

Note Rate	Price
12.999	110.000
12.750	109.750
12.500	109.500
12.250	109.250
11.999	109.000
11.750	108.750
11.500	108.500
11.250	108.250
10.999	108.000
10.750	107.750
10.500	107.500
10.375	107.250
10.250	107.000
10.125	106.750
9.999	106.500
9.875	106.250
9.750	106.000
9.625	105.750
9.500	105.500
9.375	105.250
9.250	105.000
9.125	104.750
8.999	104.500
8.875	104.250
8.750	104.000
8.625	103.750
8.500	103.500
8.375	103.250
8.250	103.000
8.125	102.750
7.999	102.500
7.875	102.250
7.750	102.000
7.625	101.750
7.500	101.500
7.375	101.250
7.250	101.000
7.125	100.750
6.999	100.500
6.875	100.250
6.750	100.000
6.750	99.750
6.625	99.500
6.625	99.250
6.500	99.000
6.500	98.750
6.375	98.500
6.375	98.250
6.250	98.000
6.250	97.750

# NON PRIME WHOLESALE - PROGRAM LTV AND LOAN AMOUNT MATRIX

Dated: 11/06/2024 V1  
Pricing Sheet ID: 440

FICO & LTV	≤50.00%	50.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	Margin	Points
≥750	0.000	-0.250	-0.250	-0.500	-0.750	-2.000	-4.000	-5.500	3.000	0.000
725 - 749	-0.250	-0.250	-0.500	-0.500	-0.750	-2.250	-4.500	-6.500	3.250	0.000
700 - 724	-0.250	-0.500	-0.500	-0.750	-1.000	-2.750	-5.250	-6.500	3.500	0.000
675 - 699	-1.500	-1.750	-2.000	-2.750	-3.500	-4.250	-7.250		3.750	0.000
650 - 674	-3.750	-4.250	-4.500	-4.750	-5.250	-6.500			4.000	0.000
625 - 649	-6.250	-7.000	-7.500	-7.750	-8.250				4.250	0.000
600 - 624	-8.000	-9.000	-9.250						5.000	2.000



GENERAL INFORMATION										
Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing										
Cash-Out Refinance	0.000	0.000	-0.250	-0.500	-0.750	-1.250				Apply for all cash out eligible LTVs and All TX50(a)(6) & TX50(f)(2) Loans. If Delayed Financing (meeting Acra's Definition) this fee will not apply to cash-in-hand.
Second Home	0.000	0.000	-0.250	-0.500	-0.750	-1.250				Refer to Matrix on Page 2
Short-term Rental	0.000	0.000	-1.250	-1.750						Max 70% Purch/65% Refi LTV/CLTV (Minimum FICO 625)
Alt Doc - Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		<600 FICO Borrower's total liabilities must decrease in total month obligations: 24mos 0*30 housing history
ATR-in-Full / Asset Depletion	0.000	0.000	-0.500	-0.750	-1.250					Minimum score 600 (or Asset Depletion as additional source)
WVOE / 1099 Only / P&L programs	0.000	0.000	-0.500	-0.750	-1.000	-1.250				Refer to general information on page 2
1 Year Self-Employed	0.000	0.000	-0.250	-0.500	-0.750	-1.000				Min 650 FICO. Max 80% Purchase Rate and Term, Max 65% Cash Out
1 or No Score / Deficient Tradelines	0.000	-0.750	-1.000							Max 65% LTV/CLTV: Full Doc: 24mos 0*30 housing history. 1 Score: Use Actual to Max 700; No Score: Price as 700 Tier
Interest Only (5-yr)	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500		30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1
Interest Only (5-yr)	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500		30-Term, Min Loan ≥\$250K, Minimum 650 credit score, Available on 30-Year Fixed
Interest Only (10-yr)	0.000	0.000	-0.750	-1.000	-1.250	-1.500				Fixed Rate 40-Term, Min Loan ≥\$250K, minimum 650 score, Max 80% LTV / CLTV Max \$3M Loan Amount
FB Taken ≤6 Mth	-0.750	-0.750	-0.750	-0.750	-0.750					12-Months Reserves, Additional Guidelines Max 75% Purchase / 65% refinance LTV
Housing 1x30 in prior 12 mths	0.000	0.000	-0.750	-0.750	-0.750	-0.750				Max LTV / CLTV 80% Purchase or 75% Refinance
Housing 0x60 in prior 12 mths	0.000	-1.500	-2.500	-2.500	-2.500					Max LTV / CLTV 75% Purchase or 70% Refinance
Housing 0x90 in prior 12 mths	-4.750	-6.000	-6.750							Max 65% LTV/CLTV
BK/FC ≥ 2 to < 3 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750				Max LTV / CLTV 80% Purchase or 75% Refinance
BK/FC ≥ 1 year to < 2 years	-4.750	-6.000	-6.750							Max 65% LTV/CLTV
SS/DIL/Mod ≥1 year to < 2 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750				Max LTV / CLTV 80% Purchase or 75% Refinance
SS/DIL/Modification <1 year	-2.500	-2.500	-2.500	-2.500	-2.500					Max LTV / CLTV 75% Purchase or 70% Refinance
Non Permanent Resident Alien	0.000	0.000	-0.750	-0.750	-1.000	-1.250				Max 80% Purchase / 75% Refinance LTV/CLTV - \$1M Max Loan Amt. Unexpired Visa & EAD required
ITIN	-1.000	-1.500	-2.000	-2.250	-2.250	-2.750				Max \$1MM Loan Amount. 700+ FICO, Max LTV/CLTV is 80% Purch, Rate/Term, 75% Cash out refinance. 650-699 FICO, Max 70% LTV (Purch, Rate/Term, Cash out)
< \$200,000	0.000	-1.000	-2.000	-2.000	-2.000	-2.500				Max LTV/CLTV 80% Purch / 75% Refi
≥ \$200k < \$350k	0.000	0.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500		
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250		Subject to applicable Floor Rates
> \$1.5M ≤ \$2.0M	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500			See matrix page 2 for LTV/CLTV, Primary min 600 FICO, Second Home min 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000
> \$2.0M ≤ \$3.0M	0.000	-1.000	-1.250	-1.250	-1.500	-1.750				See matrix page 2 for LTV/CLTV, Primary min 650 FICO, Second Home min 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000
> \$3.0M ≤ \$4.0M	-1.000	-1.750	-2.250							Primary Only, 65% Max LTV/CLTV, minimum 700. See matrix page 2 for LTV/CLTV
> \$4.0M ≤ \$10.0M										<b>CALL YOUR ACCOUNT EXECUTIVE</b>
Non Warr Condo	-1.250	-1.250	-1.500	-1.750	-2.000					Max 75% LTV/CLTV
Condotel	-1.750	-1.750	-2.000	-2.250						Purch 70% & Refi 60% Max LTV/CLTV (If PUDtel, Price as Condotel in Pricer)
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000			Max 85% LTV/CLTV
3-4 Unit Property	0.250	0.000	-0.250	-0.500	-0.750	-1.000	-1.250			Max 85% LTV/CLTV, Subject to applicable Floor Rates
Rural Property	-1.250	-1.500	-1.750	-2.000						Purch 70% & Refi 60% Max LTV/CLTV, \$750k max loan Amt, Min 680 credit score
Manufactured Homes	-1.250	-1.500	-1.750							Purch 65% & Refi 60% Max LTV/CLTV
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		-5% LTV/CLTV from Max shown on page 2
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500				Note Waiver restrictions on second page
Minimum Price	Minimum Price: 98.00, Maximum Price 103.00 (Including Lender Paid Compensation plus Lender Credit not to exceed 3.0 pts or \$30K) (<625 FICO NO LPC/LC : Max Pricing 100)									

# NON PRIME WHOLESALE - PROGRAM LTV AND LOAN AMOUNT MATRIX

Dated: 11/06/2024 V1  
Pricing Sheet ID: 440



	FICO	Owner Occupied - Full Doc / Bank Statements (12 or 24 months)				2nd Home - Full Doc/Bank Statements (12 or 24 months)		
		≤\$1.500MM LTV/CLTV	≤\$2.000MM LTV/CLTV	≤\$3.000MM LTV/CLTV	≤\$4.000MM LTV/CLTV	≤\$1.500MM LTV/CLTV	≤\$2.000MM LTV/CLTV	≤\$3.000MM LTV/CLTV
Purchase	≥ 750	90%	85%	80%	65%	80%	75%	65%
	≥ 725	90%	85%	80%	65%	80%	75%	65%
	≥ 700	90%	85%	80%	65%	80%	75%	65%
	≥ 675	85%	80%	80%	-	80%	75%	-
	≥ 650	80%	80%	75%	-	80%	75%	-
	≥ 625	75%	75%	-	-	75%	-	-
Rate/Term Refinance	≥ 750	85%	80%	70%	65%	80%	75%	65%
	≥ 725	85%	80%	70%	65%	80%	75%	65%
	≥ 700	85%	80%	70%	65%	75%	70%	65%
	≥ 675	80%	75%	70%	-	75%	70%	-
	≥ 650	75%	75%	65%	-	70%	65%	-
	≥ 625	70%	70%	-	-	65%	-	-
Cash-Out Refinance	≥ 750	80%	75%	70%	65%	75%	75%	65%
	≥ 725	80%	75%	70%	65%	75%	75%	65%
	≥ 700	80%	75%	70%	65%	75%	70%	65%
	≥ 675	75%	70%	65%	-	75%	70%	-
	≥ 650	70%	70%	65%	-	70%	65%	-
	≥ 625	65%	65%	-	-	65%	-	-
≥ 600	60%	60%	-	-	60%	-	-	

GENERAL INFORMATION - NO FEDERAL OR STATE HIGH COST LOANS	
<b>INCOME DOCUMENTATION</b>	
Full Doc = 1 or 2 yr W2 + Pay Stubs / Wage Earner or 1040's + P&L / SE or Commission	
Alt Doc = 12 or 24 Personal or Business Bank Stmts / SE Only	
ATR in Full / Asset Depletion = Only Assets to Qualify (Primary Only); Max LTV / CLTV 75% / 70% for Purchase / Refi respectively	
WVOE = 2-year history required, \$1M Max Loan Amt. Min loan amt \$150k. - Primary Residences Only. No FTHB. No (2-4 Unit) properties.	Minimum 600 credit No Rural Properties No Non-Warrantable Condos 80% Max LTV P&L: Min 650 FICO, Purchase 75% / Refi 70%
1099 Only = Self Employed Only - all occupancy types allowed	
P&L Programs = 1 or 2 year P&L statement required prepared by third party	
<b>MAXIMUM DEBT-TO-INCOME RATIO</b>	
50% Back End : FICOs <625 Max 43% DTI	
<b>LOAN TERMS</b>	
30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed	
All Loans require impounding for Taxes & Insurance	
<b>INTEREST ONLY (IO)</b>	
Consumer IO Loans qualify at max rate at first fully Amortized pymt	
IO Loan is 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-year term)	
IO Loan is 10-Yr IO Pymt & 30-Yrs Fully Amortized (40-year term)	
<b>INDEX &amp; ADJUSTMENT CAPS</b>	
Floored at Start Rate / 1-Year CMT	
2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap	
<b>OCCUPANCY</b>	
Primary / Second Home	
<b>RESERVE REQUIREMENT</b>	
None for ≤ 75% LTV, 6 Months for > 75% LTV, 12 Months > 85% LTV (<625 FICO 12 mos post closing)	
<b>LOAN AMOUNTS</b>	
\$100,000 Minimum to \$4,000,000 Maximum (Round-down to \$50)	
Loan Amounts > \$4.0M are considered by Sr Mgmt on a case-by-case	
Loan Amounts for Refinance > \$1.5M requires two (2) Appraisals	
Loan Amounts for Purchase > \$2.0M requires two (2) Appraisals	
<b>PROPERTY TYPES</b>	
SFR / Condos / Townhouse / 2-4 Units	
Non-Warrantable Condos - Reference Lender Guidelines	
<b>RATE LOCK POLICY</b>	
Reference separate policy for full details. Rate locks for 45-day period from Submission Date with Conditional Loan Approval.	
<b>REQUEST TO WAIVE IMPOUNDS</b>	
Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M	
FICO minimum: 675 (Primary) and 700 (2nd Home / Investor)	
Must be 0x30 over last 24-months for housing payment(s)	
Not available for Section 35 Loans	
<b>STATES</b>	
AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, & WY	
Texas - Additional Guidelines Apply: TX50(a)(6) & TX50(f)(2) transactions	
<b>BROKER COMPENSATION</b>	
Borrower Paid: Limited to the lesser of (a) 3.0% or (b) State/Federal High Cost limit	
<b>FEES</b>	
Closing in a Trust   \$395.00	
Underwriting Fee Wholesale   \$1,750.00	

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