

Acra Lending - Credit Grid & Rates

11/22/2022

2-MULTI-FAMILY (5-29 units) Bridge Loan Credit Box												
FICO	FN	Heavy Rehab	Experience	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%	75.00%	65.00%	80.00%	60.00%	65.00%	80.00%	
to	-10%	-5%	3 9	9.99 11.49	80%	75.00%	65.00%	85.00%	65.00%	65.00%	85.00%	
740	-10%	-2.5%	> 10	9.50 10.49	80%	80.00%	65.00%	85.00%	75.00%	65.00%	85.00%	
739	-10%	NA	0 2	10.99 12.49	75%	75.00%	65.00%	80.00%	60.00%	65.00%	80.00%	
to	-10%	-5%	3 9	9.99 11.49	80%	75.00%	65.00%	85.00%	65.00%	65.00%	85.00%	
680	-10%	-2.5%	> 10	9.50 10.49	80%	80.00%	65.00%	85.00%	75.00%	65.00%	85.00%	
679	-10%	NA	0 2	10.99 12.49	70%	70.00%	60.00%	75.00%	55.00%	60.00%	75.00%	
to	-10%	-5%	3 9	9.99 11.49	75%	70.00%	60.00%	80.00%	60.00%	60.00%	80.00%	
650	-10%	-2.5%	> 10	9.50 10.49	75%	75.00%	60.00%	80.00%	70.00%	60.00%	80.00%	
649	-10%	NA	0 2	10.99 12.49	65%	65.00%	55.00%	70.00%	50.00%	55.00%	70.00%	
to	-10%	-5%	3 9	9.99 11.49	70%	65.00%	55.00%	75.00%	55.00%	55.00%	75.00%	
600	-10%	-2.5%	> 10	9.50 10.49	70%	70.00%	55.00%	75.00%	65.00%	55.00%	75.00%	

2-Multi-Family (5-29) Bridge Loan Eligibility Rules				
1	Loan Amount	>=	250,000	<= 3,000,000
2	Cashout	<=	70%	<= 1,000,000
3	0-2 Experience	Management Discretion		
4	3-9 Experience	<=	15 Units	
5	Foreign National	-10%	LTV, ARV, LTC	