

**TRAILING 12-MONTH FINANCIAL STATEMENT** (or YTD if available)

**PURCHASE & SALE AGREEMENT/PAYOFF**

**FINANCIAL STATEMENTS** (past 2 years)

**PERSONAL FINANCIAL STATEMENT FOR ALL GUARANTORS**

**LIQUIDITY VERIFICATION** (Account Statements)

**TENANT LEASES**

**STATEMENT OF REAL ESTATE OWNED** (form can be provided)

**PROOF OF INSURANCE**

**CURRENT RENT ROLL - INCLUDE**

- ▶ *Unit Type*
- ▶ *Unit Size*
- ▶ *Lease Beginning/Ending Dates*
- ▶ *Info on subsidies (Section 8, etc.) if applicable*

**PROPERTY SURVEY**

**MANAGEMENT COMPANY INFO**

**MANAGEMENT EXPERIENCE (IF SELF-MANAGED)**

**BORROWER'S BUSINESS RESUME (DETAILING EXPERIENCE WITH MULTIFAMILY INVESTMENT PROPERTY)**

**BORROWING ENTITY DOCUMENTS (MUST BE SINGLE-ASSET ENTITY)**

- ▶ *Articles of Incorporation/Organization*
- ▶ *Operating Agreement/Bylaws*
- ▶ *Signing Authority (if not included in Operating Agreement)*
- ▶ *Certificate of Good Standing*
- ▶ *If organized in a state other than the state the property is located, Foreign Entity Registration is required*
- ▶ *Organization Chart*
- ▶ *Employer Identification Number (EIN)*

**REAL ESTATE TAX BILLS**

Note: Any applications for loans, and any documents, forms and/or information in support thereof ("Loan Application") emailed to your Account Executive shall not be considered a loan submission. Upon speaking with your Account Executive, you will be advised of the process and procedures for submitting a Loan Application to Acra Lending. Should you have questions regarding TILA-RESPA Integrated Disclosures and how they impact your business, please consult your legal counsel.

## CAPEX

- ▶ *performed w/in 3 years*
- ▶ *Scheduled/Planned w/in the coming year*

## AGE OF ROOF

## ESTIMATE OF MARKET RENT

## CERTIFICATE OF OCCUPANCY

## COMPLIANCE DOCUMENTS (CLICK ITEMS BELOW TO DOWNLOAD)

- ▶ [Acra Anti-Money Laundering Declaration](#)
- ▶ [ACRA ECOA Anti-Discrimination Notice](#)
- ▶ [ECOA Right to Appraisal](#)
- ▶ [ECOA Waiver](#)
- ▶ [E-Consent Agreement](#)
- ▶ [Flood Insurance Disclosures](#)
- ▶ [Mortgage Fraud Disclosure](#)
- ▶ [USA Patriot Act Disclosure](#)

## APPRAISAL REPORT

## PRELIMINARY TITLE REPORT

*At the discretion of the underwriter additional documents may be required on a case-by-case basis.*

**Once your file is ready to be submitted,  
please upload the submission for your Account Executive to review.**

**Please upload submission to:**

**<https://acralending.com/broker-portal/#wholesale-file-upload>**

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### **Corporate Office:**

25531 Commercentre Drive, Suite 160  
Lake Forest, CA 92630  
(888) 800-7661

### **Loss Payee Clause:**

CITADEL SERVICING CORPORATION  
ISAOA  
25531 COMMERCENTRE DRIVE, SUITE 160  
LAKE FOREST, CA 92630  
ACRA LOAN #: *(reference loan approval)*

### **Index and Adjustment Caps:**

- Floor at Start Rate / Index is 1yr. CMT
- 2% Initial Cap / 2% Annual Cap / 6% Life Cap
- Margin per credit grade

**For additional forms, visit:**

**<https://acralending.com/broker-resources/#forms>**

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# Property Operating Statement

PROPERTY ADDRESS	CITY	STATE	ZIP CODE

ANNUAL INCOME	2ND YEAR PRIOR	PRIOR YEAR	CURRENT YEAR	MOS.
Rental Income Collected				
Total Income Collected				

ANNUAL EXPENSES	2ND YEAR PRIOR	PRIOR YEAR	CURRENT YEAR	MOS.
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*Do not include one time capital expense items*

Real Estate Taxes				
Insurance				

### UTILITIES

Gas				
Electricity				
Water/Sewer				
Trash				

### MAINTENANCE

Pest Control				
Gardener				
Pool Service				
Elevator				
Cleaning Service				
Building Rep. & Maint.				
Painting & Decorating				
Supplies				

### ADMINISTRATION

Administrative				
Advertising				
Telephone				

### MISCELLANEOUS

Resident Manager				
Security				
Off-Site Management				
Other				

### TOTAL EXPENSES

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### NET OPERATING INCOME

COMMENTS OR EXPLANATIONS	COMPLETED BY