

## Acra Lending - Credit Grid & Rates

11/22/2022

1-SFR (1-4 units) Bridge Loan Credit Box												
FICO	FN	Heavy Rehab	Experien	Rate Range		PURCHASE				REFINANCE		
						No Rehab		Rehab		Rehab & No Rehab		
						LTV	LTV	ARV	LTC	LTV	ARV	LTC
850	-10%	NA	0 2	10.99	12.49	75.00%	80.00%	65.00%	80.00%	65.00%	65.00%	80.00%
to	-10%	-5%	3 9	9.99	11.49	80.00%	85.00%	65.00%	85.00%	70.00%	65.00%	85.00%
740	-10%	-2.5%	> 10	9.50	10.49	80.00%	85.00%	65.00%	85.00%	75.00%	65.00%	85.00%
739	-10%	NA	0 2	10.99	12.49	75%	80.00%	65.00%	80.00%	65.00%	65.00%	80.00%
to	-10%	-5%	3 9	9.99	11.49	80%	85.00%	65.00%	85.00%	70.00%	65.00%	85.00%
680	-10%	-2.5%	> 10	9.50	10.49	80%	85.00%	65.00%	85.00%	75.00%	65.00%	85.00%
679	-10%	NA	0 2	10.99	12.49	70%	75.00%	60.00%	75.00%	60.00%	60.00%	75.00%
to	-10%	-5%	3 9	9.99	11.49	75%	80.00%	60.00%	80.00%	65.00%	60.00%	80.00%
650	-10%	-2.5%	> 10	9.50	10.49	75%	80.00%	60.00%	80.00%	70.00%	60.00%	80.00%
649	-10%	NA	0 2	10.99	12.49	65%	70.00%	55.00%	70.00%	55.00%	55.00%	70.00%
to	-10%	-5%	3 9	9.99	11.49	70%	75.00%	55.00%	75.00%	60.00%	55.00%	75.00%
600	-10%	-2.5%	> 10	9.50	10.49	70%	75.00%	55.00%	75.00%	65.00%	55.00%	75.00%

1-SFR (1-4) Bridge Loan Eligibility Rules				
1	Loan Amount	<=	3,000,000	
2a	LTV	<=	85.00%	
2b	ARV	<=	75.00%	
2c	LTC	<=	85.00%	
3	Cashout	<=	70%	<= 1,000,000
4	Realtor Experience	>=	1	
5	GC Experience	>=	1	
6	0-2 Experience	<=	50%	As is Value
7	Heavy Rehab	>=	50%	As is Value
8	Refi: Incomplete Projects	-10%	LTV, ARV, LTC	
9	Foreign National	-10%	LTV, ARV, LTC	