

45-Day Price	
Note Rate	Price
5.999	97.438
6.125	98.188
6.250	98.938
6.375	99.626
6.500	100.376
6.625	100.938
6.750	101.501
6.875	102.001
6.999	102.438
7.125	102.938
7.250	103.313
7.375	103.626
7.500	103.876
7.625	104.126
7.750	104.376
7.875	104.626
7.999	104.876
8.125	105.126
8.250	105.376
8.375	105.563
8.500	105.751
8.625	105.938
8.750	106.126
8.875	106.251
8.999	106.376
9.125	106.501
9.250	106.626
9.375	106.751
9.500	106.876
9.625	107.001
9.750	107.126
9.875	107.251
9.999	107.376
10.125	107.501
10.250	107.626
10.375	107.751
10.500	107.876
10.625	108.001
10.750	108.126
10.875	108.251
10.999	108.376
11.125	108.501
11.250	108.626
11.375	108.751
11.500	108.876
11.625	109.001
11.750	109.126
11.875	109.251
11.999	109.376
12.125	109.501
12.250	109.626
12.375	109.751
12.500	109.876
12.625	110.001
12.750	110.126
12.875	110.251
12.999	110.376

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%	Points
≥ 780	1.125	1.125	0.875	0.750	0.500	0.375	0.000	-2.625	-4.125	0.000
760 - 779	1.125	1.000	0.875	0.750	0.500	0.250	-0.125	-2.625	-4.125	0.000
740 - 759	1.000	1.000	0.750	0.625	0.375	0.125	-0.250	-3.250	-5.000	0.000
720 - 739	0.875	0.875	0.625	0.500	0.250	-0.375	-1.125	-3.375	-5.125	0.000
700 - 719	0.500	0.500	0.250	0.250	-0.250	-1.000	-1.625	-4.250	-5.625	0.000
680 - 699	-0.250	-0.250	-0.625	-1.000	-1.625	-2.500	-3.875	-6.875	N/A	0.000
660 - 679	-2.125	-2.375	-2.750	-3.000	-3.500	-4.125	-6.625	-8.500	N/A	0.000
640 - 659	-4.000	-4.500	-4.750	-5.125	-5.625	-6.250	-8.625	N/A	N/A	0.000
620 - 639	-6.375	-7.125	-7.250	-7.500	-8.125	-9.250	N/A	N/A	N/A	0.000
600 - 619	-7.375	-8.000	-8.250	-8.500	N/A	N/A	N/A	N/A	N/A	2.000

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

Program Terms	GENERAL INFORMATION									
	≤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	0.500	0.500	0.500	0.375	0.375	0.375	0.375	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	-0.125	-0.250	-0.375	-0.500	-0.500	-0.875	-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 Stmt	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	-0.750	-1.250	-1.625	N/A	N/A	
WVVOE / 1099 Only / P&L programs	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.250	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	-1.750	-2.250	-2.250	-2.750	-3.000	-3.000	N/A	N/A	N/A	
< \$200,000	-0.250	-0.250	-0.250	-0.500	-0.750	-1.000	-1.500	N/A	N/A	
≥ \$200k < \$350k	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000	-1.000	
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
> \$1.5M ≤ \$2.0M	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	
> \$2.0M ≤ \$3.0M	0.000	-1.000	-1.000	-1.250	-1.250	-1.500	-2.000	N/A	N/A	
> \$3.0M ≤ \$3.5M	-1.000	-1.750	-1.750	-2.250	-2.250	-2.750	-3.250	N/A	N/A	
> \$3.5M ≤ \$4.0M	-1.000	-1.750	-1.750	-2.250	-3.000	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	0.000	
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	-2.250	-3.500	N/A	N/A	
Manufactured Homes	-1.250	-1.500	-1.500	-1.750	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	98.000
<620 FICO No LPC/LC - Max Price	100.000
Maximum LC (Lender Credit)	101.250
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102.500

Lender Fees	
Underwriting Fee	\$1,895.00
Closing In a Trust	\$395.00
Tax Service Fee	\$70.79

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count:	1

For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the general public is prohibited. Rates and programs are subject to change without notice. Acra Lending is a DBA of Citadel Servicing Corporation. Acra Lending is an Equal Housing Lender and is committed to doing business in accordance with Federal Fair Lending Laws. National Mortgage Licensing System and Registry ID 144549