

PLATINUM SELECT DSCR PROGRAM - WHOLESALE

Dated: 08/19/2025 V1
Pricing Sheet ID: 536

45-Day Price	
Rate	Price
6.250	98.250
6.375	99.000
6.500	99.750
6.625	100.500
6.750	101.250
6.875	102.000
7.000	102.500
7.125	103.000
7.250	103.500
7.375	104.000
7.500	104.500
7.625	105.000
7.750	105.500
7.875	106.000
8.000	106.500
8.125	106.750
8.250	107.000
8.375	107.500
8.500	107.750
8.625	108.250
8.750	108.500
8.875	108.750
9.000	109.000
9.125	109.250
9.250	109.500

DSCR (Min: 1.20)							
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	N/A	N/A	N/A	N/A

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
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
	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
Product	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
	3 Year - (3x5)/(3x3)	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Prepay Penalty (Restrictions on Matrix)	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