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NON PRIME PROGRAM - WHOLESALE

Dated: 08/19/2025 V1
Pricing Sheet ID: 536

45-Day Price	
Note Rate	Price
6.250	97.500
6.375	98.250
6.500	99.000
6.625	99.500
6.750	100.000
6.875	100.250
6.999	100.500
7.125	100.750
7.250	101.000
7.375	101.250
7.500	101.500
7.625	101.750
7.750	102.000
7.875	102.250
7.999	102.500
8.125	102.750
8.250	103.000
8.375	103.250
8.500	103.500
8.625	103.750
8.750	104.000
8.875	104.250
8.999	104.500
9.125	104.750
9.250	105.000
9.375	105.250
9.500	105.500
9.625	105.750
9.750	106.000
9.875	106.250
9.999	106.500
10.125	106.750
10.250	107.000
10.375	107.250
10.500	107.500
10.625	107.750
10.750	108.000
10.875	108.250
10.999	108.500
11.125	108.750
11.250	109.000
11.375	109.250
11.500	109.500
11.625	109.750
11.750	110.000
11.875	110.250
11.999	110.500
12.125	110.750
12.250	111.000
12.375	111.250
12.500	111.500
12.625	111.750
12.750	112.000
12.875	112.250
12.999	112.500

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	0.750	0.625	0.500	0.500	0.250	0.000	-0.625	-3.000	-4.500	0.000
760 - 779	0.750	0.625	0.500	0.500	0.250	0.000	-0.625	-3.000	-4.500	0.000
740 - 759	0.500	0.500	0.500	0.250	0.250	0.000	-0.750	-3.500	-5.500	0.000
720 - 739	0.500	0.500	0.500	0.250	0.250	0.000	-0.750	-3.500	-5.500	0.000
700 - 719	0.500	0.375	0.250	0.250	0.000	-0.250	-1.125	-4.250	-5.500	0.000
680 - 699	-1.000	-1.000	-1.250	-1.500	-2.250	-3.000	-4.750	-7.750	N/A	0.000
660 - 679	-3.000	-3.250	-3.500	-3.750	-4.000	-4.500	-7.750	-10.000	N/A	0.000
640 - 659	-5.000	-5.500	-5.750	-6.250	-6.500	-7.000	-10.000	N/A	N/A	0.000
620 - 639	-8.250	-9.000	-9.250	-9.500	-9.750	-11.000	N/A	N/A	N/A	0.000
600 - 619	-9.250	-10.000	-10.250	-10.500	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

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%
Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.250	N/A	N/A
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	N/A
Short-term Rental	0.000	0.000	0.000	-1.250	-1.750	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	-0.750	-1.250	-1.625	N/A	N/A
WVOE / 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	-1.250	-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	-1.500	-2.000	-2.000	-2.500	-2.750	-2.750	N/A	N/A	N/A
< \$200,000	0.000	0.000	0.000	-0.500	-0.750	-1.000	-1.500	N/A	N/A
≥ \$200k < \$350k	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.750	-1.000	-1.000
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
> \$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	-2.750	-3.250	N/A	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	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	N/A	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)	101.000
Maximum Price (Including LPC/LC not to exceed 3.0 pts or \$30K)	103.000

Lender Fees	
Underwriting Fee	\$ 1,750.00
Closing In a Trust	\$ 395.00

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

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3 Ada Parkway, Suite 200A, Irvine, CA 92618
(888) 800-7661