Acra Lending	Platinum Select Non-Owner Occupied (NOO) DTI 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, 5/1 Arm, Interest Only (5 yr/30 year Fixed or 5 Yr ARM Interest Only)
	721	80%	80%	65%	
	700	80%	80%	55%	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)

Business Purpose loans (PPP)	**Prepayment Penalty guidance**
	Alaska - Buy-out - all residential 1-4
	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%
	Maryland- Buy-out- all loans
	Michigan- Buy-out All residential 1-4
	Mississippi- Buy-out or 5 year step for all residential 1 unit. No restrictions on 2+units
	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
	Rhode Island - Buy-out if a purchase transaction
	Virginia - Buy-out all residental 1-4 closed in the individual's name
	Vermont - buy-out for loans <$1 Million

Other

Occupancy	Purchase, refi, delayed financing of investment home only
Maximum Debt-to-Income	Wholesale: 43% Correspondent: 40%
Eligible Income Documentation Types	Full Documentation, Bank Statements (12 or 24 months), 1099 Only, Asset Depletion
1099 Only Program	Available for self-employed borrowers only. Prior year 1099 plus most recent 60 days bank statements which must be consistent with 1099 income average.
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)
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.
Housing History	Must have 0x30x12 housing history
Credit Events	Must have 48 months seasoning from any credit events
FTHB	First Time Homebuyer without satisfactory 12 mo. recent housing history limited to 70% LTV.
Asset Reserves	6 months reserves required for LTV > 75%
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
Min Loan amount & restrictions	Minimum Loan amount - $100,000- Loan amounts <$350,000 OR > $1,500,000 Max CLTV - 75%. Loan amounts to be in $50 increments

Acra Lending	Platinum Select Non-Owner Occupied (NOO) DTI Program Summary Investment property: Loan Amount, FICO, CLTV	Effective Date: 10/2/2026
Interest Only	Interest Only (5 Yr Term) Max LTV: 75%	
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	
Borrower Eligibility Restrictions	PRA - must have an unexpired PRA ID and SSA card/SSA 89.	
Declining Market	5% CLTV property reduction from the max allowed.	
Eligible Properties	SFR, Townhome, PUD, Warrantable Condo, 2-units	
Property Restrictions	2-units, Warrantable Condos max LTV: 75% Rural properties, Condotels, Short term rentals, Non-Warrantable condos, manufactured homes and vacant properties are ineligible	
Escrow Waiver	Max LA - 1.5 million - Max CLTV - 80% - Min FICO - 700- Mortgage history - no worse than 0x30x24 mortgage history. Section 35 loans ineligible.	
Ineligible States	South Dakota, U.S. 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%)	