

Announcement 2022 – 04

DSCR Program Enhancements

Acra Lending is pleased to announce the following DSCR Program enhancements. All changes are effective immediately:

- No reserves required (unless there is a credit event)
- No additional reserve requirements for when DSCR is less than 1.00
- 30 day seasoning on funds to close
- No seasoning of assets required on LTV's 70% or lower
- No seasoning of asset regardless of LTV if the funds to close do not exceed \$100k
 - Sufficient assets must be listed on the 1003

Please distribute this information to the appropriate individuals within your organization. If you have any questions, please contact your Business Development Officer (BDO).

We thank you for your business.