Acra Lending

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PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 02/06/2026 V1
Pricing Sheet ID: 569

45-Day Price	
Rate	Price
6.250	99.750
6.375	100.500
6.500	101.250
6.625	101.938
6.750	102.563
6.875	103.125
7.000	103.500
7.125	103.875
7.250	104.188
7.375	104.500
7.500	104.750
7.625	105.000
7.750	105.250
7.875	105.500
8.000	105.750
8.125	106.000
8.250	106.250
8.375	106.438
8.500	106.625
8.625	106.813
8.750	107.000
8.875	107.125
9.000	107.250
9.125	107.375
9.250	107.500

CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
≥ 780	1.625	1.375	1.250	0.750	0.250	-0.375	-1.625
760 - 779	1.625	1.375	1.125	0.625	0.125	-0.375	-1.625
740 - 759	1.500	1.250	1.000	0.625	0.000	-0.500	-1.750
720 - 739	1.375	1.125	0.875	0.375	-0.250	-0.750	-2.375
700 - 719	1.125	0.750	0.375	-0.125	-0.875	-1.750	-4.000

Additional LLPAs								
	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR Ratio	DSCR >1.20	0.250	0.250	0.250	0.250	0.375	0.375	0.375
	DSCR ≥ 1.0 to < 1.20	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount	< $350,000	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	N/A
	$1,500,001 - $2,000,000	0.000	0.000	-0.125	-0.250	-0.250	-0.500	N/A
Purpose	Purchase	0.375	0.375	0.375	0.250	0.250	0.250	0.125
	Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cash-Out Refinance	-0.375	-0.375	-0.500	-0.500	-0.750	-1.125	N/A
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
	2 Units	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A
Product	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
Escrows	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)	1.125	1.125	1.125	1.125	1.125	1.125	1.125
	5 Year - (Step)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	4 Year - (4x5)	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	4 Year - (4x3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	3 Year - (3x5)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	3 Year - (3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	2 Year - (2x3)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	1 Year - (1x3)	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375
	Buy Out/ No Prepay	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
Other	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Minimum & Maximum Price	
Minimum Price	98.000
Maximum LC (Lender Credit)	101.000
Maximum Price (Including LPC/LC not to exceed 3 pts or $30K)	102.500
5 Year Prepay	102.500
4 Year Prepay	102.500
3 Year Prepay	102.500
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay - Maximum Price Broker Compensation must be Borrower Paid - Not eligible for Lender Paid	100.000

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	$ 69.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count: 1	

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