Acra Lending

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BUSINESS PURPOSE / NOO DTI PROGRAM - WHOLESALE

Dated: 11/13/26 09:15 AM
Pricing Sheet ID: v2 732

45-Day Price	
Note Rate	Price
6.875	96.177
6.999	96.833
7.125	97.552
7.250	98.240
7.375	98.896
7.500	99.615
7.625	100.365
7.750	100.990
7.875	101.583
7.999	102.177
8.125	102.646
8.250	102.958
8.375	103.271
8.500	103.552
8.625	103.833
8.750	104.083
8.875	104.240
8.999	104.427
9.125	104.677
9.250	104.927
9.375	105.146
9.500	105.365
9.625	105.583
9.750	105.771
9.875	105.896
9.999	106.021
10.125	106.146
10.250	106.271
10.375	106.396
10.500	106.521
10.625	106.646
10.750	106.771
10.875	106.896
10.999	106.990
11.125	107.083
11.250	107.177
11.375	107.271
11.500	107.365
11.625	107.458
11.750	107.552
11.875	107.646
11.999	107.740
12.125	107.833
12.250	107.927
12.375	108.021
12.500	108.115

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	0.875	0.875	0.625	0.375	0.375	0.125	-0.375	-0.875	0.000
760 - 779	0.875	0.750	0.625	0.375	0.375	0.000	-0.500	-1.125	0.000
740 - 759	0.750	0.750	0.500	0.250	0.375	0.000	-0.500	-1.500	0.000
720 - 739	0.625	0.625	0.375	0.125	0.250	-0.375	-1.125	-2.500	0.000
700 - 719	0.250	0.250	0.000	-0.125	-0.125	-1.000	-1.750	-3.125	0.000
680 - 699	-1.000	-1.000	-1.125	-1.625	-2.000	-3.375	-5.125	N/A	0.000
660 - 679	-3.250	-3.375	-3.625	-3.875	-4.125	-5.625	-7.625	N/A	0.000
640 - 659	-5.000	-5.500	-5.625	-6.000	-6.375	-8.750	N/A	N/A	0.000
620 - 639	-8.000	-8.625	-8.875	-9.000	N/A	N/A	N/A	N/A	0.000
600 - 619	-8.875	-9.500	-9.750	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	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
Cash-Out Refinance	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	-1.250	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.500
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750
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
Alt Doc - Bk Stmts	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Depletion	0.000	0.000	0.000	-0.500	-0.750	-1.250	-1.625	N/A
1099 / P & L Only	0.000	0.000	-0.250	-0.375	-0.375	-0.500	-0.750	N/A
1 Year Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	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	-1.375
≥ $350k ≤ $1.5M	0.250	0.250	0.250	0.250	0.125	0.125	0.000	-0.125
> $1.5M ≤ $2.0M	0.125	0.125	0.000	0.000	-0.125	-0.125	-0.125	N/A
> $2.0M ≤ $3.0M	-0.375	-0.625	-0.875	-1.750	-1.750	-1.750	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
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	-2.750	-3.250	-3.500	-3.750	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)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
5-Year Prepay (Step)	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
4-Year Prepay (4x5)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
4-Year Prepay (4x3)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3-Year Prepay (3x5)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3-Year Prepay (3x3)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
2-Year Prepay (2x3)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
1-Year Prepay (1x3)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Buy Out/ No Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
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	0.000

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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