ILD Business Purpose Short Term Loans- Credit Grids & Loan Pricing

Acra Lending
INVESTOR LOANS

Dated: 07/31/2025

1-SFR (1-4 units) Short Term Bridge Leverage Ratios & Pricing

FICO	FN	Heavy Rehab	Exp.		Rate	PURCHASE: No Rehab LTV	PURCHASE: Rehab AIV LTV	PURCHASE: Rehab ARV	PURCHASE: Rehab LTC	REFINANCE: Rehab & No Rehab AIV LTV	REFINANCE: Rehab & No Rehab ARV	REFINANCE: Rehab & No Rehab LTC	Acra Points & Buy Out Ratio: Points	Acra Points & Buy Out Ratio: Ratio
850	-10%	NA	0	2	12.250	65.0%	65.0%	65.0%	80.0%	65.0%	65.0%	80.0%	2.25%	2:1
	-10%	NA	3	5	11.250	75.0%	75.0%	70.0%	80.0%	75.0%	70.0%	80.0%	2.00%	2:1
to	-10%	-5%	6	7	10.999	80.0%	85.0%	70.0%	85.0%	80.0%	70.0%	85.0%	1.75%	2:1
740	-10%	-2.5%	8	+	10.500	80.0%	85.0%	70.0%	85.0%	80.0%	70.0%	85.0%	1.25%	2:1
739	-10%	NA	0	2	12.250	65.0%	65.0%	65.0%	80.0%	65.0%	65.0%	80.0%	2.25%	2:1
	-10%	NA	3	5	11.250	75.0%	75.0%	70.0%	80.0%	70.0%	65.0%	80.0%	2.00%	2:1
to	-10%	-5%	6	7	10.999	80.0%	85.0%	70.0%	85.0%	70.0%	70.0%	85.0%	1.75%	2:1
680	-10%	-2.5%	8	+	10.500	80.0%	85.0%	70.0%	85.0%	70.0%	70.0%	85.0%	1.25%	2:1
679	-10%	NA	0	2	12.999	60.0%	60.0%	60.0%	70.0%	55.0%	60.0%	70.0%	2.75%	2:1
	-10%	NA	3	5	11.999	65.0%	65.0%	60.0%	70.0%	60.0%	60.0%	70.0%	2.50%	2:1
to	-10%	-5%	6	7	11.875	70.0%	75.0%	60.0%	75.0%	60.0%	60.0%	75.0%	2.25%	2:1
650	-10%	-2.5%	8	+	11.500	70.0%	75.0%	60.0%	75.0%	60.0%	60.0%	75.0%	1.75%	2:1
649														
to	-10%	-5%	6	7	12.250	60.0%	60.0%	50.0%	65.0%	50.0%	50.0%	65.0%	2.25%	2:1
600	-10%	-5%	8	+	11.750	60.0%	65.0%	50.0%	65.0%	50.0%	50.0%	65.0%	2.00%	2:1

Initial Funding AIV LTV Limit

≤ $1.0 mm	85%
> $1.0 to $1.5 mm	80%
> $1.5 to $2.0 mm	75%

Months Pmt Reserves

Exp.	Purch	Refi
0-2	6	6
3-5	3	6
6-7	0	6
8 +	0	3

1-SFR (1-4) Short Term Bridge Loan Eligibility Rules

1a	Loan Amount & LTV		$1,000,000-$1,500,000	-5.0% LTV
1b	Loan Amount & LTV		$1,500,000-$2,000,000	-10.0% LTV
1c	Loan Amount		$1,000,000-$1,500,000	+.25% to rate
1d	Loan Amount		$1,500,001-$2,000,000	+.50% to rate
2a	Fico 650-679: No Mid Swing & No Cash Out Refinance			
2b	Fico 600-649: No Mid Swing & No Refinance			
2c	FICO Minimum 700		Loan Amount > $1,000,000	
3a	AIV LTV	<=	85.0%	
3b	ARV LTV	<=	70.0%	
3c	LTC	<=	85.0%	
4	Cashout: Management approval required, Max LTV 50%, Max Cash-in-Hand $300K			
5	Realtor Experience	>=	0.5	
6	GC Experience	>=	0.5	
7	0-5 Experience	<=	50%	As is Value
8	Heavy Rehab	>=	50%	As is Value
9	Refi: Incomplete Projects		-10.0%	LTV, ARV, LTC
10	Max Rehab Budget <= $250,000			
11	Rehab budgets > $250K will require the following (on exception basis):			
	a) Rehab work to be through a licensed general contractor.			
	b) All required permits must be issued to the project prior to funding.			
	c) Minimum loan term of 18 months.			
12	0-2 experience max rehabilitation budget $100,000			
13	Mid Swing -10% LTV; Subject to repricing by Management			
14	State "FL"		-10% LTV / -5% ARV	

Acra Lending

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BUSINESS PURPOSE / DSCR PROGRAM - ILD

Dated: 07/31/2025 V1

45-Day Price	
Note Rate	Price
6.250	97.750
6.375	98.500
6.500	99.000
6.625	99.500
6.750	100.000
6.875	100.500
6.999	100.750
7.125	101.000
7.250	101.250
7.375	101.500
7.500	101.750
7.625	102.000
7.750	102.250
7.875	102.500
7.999	102.750
8.125	103.000
8.250	103.250
8.375	103.500
8.500	103.750
8.625	104.000
8.750	104.250
8.875	104.500
8.999	104.750
9.125	105.000
9.250	105.250
9.375	105.500
9.500	105.750
9.625	106.000
9.750	106.250
9.875	106.500
9.999	106.750
10.125	107.000
10.250	107.250
10.375	107.500
10.500	107.750
10.625	108.000
10.750	108.250
10.875	108.500
10.999	108.625
11.125	108.750
11.250	108.875
11.375	109.000
11.500	109.125
11.625	109.250
11.750	109.375
11.875	109.500
11.999	109.625
12.125	109.750
12.250	109.875
12.375	110.000
12.500	110.125
12.625	110.250
12.750	110.375
12.875	110.500
12.999	110.625

FICO & LTV	≤50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	Orig Points
≥ 780	0.750	0.750	0.750	0.500	0.250	-0.500	-1.375	-3.750	0.000
760 - 779	0.750	0.750	0.750	0.500	0.250	-0.500	-1.375	-3.750	0.000
740 - 759	0.500	0.500	0.500	0.250	0.000	-0.750	-2.250	-5.000	0.000
720 - 739	0.500	0.500	0.500	0.250	0.000	-0.750	-2.250	-5.000	0.000
700 - 719	0.500	0.375	0.250	0.000	-0.250	-1.250	-2.625	N/A	0.000
680 - 699	-1.750	-1.750	-1.750	-2.250	-3.000	-4.250	-6.000	N/A	0.000
660 - 679	-3.500	-3.625	-3.750	-4.000	-4.250	-5.750	-8.250	N/A	0.000
640 - 659	-4.750	-5.250	-5.500	-6.000	-6.500	-9.500	N/A	N/A	0.000
620 - 639	-9.000	-9.750	-10.000	-10.250	N/A	N/A	N/A	N/A	0.000
600 - 619	-10.000	-10.750	-11.000	N/A	N/A	N/A	N/A	N/A	2.000

FICO & LTV	Margin
≥ 780	3.000
760 - 779	3.000
740 - 759	3.250
720 - 739	3.250
700 - 719	3.500
680 - 699	3.750
660 - 679	4.000
640 - 659	4.250
620 - 639	5.000
600 - 619	5.000

GENERAL INFORMATION

Program Terms	≤50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%
Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-2.000
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	N/A	N/A	N/A
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750	N/A
Foreign Nationals	-0.750	-1.000	-1.000	-1.250	-1.500	N/A	N/A	N/A
<$200,000	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	N/A
≥ $200k < $350k	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.500
≥ $350k ≤ $1.5M	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.625
> $1.5M ≤ $2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
> $2.0M ≤ $3.0M	-0.500	-1.000	-1.000	-1.750	N/A	N/A	N/A	N/A
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A
DSCR ≥ .80 to < 1.00	0.000	-1.000	-1.000	-1.500	-1.750	-2.250	N/A	N/A
No Ratio DSCR	-1.250	-1.500	-1.500	-2.000	-2.500	-3.000	N/A	N/A
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
Short-Term Rentals	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	N/A	N/A
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	N/A	N/A	N/A	N/A
Housing 1x30 in prior 12 mths	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A
BK/FC ≥ 2 to < 3 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A
SS/DIL/Modification < 2 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
SS/DIL/Modification <1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A
5-Year Prepay (5x5)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5-Year Prepay (Step)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
3-Year Prepay (3x5)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
3-Year Prepay (3x3)	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.500	-0.500
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750
1-Year Prepay (1x3)	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Buy Out/ No Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Minimum & Maximum Price	
Minimum Price	98.000
<620 FICO No LPC/LC - Maximum Price	100.000
No Prepay - Maximum Price (.500 Point Origination Fee to Acra) Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3.0 pts or $30K)	103.000

Lender Fees	
Underwriting Fee	$ 1,750.00
Closing In a Trust	$ 395.00
Closing In a Entity	$ 495.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count: 1	

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BUSINESS PURPOSE / NOO DTI PROGRAM - ILD

Dated: 07/31/2025 V1

45-Day Price	
Note Rate	Price
6.250	97.750
6.375	98.500
6.500	99.000
6.625	99.500
6.750	100.000
6.875	100.500
6.999	100.750
7.125	101.000
7.250	101.250
7.375	101.500
7.500	101.750
7.625	102.000
7.750	102.250
7.875	102.500
7.999	102.750
8.125	103.000
8.250	103.250
8.375	103.500
8.500	103.750
8.625	104.000
8.750	104.250
8.875	104.500
8.999	104.750
9.125	105.000
9.250	105.250
9.375	105.500
9.500	105.750
9.625	106.000
9.750	106.250
9.875	106.500
9.999	106.750
10.125	107.000
10.250	107.250
10.375	107.500
10.500	107.750
10.625	108.000
10.750	108.250
10.875	108.500
10.999	108.625
11.125	108.750
11.250	108.875
11.375	109.000
11.500	109.125
11.625	109.250
11.750	109.375
11.875	109.500
11.999	109.625
12.125	109.750
12.250	109.875
12.375	110.000
12.500	110.125
12.625	110.250
12.750	110.375
12.875	110.500
12.999	110.625

FICO & LTV	≤50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	Points
≥ 780	0.750	0.625	0.500	0.500	0.250	0.000	-2.000	0.000
760 - 779	0.750	0.625	0.500	0.500	0.250	0.000	-2.000	0.000
740 - 759	0.500	0.500	0.375	0.250	0.250	0.000	-2.250	0.000
720 - 739	0.500	0.500	0.375	0.250	0.250	0.000	-2.250	0.000
700 - 719	0.500	0.500	0.375	0.250	0.000	-0.250	-2.750	0.000
680 - 699	-1.000	-1.125	-1.250	-1.500	-2.250	-3.000	-4.750	0.000
660 - 679	-3.000	-3.250	-3.500	-3.750	-4.000	-4.500	-6.750	0.000
640 - 659	-5.000	-5.500	-5.750	-6.250	-6.750	-9.750	N/A	0.000
620 - 639	-8.250	-9.000	-9.250	-9.750	~~N/A~~	N/A	N/A	0.000
600 - 619	-9.250	-10.000	-10.250	N/A	N/A	N/A	N/A	2.000

FICO & LTV	Margin
≥ 780	3.000
760 - 779	3.000
740 - 759	3.250
720 - 739	3.250
700 - 719	3.500
680 - 699	3.750
660 - 679	4.000
640 - 659	4.250
620 - 639	5.000
600 - 619	5.000

GENERAL INFORMATION

Program Terms	≤50.00%	50.01-55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%
Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	N/A	N/A
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750
Alt Doc - Bk Stmts	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	0.000	0.000	0.000	-0.500	-0.750	-1.250	-1.625
1099 / P & L Only	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
1 Year Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A
<$200,000	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250
≥ $200k < $350k	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
≥ $350k ≤ $1.5M	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250
> $1.5M ≤ $2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
> $2.0M ≤ $3.0M	-0.500	-1.000	-1.000	-1.750	N/A	N/A	N/A
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
Short-Term Rentals	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	N/A
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	N/A	N/A	N/A
Housing 1x30 in prior 12 mths	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A
BK/FC ≥ 2 to < 3 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A
SS/DIL/Modification < 2 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
SS/DIL/Modification <1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
5-Year Prepay (5x5)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5-Year Prepay (Step)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
3-Year Prepay (3x5)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
3-Year Prepay (3x3)	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.500
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750
1-Year Prepay (1x3)	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
Buy Out/ No Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Minimum & Maximum Price	
Minimum Price	98.000
<620 FICO No LPC/LC - Maximum Price	100.000
No Prepay - Maximum Price (.500 Point Origination Fee to Acra) Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3.0 pts or $30K)	103.000

Lender Fees	
Underwriting Fee	$ 1,750.00
Closing In a Trust	$ 395.00
Closing In a Entity	$ 495.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count: 1	

3 Ada Parkway, Suite 200A, Irvine, CA 92618
(888) 800-7661