

**Acra Lending - Credit Grid & Rates**

11/28/2022

2-MULTI-FAMILY (5-29 units) Bridge Loan Credit Box													
FICO	FN	Heavy Rehab	Experience		Rate Range		PURCHASE				REFINANCE		
							No Rehab	Rehab			Rehab & No Rehab		
							LTV	LTV	ARV	LTC	LTV	ARV	LTC
<b>850</b>	<b>-10%</b>	<b>NA</b>	0	2	10.99	12.49	75%	75.00%	65.00%	80.00%	60.00%	65.00%	80.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3	9	9.99	11.49	80%	75.00%	65.00%	85.00%	65.00%	65.00%	85.00%
<b>740</b>	<b>-10%</b>	<b>-2.5%</b>	>	10	9.50	10.49	80%	80.00%	65.00%	85.00%	75.00%	65.00%	85.00%
<b>739</b>	<b>-10%</b>	<b>NA</b>	0	2	10.99	12.49	75%	75.00%	65.00%	80.00%	60.00%	65.00%	80.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3	9	9.99	11.49	80%	75.00%	65.00%	85.00%	65.00%	65.00%	85.00%
<b>680</b>	<b>-10%</b>	<b>-2.5%</b>	>	10	9.50	10.49	80%	80.00%	65.00%	85.00%	75.00%	65.00%	85.00%
<b>679</b>	<b>-10%</b>	<b>NA</b>	0	2	10.99	12.49	70%	70.00%	60.00%	75.00%	55.00%	60.00%	75.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3	9	9.99	11.49	75%	70.00%	60.00%	80.00%	60.00%	60.00%	80.00%
<b>650</b>	<b>-10%</b>	<b>-2.5%</b>	>	10	9.50	10.49	75%	75.00%	60.00%	80.00%	70.00%	60.00%	80.00%
<b>649</b>	<b>-10%</b>	<b>NA</b>	0	2	10.99	12.49	65%	65.00%	55.00%	70.00%	50.00%	55.00%	70.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3	9	9.99	11.49	70%	65.00%	55.00%	75.00%	55.00%	55.00%	75.00%
<b>600</b>	<b>-10%</b>	<b>-2.5%</b>	>	10	9.50	10.49	70%	70.00%	55.00%	75.00%	65.00%	55.00%	75.00%

2-Multi-Family (5-29) Bridge Loan Eligibility Rules				
1	Loan Amount	>=	250,000	<= 3,000,000
2	Cashout	<=	70%	<= 1,000,000
3	0-2 Experience		Management Discretion	
4	3-9 Experience	<=	15 Units	
5	Foreign National		-10%	LTV, ARV, LTC