

Acra Lending	DSCR Program Summary				Effective Date: 10/2/2026
	Investment property: Loan Amount, FICO, CLTV				
Loan amount	Min Fico	Purchase	Rate & Term	Cash out	
\$2,000,000	730	80%	80%	75%	Products - 30 year fixed, 5 year ARM, 30 YR Fixed Interest Only, 5Yr ARM Interest Only
	721	80%	80%	65%	
		700	80%	80%	55%
Prepayment penalty					
Alaska	Buy -Out all residential 1-4		New Mexico	Buy-Out All resenditial 1-4	
Illinois	1. Buy-out All Residential 1-4 if an entity or Individual on LA of \$250,000 or less		Ohio	Buy-Out all residential 1-2	
Illinois	2. Buy-out all residential 1-4 to an individual and Loan		PA	Buy-Out if to an Individual and on Residential 1-2 and Loan Amount	
Maryland	Buy-Out All Loans		Rhode Island	Buy-Out if a Purchase transaction	
Michigan	Buy-Out All residential 1-4		Virginia	Buy-Out all Residential 1-4 closed in the name of an individual	
Mississippi	BUY-OUT or 5 year (STEP) for all Residential 1 unit. No restrictions on 2+ units.		Vermont	Buy-Out for loans <\$1 Million	
New Jersey	Buy-Out All loans closing in the name of an Individual				
Other					
Eligible loan purpose types & occupancy	Purchase, refi of an investment property. Loan Purpose - Purchase, Rate & term Refinance, Cash out and Delayed Financing. Non Owner occupied properties allowed				
Restrictions (Loan Purpose)	DSCR cash out refinance transactions requires current lease agreement. Vacant properties are ineligible				
Eligible Product types	30 year fixed, 5 yr ARM, 30 yr Fixed Interest-Only, 5 yr ARM Interest-Only				
ARM restrictions	Interest Only (5 year term) Max CLTV 75%				
Credit Requirements	Decisioning Credit Score: Primary Wage Earner Middle Score. For loans that close in the name of an entity, use the highest middle score of the personal guarantors, presuming equal percentages of ownership. If ownership % differs, use the individual with the highest concentration of ownership				
Tradelines	Applicants with scores from 3 repositories are deemed to be acceptable with no tradeline overlay. 2 Tradelines & 24 month history or 3 tradelines & 12 month history for applicants with 2 or fewer scores.				
Housing History	Mortgage history restrictions - 0x30x12 - Previous Credit Events - 48 months seasoning.				
Credit Events	See above - 48 months seasoning.				
FTHB	Ineligible for platinum program				
Asset Reserves	6-months Reserves required for CLTV >75%				

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Max Cash in hand	When LTV is >65% Max Cash in hand follows: \$1,000,000 for loans ≤\$1,500,000 - \$500,000 for loans >\$1,500,000. When LTV is <65% unlimited cash in hand allowed. Correspondent pricing limited to 60% CLTV for 700-719 FICO. * Delayed Financing is capped at \$1.5MM		
Min Loan amount & restrictions	Minimum Loan amount - \$100,000- or Loan Amount > \$1,500,000 Max CLTV 75% Loan amounts of <\$350,000 or Loan Amount of >\$1,500,000 - Max CLTV 75%		
Income Documentation & Debt Ratio Requirements	When calculating DSCR, Acra will use the greater of the market rent as established on the 1007 or 1025 or Actual rent. When using Actual rent, the actual rent must be documented via evidence of 2 months' proof of receipts and the lease must be in place for at least 2 months after loan closing. This applies to loan term rents only and is not appropriate for short term rentals.		
Minimum Debt Service Coverage Ratio (DSCR)	Correspondent - ≥ 1.2 - Wholesale ≥ 1.0		
Eligible Borrowers	US Citizen, Permanent Resident.		
Borrower Eligibility Restrictions	PRA - must have an unexpired PRA ID and SSA card/SSA 89.		
Declining Market	5% CLTV property/borrower full profile		
Eligible Properties	SFR, Townhome, PUD, Warrantable Condo, Two Units		
Property Restrictions	Two Units, Warrantable Condo Max CLTV 75%, Rural properties, Condotels, Non-warrantable Condos ineligible. Short term rentals - ineligible		
Escrow Waiver	Max LA - 1.5 million - restrictions 0x30x24 mortgage history required, Section 35 loans ineligible		
Ineligible States	South Dakota, US Territories		
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 3%/3%/3%) 2 Year - 3% Fixed (3%/3%) - 1 year -3% Fixed (3%)		