

## Announcement 2022 – 05

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### DSCR Program Guideline Updates

Effective immediately, Acra Lending is implementing the following DSCR Program updates:

- Minimum DSCR must be:  $\geq .70$
- | <u>DSCR</u> | <u>LTV Reduction</u> | <u>Add to Rate</u> |
|-------------|----------------------|--------------------|
| $\geq 1.00$ | N/A                  | N/A                |
| $\geq 0.90$ | 5%                   | .375%              |
| $\geq 0.80$ | 10%                  | .625%              |
| $\geq 0.70$ | 15%                  | 1.00%              |

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.