

45-Day Price	
Rate	Price
5.999	98.875
6.125	99.750
6.250	100.625
6.375	101.375
6.500	102.125
6.625	102.813
6.750	103.438
6.875	104.000
7.000	104.438
7.125	104.813
7.250	105.188
7.375	105.500
7.500	105.750
7.625	106.000
7.750	106.250
7.875	106.500
8.000	106.750
8.125	107.000
8.250	107.250
8.375	107.438
8.500	107.625
8.625	107.813
8.750	108.000
8.875	108.125
9.000	108.250
9.125	108.375
9.250	108.500

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

	CLTV	Additional LLPAs						
		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	0.500	0.500	0.500	0.375	0.375	0.375	0.250
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
Property Type	Cash-Out Refinance	-0.375	-0.500	-0.625	-0.625	-0.875	-1.250	N/A
	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
Product	2 Units	-0.250	-0.250	-0.375	-0.500	-0.625	-0.750	N/A
	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
	5 Year - (5x5)	1.125	1.125	1.125	1.125	1.125	1.125	1.125
Prepay Penalty (Restrictions on Matrix)	5 Year - (5x5)	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
Other	Buy Out/ No Prepay	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750
	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)	101.250
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	

For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the general public is prohibited. Rates and programs are subject to change without notice. Acra Lending is a DBA of Citadel Servicing Corporation. Acra Lending is an Equal Housing Lender and is committed to doing business in accordance with Federal Fair Lending Laws, National Mortgage Licensing System and Registry ID 144549