

Acra Lending - Credit Grid & Rates

1/13/2023

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
850	-10%	NA	0	5	11.999	12.499	70.0%	70.0%	60.0%	80.0%	60.0%	60.0%	80.0%
to	-10%	-5%	6	10	9.999	11.499	80.0%	75.0%	65.0%	85.0%	65.0%	65.0%	85.0%
740	-10%	-2.5%	>	10	9.500	10.499	80.0%	80.0%	65.0%	85.0%	75.0%	65.0%	85.0%
739	-10%	NA	0	5	11.999	12.499	70.0%	70.0%	60.0%	80.0%	60.0%	60.0%	80.0%
to	-10%	-5%	6	10	9.999	11.499	80.0%	75.0%	65.0%	85.0%	65.0%	65.0%	85.0%
680	-10%	-2.5%	>	10	9.500	10.499	80.0%	80.0%	65.0%	85.0%	75.0%	65.0%	85.0%
679	-10%	NA	0	5	11.999	12.499	70.0%	70.0%	60.0%	75.0%	55.0%	60.0%	75.0%
to	-10%	-5%	6	10	9.999	11.499	75.0%	70.0%	60.0%	80.0%	60.0%	60.0%	80.0%
650	-10%	-2.5%	>	10	9.500	10.499	75.0%	75.0%	60.0%	80.0%	70.0%	60.0%	80.0%
649	-10%	NA	0	5	11.999	12.499	65.0%	65.0%	55.0%	70.0%	50.0%	55.0%	70.0%
to	-10%	-5%	6	10	9.999	11.499	70.0%	65.0%	55.0%	75.0%	55.0%	55.0%	75.0%
600	-10%	-2.5%	>	10	9.500	10.499	70.0%	70.0%	55.0%	75.0%	65.0%	55.0%	75.0%

2-Multi-Family (5-29) Bridge Loan Eligibility Rules				
1	Loan Amount	>=	250,000	<= 3,000,000
2	Cashout	<=	70.0%	<= 1,000,000
3	0-5 Experience	Management Discretion		
4	6-10 Experience	<=	15 Units	

2-MF (5-29) Bridge Minimum Points			
Purchase & Refinance			
FICO	Experience		Min Pts
850	0	2	3.00%
to	3	6	2.00%
740	>	11	1.50%
739	0	2	3.00%
to	3	6	2.00%
680	>	11	1.50%