Acra Lending

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BUSINESS PURPOSE / NOO DTI PROGRAM - WHOLESALE

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

45-Day Price	
Note Rate	Price
6.875	96.146
6.999	96.865
7.125	97.646
7.250	98.365
7.375	99.021
7.500	99.708
7.625	100.302
7.750	100.896
7.875	101.458
7.999	101.927
8.125	102.365
8.250	102.677
8.375	102.990
8.500	103.240
8.625	103.458
8.750	103.708
8.875	103.833
8.999	103.958
9.125	104.083
9.250	104.208
9.375	104.333
9.500	104.458
9.625	104.583
9.750	104.708
9.875	104.833
9.999	104.958
10.125	105.083
10.250	105.208
10.375	105.333
10.500	105.458
10.625	105.583
10.750	105.708
10.875	105.833

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	-0.625	-0.625	-0.625	-0.750	-1.000	-1.250	-1.500	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.500
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	N/A
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	N/A	N/A
> $2.0M $3.0M	-0.375	-0.625	-0.875	-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
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)	-0.125	-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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