

PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 11/18/2025 V1
Pricing Sheet ID: 549-550

45-Day Price	
Rate	Price
6.250	99.500
6.375	100.250
6.500	101.000
6.625	101.688
6.750	102.313
6.875	102.875
7.000	103.250
7.125	103.625
7.250	103.938
7.375	104.250
7.500	104.500
7.625	104.750
7.750	105.000
7.875	105.250
8.000	105.500
8.125	105.750
8.250	106.000
8.375	106.188
8.500	106.375
8.625	106.563
8.750	106.750
8.875	106.875
9.000	107.000
9.125	107.125
9.250	107.250

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	DSCR ≥ 1.0 to < 1.20	0.000	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type	Cash-Out Refinance	-0.375	-0.375	-0.500	-0.500	-0.750	-1.125	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)/(Step)	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prepay Penalty (Restrictions on Matrix)	3 Year - (3x5)/(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
Other	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
	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 3.0 pts or \$30K)	103.000
5 Year Prepay	103.000
3 Year Prepay	103.000
2 Year Prepay	102.500
1 Year Prepay	101.500
No Prepay Penalty	100.000

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

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
3 Ada Parkway, Suite 200A, Irvine, CA 92618
(888) 800-7661