

| Note Rate | Price   |
|-----------|---------|
| 15.250    | 111.750 |
| 14.999    | 111.500 |
| 14.750    | 111.250 |
| 14.500    | 111.000 |
| 14.250    | 110.750 |
| 13.999    | 110.500 |
| 13.750    | 110.250 |
| 13.500    | 110.000 |
| 13.250    | 109.750 |
| 12.999    | 109.500 |
| 12.750    | 109.250 |
| 12.500    | 109.000 |
| 12.250    | 108.750 |
| 11.999    | 108.500 |
| 11.750    | 108.250 |
| 11.500    | 108.000 |
| 11.250    | 107.750 |
| 10.999    | 107.500 |
| 10.750    | 107.250 |
| 10.500    | 107.000 |
| 10.375    | 106.750 |
| 10.250    | 106.500 |
| 10.125    | 106.250 |
| 9.999     | 106.000 |
| 9.875     | 105.750 |
| 9.750     | 105.500 |
| 9.625     | 105.250 |
| 9.500     | 105.000 |
| 9.375     | 104.750 |
| 9.250     | 104.500 |
| 9.125     | 104.250 |
| 8.999     | 104.000 |
| 8.875     | 103.750 |
| 8.750     | 103.500 |
| 8.625     | 103.250 |
| 8.500     | 103.000 |
| 8.375     | 102.750 |
| 8.250     | 102.500 |
| 8.125     | 102.250 |
| 7.999     | 102.000 |
| 7.875     | 101.750 |
| 7.750     | 101.500 |
| 7.625     | 101.250 |
| 7.500     | 101.000 |
| 7.375     | 100.750 |
| 7.250     | 100.500 |
| 7.125     | 100.250 |
| 6.999     | 100.000 |
| 6.875     | 99.750  |
| 6.750     | 99.500  |
| 6.625     | 99.250  |
| 6.500     | 99.000  |
| 6.375     | 98.750  |
| 6.250     | 98.500  |
| 6.125     | 98.250  |
| 6.000     | 98.000  |

# NON PRIME WHOLESALE - PROGRAM LTV AND LOAN AMOUNT MATRIX

Dated: 04/17/2024 V1  
Pricing Sheet ID: 380

| FICO & LTV | ≤50.00% | 50.01-60.00% | 60.01-65.00% | 65.01-70.00% | 70.01-75.00% | 75.01-80.00% | 80.01-85.00% | 85.01-90.00% | Margin |
|------------|---------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------|
| ≥750       | 0.000   | -0.250       | -0.250       | -0.500       | -1.250       | -1.500       | -3.000       | -4.500       | 3.000  |
| 725 - 749  | -0.250  | -0.250       | -0.500       | -0.500       | -1.250       | -1.750       | -3.500       | -5.500       | 3.250  |
| 700 - 724  | -0.250  | -0.500       | -0.500       | -0.750       | -1.500       | -2.250       | -4.250       | -5.500       | 3.500  |
| 675 - 699  | -0.500  | -0.750       | -1.000       | -1.250       | -2.000       | -2.750       | -5.750       |              | 3.750  |
| 650 - 674  | -1.750  | -2.250       | -2.500       | -2.750       | -3.250       | -4.500       |              |              | 4.000  |
| 625 - 649  | -3.000  | -3.750       | -4.250       | -4.500       | -5.000       |              |              |              | 4.250  |
| 600 - 624  | -4.250  | -5.250       | -5.500       |              |              |              |              |              | 4.250  |
| 575 - 599  | -5.750  | -6.750       | -7.500       |              |              |              |              |              | 5.000  |



| GENERAL INFORMATION  |  |        |        |        |        |        |        |        |   |
|--|--|--------|--------|--------|--------|--------|--------|--------|---|
| Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing |  |        |        |        |        |        |        |        |   |
| Cash-Out Refinance   | -0.500   | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |        |        | Apply for all cash out eligible LTVs and All TX50(a)(6) & TX50(f)(2) Loans. If Delayed Financing (meeting Acra's Definition) this fee will not apply to cash-in-hand. |
| Second Home  | -1.000   | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |        |        | Refer to Matrix on Page 2   |
| Short-term Rental  | -1.250   | -1.250 | -1.250 | -1.250 |        |        |        |        | Max 70% Purch/65% Refi LTV/CLTV   |
| Alt Doc - Bk Stmt  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | <600 FICO Borrower's total liabilities must decrease in total month obligations: 24mos 0*30 housing history   |
| ATR-in-Full  | -1.000   | -1.000 | -1.000 | -1.000 | -1.000 |        |        |        | Minimum score 600 (or Asset Depletion as additional source)   |
| WVVOE / 1099 Only / P&L programs                             | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |        |        | Refer to general information on page 2  |
| 1 Year Self-Employed   | -0.500   | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |        |        | Min 650 FICO. Max 80% Purchase Rate and Term, Max 65% Cash Out  |
| 1 or No Score / Deficient Tradelines                         | -0.750   | -0.750 | -0.750 |        |        |        |        |        | Max 65% LTV/CLTV: Full Doc: 24mos 0*30 housing history. 1 Score: Use Actual to Max 700; No Score: Price as 700 Tier   |
| Interest Only (5-yr)   | -0.500   | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | 30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1  |
| Interest Only (5-yr)   | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | 30-Term, Min Loan ≥\$250K, Minimum 650 credit score, Available on 30-Year Fixed   |
| Interest Only (10-yr)  | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |        |        | Fixed Rate 40-Term, Min Loan ≥\$250K, minimum 650 score, Max 80% LTV / CLTV Max \$3M Loan Amount  |
| FB Taken ≤6 Mth  | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 |        |        |        | 12-Months Reserves, Additional Guidelines Max 75% Purchase / 65% refinance LTV  |
| Housing 1x30 in prior 12 mths                                | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |        |        | Max 80% LTV/CLTV  |
| Housing 0x60 in prior 12 mths                                | -2.500   | -2.500 | -2.500 | -2.500 | -2.500 |        |        |        | Max 75% LTV/CLTV  |
| Housing 0x90 in prior 12 mths                                | -4.750   | -6.000 | -6.750 |        |        |        |        |        | Max 65% LTV/CLTV  |
| BK/FC ≥ 2 to < 3 years                                       | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |        |        | Max 80% LTV/CLTV  |
| BK/FC ≥ 1 year to < 2 years                                  | -4.750   | -6.000 | -6.750 |        |        |        |        |        | Max 65% LTV/CLTV  |
| SS/DIL/Mod ≥ 1 year to < 2 years                             | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |        |        | Max 80% LTV/CLTV  |
| SS/DIL/Modification < 1 year                                 | -2.500   | -2.500 | -2.500 | -2.500 | -2.500 |        |        |        | Max 75% LTV/CLTV  |
| Non Permanent Resident Alien                                 | -0.750   | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |        |        | Max 80% Purchase / 75% Refinance LTV/CLTV - \$1M Max Loan Amt. Unexpired Visa & EAD required  |
| ITIN   | -1.500   | -1.750 | -1.750 | -2.000 | -2.000 | -2.500 |        |        | Max \$1MM Loan Amount. 700+ FICO, Max LTV/CLTV is 80% Purch, Rate/Term, 75% Cash out refinance. 650-699 FICO, Max 70% LTV (Purch, Rate/Term, Cash out)                |
| < \$200,000  | -2.000   | -2.000 | -2.000 | -2.000 | -2.000 | -2.000 |        |        | Max LTV/CLTV 80% Purch / 75% Refi   |
| ≥ \$200k < \$500k  | -1.000   | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |   |
| ≥ \$500k to ≤ \$2.0M   | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | Subject to applicable Floor Rates   |
| ≥ \$1.5M ≤ \$2.0M  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | See matrix page 2 for LTV/CLTV, Primary min 600 FICO, Second Home min 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000  |
| > \$2.0M ≤ \$3.0M  | -1.250   | -1.250 | -1.250 | -1.250 | -1.250 | -1.250 |        |        | See matrix page 2 for LTV/CLTV, Primary min 650 FICO, Second Home min 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000  |
| > \$3.0M ≤ \$4.0M  | -1.750   | -1.750 | -1.750 |        |        |        |        |        | Primary Only, 65% Max LTV/CLTV, minimum 700. See matrix page 2 for LTV/CLTV   |
| > \$4.0M ≤ \$10.0M   |  |        |        |        |        |        |        |        | <b>CALL YOUR ACCOUNT EXECUTIVE</b>  |
| Non Warr Condo   | -1.000   | -1.000 | -1.000 | -1.000 | -1.000 |        |        |        | Max 75% LTV/CLTV  |
| Condotel   | -1.500   | -1.500 | -1.500 | -1.500 | -1.500 |        |        |        | Purch 75% & Refi 65% Max LTV/CLTV (If PUDtel, Price as Condotel in Pricer)  |
| 2 Unit Property  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | Max 85% LTV/CLTV  |
| 3-4 Unit Property  | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  | Max 85% LTV/CLTV, Subject to applicable Floor Rates   |
| Rural Property   | -1.250   | -1.250 | -1.250 | -1.250 |        |        |        |        | Purch 70% & Refi 65% Max LTV/CLTV, \$750k max loan Amt, Min 650 credit score  |
| Manufactured Homes   | -1.000   | -1.000 | -1.000 | -1.000 |        |        |        |        | Purch 70% & Refi 65% Max LTV/CLTV   |
| Declining Value Properties                                   | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | 0.000  | -5% LTV/CLTV from Max shown on page 2   |
| Impound Waiver   | -0.500   | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |        |        | Note Waiver restrictions on second page   |
| Minimum Price  | <b>Minimum Price: 98.00, Maximum Price 103.00 (Including Lender Paid Compensation plus Lender Credit not to exceed 3.0 pts or \$30K)</b> |        |        |        |        |        |        |        |   |

# NON PRIME WHOLESALE - PROGRAM LTV AND LOAN AMOUNT MATRIX

Dated: 04/17/2024 V1  
Pricing Sheet ID: 380



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|                     | FICO  | Owner Occupied - Full Doc / Bank Statements (12 or 24 months) |                     |                     |                     | 2nd Home - Full Doc/Bank Statements (12 or 24 months) |                     |                     |                     |
|---------------------|-------|---|---------------------|---------------------|---------------------|---|---------------------|---------------------|---------------------|
|                     |       | ≤\$1.500MM LTV/CLTV   | ≤\$2.000MM LTV/CLTV | ≤\$3.000MM LTV/CLTV | ≤\$4.000MM LTV/CLTV | ≤\$1.500MM LTV/CLTV                                   | ≤\$2.000MM LTV/CLTV | ≤\$3.000MM LTV/CLTV | ≤\$4.000MM LTV/CLTV |
| Purchase            | ≥ 750 | 90%   | 85%                 | 80%                 | 65%                 | 80%   | 75%                 | 65%                 |                     |
|                     | ≥ 725 | 90%   | 85%                 | 80%                 | 65%                 | 80%   | 75%                 | 65%                 |                     |
|                     | ≥ 700 | 90%   | 85%                 | 80%                 | 65%                 | 80%   | 75%                 | 65%                 |                     |
|                     | ≥ 675 | 85%   | 80%                 | 80%                 | -                   | 80%   | 75%                 | -                   |                     |
|                     | ≥ 650 | 80%   | 75%                 | 75%                 | -                   | 75%   | 70%                 | -                   |                     |
|                     | ≥ 625 | 75%   | 70%                 | -                   | -                   | 75%   | -                   | -                   |                     |
| Rate/Term Refinance | ≥ 600 | 65%   | 65%                 | -                   | -                   | 65%   | -                   | -                   |                     |
|                     | ≥ 575 | 65%   | -                   | -                   | -                   | 65%   | -                   | -                   |                     |
|                     | ≥ 750 | 85%   | 80%                 | 70%                 | 65%                 | 80%   | 75%                 | 65%                 |                     |
|                     | ≥ 725 | 85%   | 80%                 | 70%                 | 65%                 | 80%   | 75%                 | 65%                 |                     |
|                     | ≥ 700 | 85%   | 80%                 | 70%                 | 65%                 | 75%   | 70%                 | 65%                 |                     |
|                     | ≥ 675 | 80%   | 75%                 | 70%                 | -                   | 75%   | 70%                 | -                   |                     |
| Cash-Out Refinance  | ≥ 650 | 75%   | 70%                 | 70%                 | -                   | 70%   | 65%                 | -                   |                     |
|                     | ≥ 625 | 70%   | 65%                 | -                   | -                   | 70%   | -                   | -                   |                     |
|                     | ≥ 600 | 65%   | 65%                 | -                   | -                   | 65%   | -                   | -                   |                     |
|                     | ≥ 575 | 65%   | -                   | -                   | -                   | 65%   | -                   | -                   |                     |
|                     | ≥ 750 | 80%   | 75%                 | 70%                 | 65%                 | 75%   | 75%                 | 65%                 |                     |
|                     | ≥ 725 | 80%   | 75%                 | 70%                 | 65%                 | 75%   | 75%                 | 65%                 |                     |

| GENERAL INFORMATION - NO FEDERAL OR STATE HIGH COST LOANS  |  |
|--|--|
| <b>INCOME DOCUMENTATION</b>  |  |
| Full Doc = 1 or 2 yr W2 + Pay Stubs / Wage Earner or 1040's + P&L / SE or Commission   |  |
| Alt Doc = 12 or 24 Personal or Business Bank Stmts / SE Only   |  |
| ATR in Full / Asset Depletion = Only Assets to Qualify (Primary Only); Max LTV / CLTV 75% / 70% for Purchase / Refi respectively   |  |
| WVOE = 2-year history required, \$1M Max Loan Amt. Min loan amt \$150k. - Primary Residences Only. No FTHB   | Minimum 600 credit<br>No multifamily properties<br>No Rural Properties |
| 1099 Only = Self Employed Only - all occupancy types allowed   | No Non-Warrantable Condos<br>80% Max LTV                               |
| P&L Programs = 1 or 2 year P&L statement required prepared by third party  |  |
| <b>MAXIMUM DEBT-TO-INCOME RATIO</b>  |  |
| 50% Back End   |  |
| <b>LOAN TERMS</b>  |  |
| 30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed  |  |
| All Loans require impounding for Taxes & Insurance   |  |
| <b>INTEREST ONLY (IO)</b>  |  |
| Consumer IO Loans qualify at max rate at first fully Amortized pymt  |  |
| IO Loan is 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-year term)  |  |
| IO Loan is 10-Yr IO Pymt & 30-Yrs Fully Amortized (40-year term)   |  |
| <b>INDEX &amp; ADJUSTMENT CAPS</b>   |  |
| Floored at Start Rate / 1-Year CMT   |  |
| 2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap  |  |
| <b>OCCUPANCY</b>   |  |
| Primary / Second Home  |  |
| <b>RESERVE REQUIREMENT</b>   |  |
| None for ≤ 75% LTV, 6 Months for > 75% LTV, 12 Months > 85% LTV  |  |
| <b>LOAN AMOUNTS</b>  |  |
| \$100,000 Minimum to \$4,000,000 Maximum (Round-down to \$50)  |  |
| Loan Amounts > \$4.0M are considered by Sr Mgmt on a case-by-case  |  |
| Loan Amounts for Refinance > \$1.5M requires two (2) Appraisals  |  |
| Loan Amounts for Purchase > \$2.0M requires two (2) Appraisals   |  |
| <b>PROPERTY TYPES</b>  |  |
| SFR / Condos / Townhouse / 2-4 Units   |  |
| Non-Warrantable Condos - Reference Lender Guidelines   |  |
| <b>RATE LOCK POLICY</b>  |  |
| Reference separate policy for full details. Rate locks for 45-day period from Submission Date with Conditional Loan Approval.  |  |
| <b>REQUEST TO WAIVE IMPOUNDS</b>   |  |
| Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M   |  |
| FICO minimum: 675 (Primary) and 700 (2nd Home / Investor)  |  |
| Must be 0x30 over last 24-months for housing payment(s)  |  |
| Not available for Section 35 Loans   |  |
| <b>STATES</b>  |  |
| AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, & WY |  |
| Texas - Additional Guidelines Apply: TX50(a)(6) & TX50(f)(2) transactions  |  |
| <b>FEES</b>  |  |
| Closing in an Entity   \$495.00  |  |
| Closing in a Trust   \$395.00  |  |
| Underwriting Fee Wholesale   \$1,750.00  |  |

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