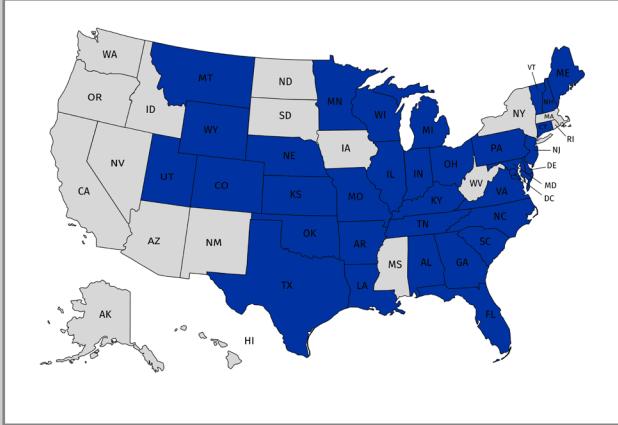
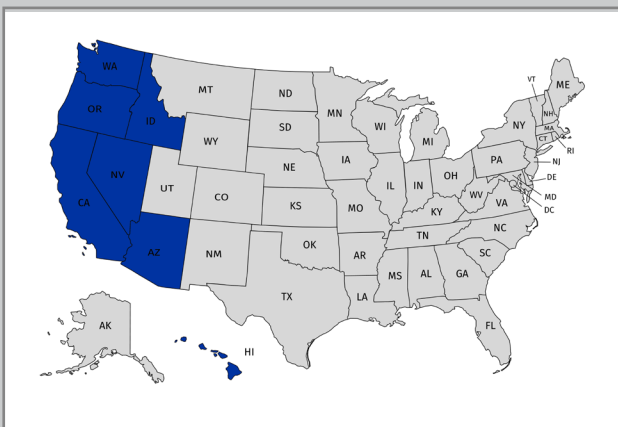


WET STATES



- | | | | |
|-------------|-------------------|----------------|----------------|
| Alabama | Dist. of Columbia | Kansas | Oklahoma |
| Arkansas | Florida | Kentucky | Pennsylvania |
| Colorado | Georgia | Louisiana | South Carolina |
| Connecticut | Illinois | Maine | Tennessee |
| Delaware | Indiana | Maryland | Texas |
| | | Michigan | Utah |
| | | Minnesota | Vermont |
| | | Missouri | Virginia |
| | | Montana | Wisconsin |
| | | Nebraska | Wyoming |
| | | New Hampshire | |
| | | New Jersey | |
| | | North Carolina | |
| | | Ohio | |

DRY STATES



- | | |
|------------|------------|
| Arizona | Nevada |
| California | Oregon |
| Hawaii | Washington |
| Idaho | |

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, 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. 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.

