Acra Lending

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NON PRIME PROGRAM - WHOLESALE

Dated: 11/13/26 09:15 AM
Pricing Sheet ID: v2 732

45-Day Price	
Note Rate	Price
6.875	96.332
6.999	96.989
7.125	97.707
7.250	98.395
7.375	99.051
7.500	99.770
7.625	100.520
7.750	101.145
7.875	101.739
7.999	102.332
8.125	102.801
8.250	103.114
8.375	103.426
8.500	103.707
8.625	103.989
8.750	104.239
8.875	104.395
8.999	104.582
9.125	104.832
9.250	105.082
9.375	105.301
9.500	105.520
9.625	105.739
9.750	105.926
9.875	106.051
9.999	106.176
10.125	106.301
10.250	106.426
10.375	106.551
10.500	106.676
10.625	106.801
10.750	106.926
10.875	107.051
10.999	107.145
11.125	107.239
11.250	107.332
11.375	107.426
11.500	107.520
11.625	107.614
11.750	107.707
11.875	107.801
11.999	107.895
12.125	107.989
12.250	108.082
12.375	108.176
12.500	108.270

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%	85.01- 90.00%	Orig Points
780	0.875	0.875	0.625	0.625	0.625	0.375	0.000	-3.000	-4.500	0.000
760 - 779	0.875	0.750	0.625	0.625	0.625	0.250	-0.125	-3.000	-4.500	0.000
740 - 759	0.750	0.750	0.500	0.500	0.625	0.250	-0.125	-3.625	-5.375	0.000
720 - 739	0.625	0.625	0.375	0.375	0.500	-0.125	-0.750	-3.750	-5.500	0.000
700 - 719	0.250	0.250	0.000	0.125	0.125	-0.750	-1.375	-4.625	-6.000	0.000
680 - 699	-0.375	-0.375	-0.625	-0.875	-1.000	-2.000	-3.125	-6.750	N/A	0.000
660 - 679	-1.875	-2.125	-2.750	-2.875	-2.625	-3.500	-5.875	-8.250	N/A	0.000
640 - 659	-4.750	-5.250	-5.500	-5.750	-6.000	-6.750	-9.125	N/A	N/A	0.000
620 - 639	-7.125	-7.875	-8.000	-8.125	-8.500	-9.750	N/A	N/A	N/A	0.000
600 - 619	-8.125	-8.750	-9.000	-9.125	N/A	N/A	N/A	N/A	N/A	0.000

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%	85.01- 90.00%
Purchase	0.250	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	N/A
Cash-Out Refinance	-0.625	-0.625	-0.625	-0.750	-1.000	-1.250	-1.625	N/A	N/A
Second Home / Non-Occupant CoBorrower	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.250	N/A
Short-term Rental	-0.250	-0.250	-0.250	-1.500	-2.000	N/A	N/A	N/A	N/A
Alt Doc - Bk Stmts	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ATR-in-Full / Asset Depletion	0.000	0.000	0.000	-0.500	-0.625	-0.750	-0.875	N/A	N/A
WVOE / 1099 Only Programs	0.000	0.000	-0.250	-0.375	-0.375	-0.500	-0.750	N/A	N/A
P&L program	0.000	0.000	-0.250	-0.375	-0.375	-0.500	-0.750	-1.000	N/A
1 Year Self-Employed	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A
1 or No Score / Deficient Tradelines	0.000	-0.750	-0.750	-1.000	N/A	N/A	N/A	N/A	N/A
Interest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	N/A	N/A
Interest Only (10-yr)	0.000	0.000	0.000	-0.750	-1.000	-1.250	-1.500	N/A	N/A
Housing 1x30 in prior 12 mths	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Housing 0x60 in prior 12 mths	0.000	-1.500	-1.500	-2.500	-2.500	-2.500	N/A	N/A	N/A
Housing 0x90 in prior 12 mths	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A
BK/FC 2 to < 3 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
BK/FC 1 year to < 2 years	-4.750	-6.000	-6.000	-6.750	N/A	N/A	N/A	N/A	N/A
SS/DIL/Mod 1 year to < 2 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
SS/DIL/Modification <1 year	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	N/A	N/A	N/A
Non Permanent Resident Alien	0.000	0.000	0.000	-0.750	-0.750	-1.000	-1.250	N/A	N/A
ITIN	-2.625	-3.125	-3.125	-3.750	-4.000	-4.000	N/A	N/A	N/A
< $150k	-0.375	-0.375	-0.375	-0.625	-0.875	-1.125	-1.625	N/A	N/A
$150k < $350k	-0.250	-0.250	-0.250	-0.375	-0.500	-0.625	-0.875	-1.125	-1.125
$350k $1.5M	0.250	0.250	0.250	0.250	0.125	0.125	0.000	0.000	0.000
> $1.5M $2.0M	0.250	0.250	0.250	0.250	0.125	0.000	-0.250	-0.375	-0.500
> $2.0M $3.0M	0.125	-0.375	-0.625	-0.875	-1.000	-1.250	-1.875	N/A	N/A
> $3.0M $3.5M	-0.875	-1.750	-1.750	-2.250	-2.750	-3.250	N/A	N/A	N/A
> $3.5M $4.0M	-1.125	-2.000	-2.000	-2.500	-3.250	N/A	N/A	N/A	N/A
> $4.0M $10.0M	CALL YOUR ACCOUNT EXECUTIVE								
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A	N/A
Condotel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	N/A
2 Unit Property	0.000	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	-1.250	N/A
Rural Property	-1.250	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A	N/A
Manufactured Homes	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	N/A	N/A
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A

Minimum & Maximum Price	
Minimum Price	97.000
<620 FICO No LPC/LC - Max Price	98.000
Maximum Purchase RT LC (Lender Credit)	101.500
Maximum Cashout LC (Lender Credit)	101.000

Loan Amount Max Price (LPC+LC not to exceed 3 pts)	
$1.5M	102.500
> $1.5M $2.0M	102.000
> $2.0M $3.0M	101.000
> $3.0M $3.5M	100.000
> $3.5M	100.000

Lender Fees	
Underwriting Fee	$1,945.00
Closing In a Trust	$395.00
Tax Service Fee	$70.79

Lock Extension	
14-Day Lock Extension	-0.450
Maximum Allowed Extension Count: 1	

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