 600 FICO
- Borrower does not have to be currently employed
- Only show 2 months of statements for qualifying account

INVESTOR CASH FLOW / DSCR

Available on SFRs, 2-4 Units, Condos, Townhomes, Condotels, and Non-Warrantable Condos

- Loan amounts up to \$3M
- Minimum 575 FICO
- Non-Owner Occupied only
- No income or job verification

INTEREST ONLY

Interest Only program offers loan amounts up to \$4M (O/O)

- Max 90% LTV
- Minimum 650 FICO
- 5yr IO on 30yr Term or on 5/1 or 7/1 ARM
- 10yr IO on 40yr Term

JUMBO NON-QM

Qualify with Full Doc & Bank Statements

- Loan amounts up to \$10M
- I/O available with a 650+ FICO
- C/O available with no max cash in hand depending on LTV
- C/O proceeds can be used for reserves > 75% LTV

1099 ONLY / WVOE ONLY / P&L PROGRAMS

Qualify with one of our docs

- Max 80% LTV
- No FTHB
- Property Types: SFR / Condo / Townhome (No rural or units)
- Minimum 600 FICO

THE INDUSTRY'S LEADING PRIVATE MORTGAGE LENDER

Acra Lending is a registered dba name of Citadel Servicing Corporation, 3 Ada Parkway, Ste 200A, Irvine, CA 92618; (888)-800-7661 ("CSC") NMLS ID# 144549. Acra Lending operates in 47 states and the District of Columbia: Licensed under Arizona Mortgage Bankers License # 1034431, California Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act license # 41DBO-74196, Finance Lenders License # 60DBO-94450, CA-DRE #01799059, Florida Mortgage Lender Servicer License # MLD523, Georgia Mortgage Lender License/Registration # 23462, Minnesota Residential Mortgage Originator License Other Trade Name #1 MN-MO-144549.1, Nevada Mortgage Company License # 4449, North Carolina Mortgage Lender License # L-160722, Oregon Mortgage Lending License # ML-5599, Tennessee Mortgage License # 125315, Utah-DRE Mortgage Entity License - Other Trade Name #1 12074249, Virginia Lender License # MC-5845. This is intended for business professionals only. For legal and professional advice on applicable state and local licensing requirements that apply to you, please contact an attorney. Acra Lending is an equal opportunity lender. Rates, terms, and programs subject to change without notice. Offer of credit subject to credit approval per applicable underwriting and program guidelines, applicant eligibility, and market conditions. Not all applicants may qualify. Not valid in the following states: AK, ND, and SD.

