Acra Lending
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PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 10/13/26 09:00 AM
Pricing Sheet ID: v1 715

45-Day Price	
Rate	Price
6.625	95.554
6.750	96.335
6.875	97.116
6.999	97.897
7.125	98.647
7.250	99.397
7.375	100.116
7.500	100.835
7.625	101.335
7.750	101.835
7.875	102.272
7.999	102.710
8.125	103.147
8.250	103.522
8.375	103.835
8.500	104.210
8.625	104.522
8.750	104.835
8.875	105.022
8.999	105.272
9.125	105.397
9.250	105.522
9.375	105.647
9.500	105.772
9.625	105.897
9.750	106.022

CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.125	0.875	0.750	0.500	0.375	-0.375	-1.625
760 - 779	1.125	0.875	0.625	0.375	0.250	-0.375	-1.625
740 - 759	1.000	0.750	0.500	0.375	0.250	-0.375	-1.625
720 - 739	0.875	0.625	0.375	0.125	0.000	-0.500	-2.000
700 - 719	0.625	0.250	-0.125	-0.375	-0.500	-1.500	-3.750

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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
	$350k $1.5M	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	> 1.5M $2.0M	0.250	0.250	0.125	0.000	-0.125	-0.375	N/A
Purpose	Purchase	0.250	0.250	0.250	0.125	0.125	0.125	0.000
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	-0.750	-0.750	-0.750	-0.875	-1.125	-1.500	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	-0.375	-0.375	-0.500	-0.500	-0.750	-0.875	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)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5 Year - (Step)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	4 Year - (4x5)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4 Year - (4x3)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	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)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	1 Year - (1x3)	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
	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	97.000
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

**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	

For

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