



# FIX AND FLIP / BRIDGE LOANS

**S**IMPLE - **E**FFICIENT - **T**RANSSPARENT

**PURCHASE  
LOANS**

**PURCHASE  
WITH REHAB  
LOANS**

**REFINANCE  
LOANS**

EXPERIENCE A SIMPLER FIX AND FLIP / BRIDGE LOAN PROCESS

- Bring your own appraisal from a certified appraiser for non-rehab projects
- Appraisals accepted from all licensed AMC's for projects requiring a rehab
- Zero point pricing available
- For experienced investors, points may be collected on the exit
- 1-4 unit loan amounts up to \$4M and 5-29 units up to \$7.5M

Visit: [acrafixandflip.com](http://acrafixandflip.com)



Call: (888) 800-7661

Acra Lending is a dba name of Citadel Servicing Corporation 25531 Commercentre Dr., Ste 160, Lake Forest, CA 92630; (888) 800-7661 ("CSC") NMLS ID# 144549. Licensed under Arizona Mortgage Bankers License #1034434, 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, Minnesota Residential Mortgage Originator License Other Trade Name #1 MN-MO-144549, 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. For mortgage professionals only. This is for informational purposes 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.





# PURCHASE LOANS

## SIMPLE - EFFICIENT - TRANSPARENT

In today's booming real estate market, properties are scarce. You may have found your desired property and don't want to lose it.

Our investor "bridge financing" facilitates our partners' ability to close quickly and be competitive in a thriving housing market.

### EXPERIENCE A SIMPLER MORTGAGE LOAN PROCESS

- SFR 1-4 Units; Multi-Family 5-29 Units. No mixed-use
- Loan Amounts: SFR 1-4 Units – up to \$4 million; Multi-Family 5-29 Units – up to \$7.5 million
- 12-month interest only (no pre-pay penalties)
- Non-TRID (enabling a faster close)
- Shorter term loan before longer term financing is obtained
- Renter-occupancy not required
- Up to 80% LTV

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# PURCHASE WITH REHAB LOANS

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As an investor / entrepreneur that has identified your investment property, Acra Lending understands that execution is one of your top priorities.

We specialize in lender-investors partnerships

### EXPERIENCE A SIMPLER MORTGAGE LOAN PROCESS

- SFR 1-4 Units; Multi-Family 5-29 Units. No mixed-use
- Loan Amounts: SFR 1-4 Units – up to \$4 million; Multi-Family 5-29 Units – up to \$7.5 million
- 12-month interest only (no pre-pay penalties)
- Non-TRID (enabling a faster close)
- Options for no interest on Rehab Draws until requested
- Heavy Rehab options available
- 100% Rehab financing available

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# REFINANCE LOANS

## SIMPLE - EFFICIENT - TRANSPARENT

Rate & Term, Rehab & cash-Out options available

Acra Lending understands financing deadlines and has an experienced dedicated team available to help you through every step of the process

### EXPERIENCE A SIMPLER MORTGAGE LOAN PROCESS

- SFR 1-4 Units; Multi-Family 5-29 Units. No mixed-use
- Loan Amounts: SFR 1-4 Units – up to \$4 million; Multi-Family 5-29 Units – up to \$7.5 million
- 12-month interest only (no pre-pay penalties)
- Non-TRID (enabling a faster close)
- Option to finance points and fees
- Cash-Out up to 70% LTV
- Up to 80% LTV, 80% ARV, and 90% LTC available

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