Acra Lending

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BUSINESS PURPOSE / DSCR PROGRAM - WHOLESALE

Dated: 06/09/26 09:00 AM
Pricing Sheet ID: v1 647

45-Day Price	
Note Rate	Price
6.125	98.321
6.250	98.945
6.375	99.554
6.500	100.146
6.625	100.722
6.750	101.282
6.875	101.826
6.999	102.354
7.125	102.866
7.250	103.346
7.375	103.795
7.500	104.213
7.625	104.600
7.750	104.955
7.875	105.280
7.999	105.573
8.125	105.834
8.250	106.065
8.375	106.264
8.500	106.432
8.625	106.569
8.750	106.694
8.875	106.819
8.999	106.944
9.125	107.069
9.250	107.194
9.375	107.319
9.500	107.444
9.625	107.569
9.750	107.694
9.875	107.819
9.999	107.944
10.125	108.069
10.250	108.194
10.375	108.319
10.500	108.444
10.625	108.569
10.750	108.694
10.875	108.819
10.999	108.944
11.125	109.069

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	0.375	-0.375	-1.625	-3.500	0.000
760 - 779	1.625	1.375	1.125	0.625	0.250	-0.375	-1.625	-3.500	0.000
740 - 759	1.500	1.250	1.000	0.625	0.125	-0.500	-1.750	-4.375	0.000
720 - 739	1.375	1.125	0.875	0.375	-0.125	-0.750	-2.375	-4.500	0.000
700 - 719	1.000	0.625	0.250	-0.250	-0.750	-1.750	-4.000	N/A	0.000
680 - 699	-0.625	-0.750	-0.875	-1.625	-2.375	-3.625	-5.750	N/A	0.000
660 - 679	-2.375	-2.625	-2.875	-3.375	-3.750	-5.375	-8.000	N/A	0.000
640 - 659	-4.500	-5.000	-5.375	-6.125	-6.875	-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	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	0.500	0.500	0.500	0.375	0.375	0.375	0.250	0.125
Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000	N/A
Cash-Out Refinance	0.125	0.125	0.125	0.000	-0.250	-0.375	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	-1.750	-2.250	-2.250	-2.750	-3.250	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	-1.000	-1.250	-1.250	-1.500	-1.750	N/A	N/A	N/A
<$200,000	-0.500	-0.500	-0.500	-1.000	-1.500	-2.000	-2.500	N/A
$200k < $350k	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.000	-1.500
$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	-0.250	-0.500	-0.750	-1.500	-2.000	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	-0.750	-1.250	-1.250	-1.750	-2.000	-2.500	N/A	N/A
No Ratio DSCR	-2.000	-2.250	-2.250	-2.750	-3.250	-4.250	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	-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)	1.000	1.000	1.000	1.000	1.125	1.125	1.125	1.125
5-Year Prepay (Step)	0.875	0.875	0.875	0.875	1.000	1.000	1.000	1.000
4-Year Prepay (4x5)	0.625	0.625	0.625	0.625	0.750	0.750	0.750	0.750
4-Year Prepay (4x3)	0.500	0.500	0.500	0.500	0.625	0.625	0.625	0.625
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)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1-Year Prepay (1x3)	-1.000	-1.000	-1.125	-1.125	-1.250	-1.250	-1.250	-1.250
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 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	$1,895.00
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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