

# Acra Lending - Credit Grid & Rates

11/28/2022

1-SFR (1-4 units) Bridge Loan Credit Box												
FICO	FN	Heavy Rehab	Experien	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	75.00%	80.00%	65.00%	80.00%	65.00%	65.00%	80.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3 9	9.99	11.49	80.00%	85.00%	65.00%	85.00%	70.00%	65.00%	85.00%
<b>740</b>	<b>-10%</b>	<b>-2.5%</b>	> 10	9.50	10.49	80.00%	85.00%	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%	80.00%	65.00%	80.00%	65.00%	65.00%	80.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3 9	9.99	11.49	80%	85.00%	65.00%	85.00%	70.00%	65.00%	85.00%
<b>680</b>	<b>-10%</b>	<b>-2.5%</b>	> 10	9.50	10.49	80%	85.00%	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%	75.00%	60.00%	75.00%	60.00%	60.00%	75.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3 9	9.99	11.49	75%	80.00%	60.00%	80.00%	65.00%	60.00%	80.00%
<b>650</b>	<b>-10%</b>	<b>-2.5%</b>	> 10	9.50	10.49	75%	80.00%	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%	70.00%	55.00%	70.00%	55.00%	55.00%	70.00%
<b>to</b>	<b>-10%</b>	<b>-5%</b>	3 9	9.99	11.49	70%	75.00%	55.00%	75.00%	60.00%	55.00%	75.00%
<b>600</b>	<b>-10%</b>	<b>-2.5%</b>	> 10	9.50	10.49	70%	75.00%	55.00%	75.00%	65.00%	55.00%	75.00%

1-SFR (1-4) Bridge Loan Eligibility Rules			
<b>1</b>	Loan Amount	<=	3,000,000
<b>2a</b>	LTV	<=	85.00%
<b>2b</b>	ARV	<=	75.00%
<b>2c</b>	LTC	<=	85.00%
<b>3</b>	Cashout	<=	70%      <=      1,000,000
<b>4</b>	Realtor Experience	>=	1
<b>5</b>	GC Experience	>=	1
<b>6</b>	0-2 Experience	<=	50%      As is Value
<b>7</b>	Heavy Rehab	>=	50%      As is Value
<b>8</b>	Refi: Incomplete Projects	-10%	LTV, ARV, LTC
<b>9</b>	Foreign National	-10%	LTV, ARV, LTC