Acra Lending

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BUSINESS PURPOSE / DSCR PROGRAM - WHOLESALE

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

45-Day Price	
Note	Price
6.875	97.054
6.999	97.804
7.125	98.554
7.250	99.272
7.375	99.991
7.500	100.741
7.625	101.272
7.750	101.866
7.875	102.397
7.999	102.897
8.125	103.335
8.250	103.710
8.375	104.022
8.500	104.304
8.625	104.554
8.750	104.804
8.875	104.991
8.999	105.179
9.125	105.304
9.250	105.429
9.375	105.554
9.500	105.679
9.625	105.804
9.750	105.929
9.875	106.054
9.999	106.179
10.125	106.304
10.250	106.429
10.375	106.554
10.500	106.679
10.625	106.804
10.750	106.929
10.875	107.054
10.999	107.179
11.125	107.304
11.250	107.429
11.375	107.554
11.500	107.679
11.625	107.804
11.750	107.929
11.875	108.054

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%	Orig Points
780	1.125	0.875	0.750	0.500	0.375	-0.375	-1.625	-3.875	0.000
760 - 779	1.125	0.875	0.625	0.375	0.250	-0.375	-1.625	-3.875	0.000
740 - 759	1.000	0.750	0.500	0.375	0.250	-0.375	-1.625	-4.750	0.000
720 - 739	0.875	0.625	0.375	0.125	0.000	-0.500	-2.000	-4.875	0.000
700 - 719	0.500	0.125	-0.250	-0.250	-0.375	-1.250	-3.500	N/A	0.000
680 - 699	-1.000	-1.125	-1.250	-1.625	-1.625	-2.875	-5.000	N/A	0.000
660 - 679	-3.000	-3.250	-3.625	-3.750	-4.000	-4.875	-7.750	N/A	0.000
640 - 659	-5.500	-6.000	-6.375	-6.875	-7.375	-10.250	N/A	N/A	0.000
620 - 639	-8.625	-9.250	-9.625	-9.875	N/A	N/A	N/A	N/A	0.000
600 - 619	-9.500	-10.125	-10.625	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%
Purchase	0.250	0.250	0.250	0.125	0.125	0.125	0.000	-0.125
Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000	N/A
Cash-Out Refinance	-0.750	-0.750	-0.750	-0.875	-1.125	-1.500	-1.750	N/A
Interest Only (5-YR)	-0.125	-0.375	-0.375	-0.625	-0.750	-1.000	-1.500	-2.000
Interest Only (5-YR)	-0.125	-0.375	-0.375	-0.625	-0.750	-1.000	-1.500	-2.000
Interest Only (10-Yr)	-0.125	-0.375	-0.375	-0.625	-0.750	-1.000	-1.500	-2.250
ITIN	-2.625	-3.125	-3.125	-3.750	-4.250	N/A	N/A	N/A
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750	N/A
Foreign Nationals	-1.500	-1.750	-1.750	-2.250	-2.500	N/A	N/A	N/A
<$200,000	-0.625	-0.625	-0.625	-1.125	-1.625	-2.125	-2.625	N/A
$200k < $350k	-0.375	-0.375	-0.375	-0.500	-0.625	-0.875	-1.125	-1.625
$350k $1.5M	0.250	0.250	0.250	0.250	0.125	0.125	0.000	0.000
> $1.5M $2.0M	0.125	0.125	0.000	0.000	-0.125	-0.125	N/A	N/A
> $2.0M $3.0M	-0.375	-0.625	-0.875	-1.750	-2.250	N/A	N/A	N/A
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A
2 Unit Property	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	N/A
DSCR .75 to < 1.00	-1.375	-1.875	-1.875	-2.500	-2.750	-3.250	N/A	N/A
DSCR < .75	-3.250	-3.500	-3.500	-4.000	-4.750	-5.750	N/A	N/A
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A
Short-Term Rentals	-0.750	-1.000	-1.000	-1.500	-2.000	-2.500	N/A	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A
Manufactured Homes	-2.250	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A
Housing 1x30 in prior 12 mths	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A
BK/FC 2 to < 3 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
BK/FC 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A
SS/DIL/Modification < 2 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
SS/DIL/Modification <1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A
5-Year Prepay (5x5)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
5-Year Prepay (Step)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
4-Year Prepay (4x5)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
4-Year Prepay (4x3)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
3-Year Prepay (3x5)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
3-Year Prepay (3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2-Year Prepay (2x3)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
1-Year Prepay (1x3)	-0.750	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	-1.000
Buy Out/ No Prepay	-1.500	-1.500	-1.625	-1.625	-1.750	-1.750	-1.750	-1.750
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Minimum & Maximum Price	
Minimum Price	97.000
<620 FICO No LPC/LC - Maximum 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

**Lesser Max Price applies between Loan Amt Tier & Prepay Term*

Prepay Term Max Price	
5 Year Prepay	102.500
4 Year Prepay	102.250
3 Year Prepay	102.000
2 Year Prepay	101.500
1 Year Prepay	100.500
No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000

**Lesser Max Price applies between Loan Amt Tier & Prepay Term*

Lender Fees	
Underwriting Fee	$1,945.00
Redraw Fee	$295.00
Closing In a Trust	$395.00
Closing In a Entity	$495.00
Tax Service Fee	$70.79

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

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