

# THE LEADER IN TODAY'S NON-QM PROGRAMS

## **OUR PROGRAMS**



#### ATR-in-Full

Qualify with enough liquid assets to cover the loan balance



## Foreign National

Qualify with enough liquid assets to cover the loan balance



Individual Taxpayer Identification Number Valid U.S. Government issued ID



#### 12<sup>M0</sup> Bank Statement

Qualify with 100% on personal account deposits and 50% on business deposits (12 consecutive months)



#### Jumbo Non-QM

Qualify with Full Doc, Bank Statements, or DSCR



#### **Jumbo Prime**

Residential Loan amounts to \$3 Million
Up to \$1.5M for 2nd Homes &
Investment Properties



#### **DSCR**

Debt Service Coverage Ratio No income verification — N/0/0 only



### **Interest Only**

Interest Only program offers loan amounts up to \$4M (0/0)



#### 3<sup>MO</sup> Bank Statement

Qualify with most recent Personal or Business Account's Bank Statements

# **CALL US TODAY!**

(888) 800-7661 | acralending.com

Acra Lending is a DBA of Citadel Servicing Corporation NMLS ID# 144549, Licensed under Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act license #41DBO-74196, Finance Lenders License # 60DB094450, and CA-DRE #01799059. For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the general public is prohibited. CSC 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, HI, IA, MA, MS, MO, NM, NY, ND, OH, RI, SD, and WV.

