Acra Lending	Non-Owner Occupied (NOO) DTI Program Summary				Effective Date: 11/6/2026
	Investment property: Loan Amount, FICO, CLTV				
Loan amount	**Min Fico**	**Purchase**	**Rate & Term**	**Cash out**	
≤ $1,500,000	≥740	85%	85%	80%	Products - 30 year fixed, 5/1 Arm, 7/1 Arm, Interest Only (5 yr/30 year Fixed), Interest only - (10yr/40year term)
	720	85%	85%	80%	
	700	85%	80%	80%	ARM Requirements - Index - 1 yr CMT Caps 2/2/6 - Margin - 3.00 (Fico 760+), 3.25 (FICO -720-759), 3.50 (FICO -700-719) 3.75 (FICO -680-699) 4.00 (FICO - 660-679) 4.25 (FICO -640-659) 5.00 (FICO -600-639)
	680	80%	80%	75%	
	660	80%	75%	75%	
	640	75%	70%	70%	
	620	65%	65%	65%	
	600	60%	60%	60%	
	<600	N/A	N/A	N/A	
$1,500,001 -$ 2,000,000	≥740	Corr: 75% Wholesale: 80%	Corr: 75% Wholesale: 80%	75%	Prepayment Penalty guidance
	720	Corr: 75% Wholesale: 80%	Corr: 75% Wholesale: 80%	75%	Alaska - Buy-out - all residential 1-4
	700	Corr: 75% Wholesale: 80%	Corr: 70% Wholesale: 75%	70%	Illinois - Buy-out- All residential 1-4 if entity or Individual $250,000 or less
	680	75%	70%	70%	Illinois - 1) BUY-OUT all Residential 1-4 if to an ENTITY OR INDIVIDUAL and loan amount is ≤$250,000 2) BUY-OUT all Residential 1-4 if to an INDIVIDUAL and loan amount is >$250,000 and interest rate is >8%
	660	75%	65%	65%	Maryland- Buy-out- all loans
	640	70%	65%	65%	Michigan- Buy-out All residential 1-4
	620	65%	N/A	N/A	Mississippi- Buy-out or 5 year step for all residential 1 unit. No restrictions on 2+units
	Below 620	N/A	N/A	N/A	New Jersey - Buy-out all loans closing in name of Individual
					New Mexico - Buy out all residential 1-4
					Ohio - Buy-out all residential 1-4
					Pennsylvania - Buy-out if an individual and residential 1-2 and loan amount <$319,777
$2,000,001 to $3,000,000	≥740	Corr: 65% Wholesale: 75%	Corr: 65% Wholesale: 70%	Corr: 65% Wholesale: 70%	Rhode Island - Buy-out if a purchase transaction
	720	Corr: 65% Wholesale: 75%	Corr: 65% Wholesale: 70%	Corr: 65% Wholesale: 70%	Virginia - Buy-out all residental 1-4 closed in the individual's name
	700	Corr: 65% Wholesale: 70%	65%	65%	Vermont - buy-out for loans <$1 Million
	Below 700	N/A	N/A	N/A	
Other					
Occupancy	Purchase, refi, delayed financing of investment home only				

Acra Lending	Non-Owner Occupied (NOO) DTI Program Summary Investment property: Loan Amount, FICO, CLTV	Effective Date: 11/6/2026
Eligible Income Documentation Types	Full Documentation, Bank Statements (12 or 24 months), 1099 Only, Profit & Loss, Asset Depletion	
1099 Only Program	Available for self-employed borrowers only. Min 660 FICO, Max 80% LTV purchase & 75% refinance (R/T & Cash Out). No non-warrantable condos, no rural properties.	
Profit & Loss	Available for self-employed borrowers only, must be prepared by licensed tax preparer. If LTV ≤ 70 AND FICO ≥ 700, 3 mo. Bank statement requirement may be waived. Min 660 FICO, Max 80% LTV purchase & 75% refinance (R/T & Cash Out). No non-warrantable condos, no rural properties.	
Asset Depletion	Divide eligible asset(s) by 60 months, and add result as qualifying income. Note: Funds used for depletion may not also be used for funds to close nor reserves. Max. 80% LTV Purchase, 75% LTV Refinance (R/T & Cash Out)	
1 Year Self-Employed	Minimum 640 FICO. Max LTV: 80% Purchase & R/T refinance, 65% Cash-out refinance	
Credit Requirements	Applicants with scores from 3 repositories are acceptable with no overlays. Applicants with 2 or fewer scores must have one of the following - 2 tradelines & 24 months of history, or 3 tradelines & 12 months of history. 1 or No Score/Deficient Tradelines - Max CLTV -65% - 12 months of 0x30 housing history. If one score is reported, use this for credit qualification, if no score - Price as 700 Tier. VOR allowed with Full Doc, Must document housing with cancelled checks/withdrawls/etc. if qualifying with alternative documentation.	
Maximum DTI	•FICO > 620: Max Back-End DTI: 50.49% •FICO < 620: Max Back-End DTI: 43.00% •FICO ≥ 740 and LTV ≤60% Max Back-end DTI: 55.00%	
Housing History	Housing history restrictions - 1x30x12 - Max CLTV -80% (purchase) 75% (R/T & Cashout refi) 0x60x12- Max CLTV :75% (purchase) & 70% (R/T & Cashout refi) 0x90x12 - Max CLTV - 65% 0x12x12 - Ineligible	
Credit Events	Bankruptcy & Foreclosure - 36 Months or greater - no restrictions 24- 35 Months - Max CLTV :80% (purchase) & 75% (R/T & Cashout refi) 12-23 months - Max CLTV 65%	
Credit Events Cont	Short Sale- Deed In Lieu & Modification Restrictions 24 months or greater - no restrictions 12-23 months - Max CLTV 80% (purchase) & 75% (R/T & Cashout Refi) Less than 12 months - Max CLTV 75% (purchase) & 70% (R/T & Cashout refi) **Forebearance taken 6 months or less : Case by Case**	
FTHB	Limited to maximum 43% DTI and 70% CLTV IF no recent 12 month housing history	
Asset Reserves	3 months: CLTV > 80% 6 months: Short-term rental refinance	
Max Cash in hand	When LTV is 65% or lower - cash in Hand is unlimited. > 65% - $1,000,000 for loans of 1.5 million or less. For Loans >1.5 million - max cash is $500,000	
LTV >80%	43% Max DTI and 0x30x12 housing history	
Min Loan amount & restrictions	Minimum Loan amount - $100,000- Maximum Loan Amount $3,000,000 Loan amounts <$200,000 Max CLTV - 80% (Purchase) & 75% (Rate & Term - Cash out). Loan amounts to be in $50 increments	
Interest Only	Min Loan amount - $250,000 - Max LA - $3,000,000. Min Fico 640	
Seller Contributions	Limited to 3% of the sales price	
Gift funds	Gift funds allowed - requires a borrower minimum Contribution of 10% of the purchase price (must be borrower's own funds)	
Eligible Borrowers	US Citizen, Permanent Resident Alien, Non-Perm Resident Alien (with restrictions) & ITIN	

Acra Lending	Non-Owner Occupied (NOO) DTI Program Summary Investment property: Loan Amount, FICO, CLTV	Effective Date: 11/6/2026
Borrower Eligibility Restrictions	PRA - must have an unexpired PRA ID and SSA card/SSA 89. NPRA - must have proof of legal residency - (unexpired employment Authorization or valid Visa) Max LA - $1,500,000 Max CLTV 80%. ITIN - Max LA - $1,000,000 - Min FICO - 640 - FICO 700 or greater - 70% for (purchase) - 65% for (R/T & Cash out). FICO 660 to 699 Max CLTV 65% for (purchase) - 60% (R/T & Cash out) Min FICO -640 yp 659 - 60% (purchase) - 60% (R/T & Cashout) Foreign National - Max CLTV 70% (Purchase) & 65% Refinance (R/T & Cash out) - Price loan at FICO 700	
Declining Market	5% CLTV property reduction from the max allowed.	
Eligible Properties	SFR, Townhome, PUD, Warrantable Condo, Non-Warrantable Condo, Condotel, PUDtel, 2-4 Units, Manufactured Homes	
Property Restrictions	Non-Warrantable Condo - Max CLTV 80% (purchase) & 75% (R/T & Cash out) - 5% reduction on Florida properties CondoTel/PUDtel -Max CLTV :75% (purchase) 70% (R/T) & 65% (Refi- Cash out) - 5% CLTV reduction on Florida properties 2-4 Unit 80% Max CLTV.	
Manufactured Home	Max CLTV - 65% (purchase) & 60% (R/T & Cashout refi)	
Rural - Unique Property	Max CLTV 80% (Purchase) & 75% (R/T refinance) & 70% (Refinance- Cash out) - Minimum FICO - 700. If marketing time is excessive or property exhibits unusual, inadequate or peculiar functionality, LTV maybe further reduced. Please review Section 10.16 of the Seller Guide for a description of Unique properties.	
Short Term Rental	Max CLTV 75% (Purchase) & 70% (R/T & Cash Out refi) Minimum FICO - 640	
Vacant Properties	Rate and term refinance - Minimum 700 FICO, at least a ≥2 year PPP (where allowable), no interestly only loans allowed, Impounds required, 6 months reserves required. Max CLTV -70% for loan amounts under $1,000,000 and 65% for loans amounts under $2,000,000. Cashout Refinance - Min FICO - 700, ≥3 year PPP (where allowable) no interest only, impounds required, 6 months reserves required. Max CLTV 60% for loan amounts under $1,500,000. Also requires evidence to support 15 months of ownership. DTI ≤ 40%	
Escrow Waiver	Max LA - 1.5 million - Max CLTV - 80% - Min FICO - 700- Mortgage history - no worse than 0x30x24 mortgage history	
Ineligible States	South Dakota	
Prepayment penalty	5 Year -5% Fixed (5%/5%/5%/5%/5%) or Sequential stepdown (5%/4%/3%/2%/1%) 4 year -5% Fixed (5%/5%/5%/5%) or 3% fixed (3%/3%/3%/3%) 3 year -5% Fixed (5%/5%/5%) or 3% fixed 93%/3%/3%) 2 Year - 3% Fixed (3%/3%) - 1 year -3% Fixed (3%)	