

BUSINESS PURPOSE / NOO DTI PROGRAM - WHOLESALE

Dated: 12/19/2025 V1
Pricing Sheet ID: 559

45-Day Price	
Note Rate	Price
6.250	99.126
6.375	99.813
6.500	100.501
6.625	101.063
6.750	101.626
6.875	102.126
6.999	102.501
7.125	102.876
7.250	103.188
7.375	103.501
7.500	103.751
7.625	104.001
7.750	104.251
7.875	104.501
7.999	104.751
8.125	105.001
8.250	105.251
8.375	105.438
8.500	105.626
8.625	105.813
8.750	106.001
8.875	106.126
8.999	106.251
9.125	106.376
9.250	106.501
9.375	106.626
9.500	106.751
9.625	106.876
9.750	107.001
9.875	107.126
9.999	107.251
10.125	107.376
10.250	107.501
10.375	107.626
10.500	107.751
10.625	107.876
10.750	108.001
10.875	108.126
10.999	108.251
11.125	108.376
11.250	108.501
11.375	108.626
11.500	108.751
11.625	108.876
11.750	109.001
11.875	109.126
11.999	109.251
12.125	109.376
12.250	109.501
12.375	109.626
12.500	109.751
12.625	109.876
12.750	110.001
12.875	110.126
12.999	110.251

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%	Points
≥ 780	1.000	1.000	0.750	0.375	0.125	0.000	-0.500	0.000
760 - 779	1.000	0.875	0.750	0.375	0.125	-0.125	-0.625	0.000
740 - 759	0.875	0.875	0.625	0.250	0.000	-0.250	-0.750	0.000
720 - 739	0.750	0.750	0.500	0.125	-0.125	-0.750	-1.625	0.000
700 - 719	0.375	0.375	0.125	-0.125	-0.625	-1.375	-2.125	0.000
680 - 699	-0.750	-0.750	-0.875	-1.500	-2.125	-3.375	-5.125	0.000
660 - 679	-2.875	-3.000	-3.250	-3.625	-4.000	-5.375	-7.375	0.000
640 - 659	-4.250	-4.750	-4.875	-5.375	-6.000	-8.250	N/A	0.000
620 - 639	-7.250	-7.875	-8.125	-8.375	N/A	N/A	N/A	0.000
600 - 619	-8.125	-8.750	-9.000	N/A	N/A	N/A	N/A	2.000

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%
Cash-Out Refinance	-0.125	-0.125	-0.250	-0.375	-0.625	-0.750	N/A
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	N/A	N/A
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750
Alt Doc - Bk Stmt	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
1099 / P & L Only	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
1 Year Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A
<\$200,000	-0.500	-0.500	-0.500	-1.000	-1.500	-2.000	-2.500
≥ \$200k < \$350k	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.000
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
> \$1.5M ≤ \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
> \$2.0M ≤ \$3.0M	-0.500	-1.000	-1.000	-1.750	N/A	N/A	N/A
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000
Short-Term Rentals	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	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
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	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
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	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
SS/DIL/Modification <1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A
5-Year Prepay (5x5)	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
3-Year Prepay (3x5)	0.000	0.000	0.000	-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
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-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
Buy Out/ No Prepay	-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
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	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

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	102.500
(Including LPC/LC not to exceed 3 pts or \$30K)	

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	