Acra Lending

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NON PRIME PROGRAM - WHOLESALE

Dated: 10/30/26 09:00 AM
Pricing Sheet ID: v1 721

45-Day Price	
Note Rate	Price
6.875	96.614
6.999	97.332
7.125	98.114
7.250	98.832
7.375	99.489
7.500	100.176
7.625	100.770
7.750	101.364
7.875	101.926
7.999	102.395
8.125	102.832
8.250	103.145
8.375	103.457
8.500	103.707
8.625	103.926
8.750	104.176
8.875	104.301
8.999	104.426
9.125	104.551
9.250	104.676
9.375	104.801
9.500	104.926
9.625	105.051
9.750	105.176
9.875	105.301
9.999	105.426
10.125	105.551
10.250	105.676
10.375	105.801
10.500	105.926
10.625	106.051
10.750	106.176
10.875	106.301

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	N/A	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 / P&L programs	0.000	0.000	-0.250	-0.375	-0.375	-0.500	-0.750	N/A	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	-1.250	-1.500
Interest Only (5-yr)	0.000	0.000	0.000	-0.500	-0.500	-0.750	-0.750	-1.250	-1.500
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
< $200,000	-0.375	-0.375	-0.375	-0.625	-0.875	-1.125	-1.625	N/A	N/A
$200k < $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	N/A
> $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	-2.250	-2.500	-2.750	-3.000	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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