

PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 10/20/2025 V1
Pricing Sheet ID: 545

45-Day Price	
Rate	Price
6.250	99.250
6.375	100.000
6.500	100.750
6.625	101.500
6.750	102.250
6.875	103.000
7.000	103.500
7.125	104.000
7.250	104.500
7.375	105.000
7.500	105.500
7.625	106.000
7.750	106.500
7.875	107.000
8.000	107.500
8.125	107.750
8.250	108.000
8.375	108.500
8.500	108.750
8.625	109.250
8.750	109.500
8.875	109.750
9.000	110.000
9.125	110.250
9.250	110.500

CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.875	1.625	1.500	1.000	0.500	-0.125	-1.375
760 - 779	1.875	1.625	1.375	0.875	0.375	-0.125	-1.375
740 - 759	1.750	1.500	1.250	0.875	0.250	-0.250	-1.500
720 - 739	1.625	1.375	1.125	0.625	0.000	-0.500	-2.125
700 - 719	1.375	1.000	0.625	0.000	-0.250	-1.000	-4.125

Note: Min FICO: 730 for CLTV > 70.00%

		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	-0.750	-0.875	-1.000	-1.250	-1.500	-1.875
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
	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
	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
	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 3.0 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