

BUSINESS PURPOSE / DSCR PROGRAM - WHOLESALE

Dated: 10/20/2025 V1
Pricing Sheet ID: 545

45-Day Price	
Note	Price
6.250	99.250
6.375	100.000
6.500	100.500
6.625	101.000
6.750	101.500
6.875	102.000
6.999	102.250
7.125	102.500
7.250	102.750
7.375	103.000
7.500	103.250
7.625	103.500
7.750	103.750
7.875	104.000
7.999	104.250
8.125	104.500
8.250	104.750
8.375	105.000
8.500	105.250
8.625	105.500
8.750	105.750
8.875	106.000
8.999	106.250
9.125	106.500
9.250	106.750
9.375	107.000
9.500	107.250
9.625	107.500
9.750	107.750
9.875	108.000
9.999	108.250
10.125	108.500
10.250	108.750
10.375	109.000
10.500	109.250
10.625	109.500
10.750	109.750
10.875	110.000
10.999	110.125
11.125	110.250
11.250	110.375
11.375	110.500
11.500	110.625
11.625	110.750
11.750	110.875
11.875	111.000
11.999	111.125
12.125	111.250
12.250	111.375
12.375	111.500
12.500	111.625
12.625	111.750
12.750	111.875
12.875	112.000
12.999	112.125

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	1.625	1.375	1.250	0.750	0.250	-0.375	-1.625	-3.500	0.000
760 - 779	1.625	1.375	1.125	0.625	0.125	-0.375	-1.625	-3.500	0.000
740 - 759	1.500	1.250	1.000	0.625	0.000	-0.500	-1.750	-4.375	0.000
720 - 739	1.375	1.125	0.875	0.375	-0.250	-0.750	-2.375	-4.500	0.000
700 - 719	1.125	0.750	0.375	-0.125	-0.875	-1.750	-4.000	N/A	0.000
680 - 699	-0.875	-1.000	-1.125	-1.875	-2.750	-3.875	-5.750	N/A	0.000
660 - 679	-2.625	-2.875	-3.125	-3.625	-4.125	-5.625	-8.250	N/A	0.000
640 - 659	-4.500	-5.000	-5.375	-6.125	-7.000	-9.750	N/A	N/A	0.000
620 - 639	-7.625	-8.250	-8.625	-9.125	N/A	N/A	N/A	N/A	0.000
600 - 619	-8.500	-9.125	-9.625	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%
Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-2.000
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	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	-0.750	-1.000	-1.000	-1.250	-1.500	N/A	N/A	N/A
<\$200,000	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	N/A
\$200k < \$350k	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.500
\$350k \$1.5M	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.625
> \$1.5M \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
> \$2.0M \$3.0M	-0.500	-1.000	-1.000	-1.750	N/A	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 .80 to < 1.00	0.000	-1.000	-1.000	-1.500	-1.750	-2.250	N/A	N/A
No Ratio DSCR	-1.250	-1.500	-1.500	-2.000	-2.500	-3.000	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	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	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)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5-Year Prepay (Step)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
3-Year Prepay (3x5)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
3-Year Prepay (3x3)	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.500	-0.500
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750
1-Year Prepay (1x3)	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Buy Out/ No Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
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	98.000
<620 FICO No LPC/LC - Maximum Price	100.000
No Prepay - Maximum Price	100.000
(.500 Point Origination Fee to Acra) Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	
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
Redraw Fee	\$ 295.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00

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

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