Acra Lending
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PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 11/13/26 0
Pricing Sheet ID

45-Day Price		
Rate	Full Doc	Alt Doc
6.875	96.082	96.176
6.999	96.739	96.832
7.125	97.457	97.551
7.250	98.145	98.239
7.375	98.801	98.895
7.500	99.520	99.614
7.625	100.270	100.364
7.750	100.895	100.989
7.875	101.489	101.582
7.999	102.082	102.176
8.125	102.551	102.645
8.250	102.864	102.957
8.375	103.176	103.270
8.500	103.457	103.551
8.625	103.739	103.832
8.750	103.989	104.082
8.875	104.145	104.239
8.999	104.332	104.426
9.125	104.582	104.676
9.250	104.832	104.926
9.375	105.051	105.145
9.500	105.270	105.364
9.625	105.489	105.582
9.750	105.676	105.770
9.875	105.801	105.895
9.999	105.926	106.020

Full Documentation							
CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	0.875	0.875	0.500	0.375	0.375	0.125	-0.250
760 - 779	0.875	0.750	0.500	0.375	0.375	0.000	-0.375
740 - 759	0.750	0.750	0.375	0.250	0.375	0.000	-0.375
720 - 739	0.625	0.625	0.250	0.125	0.250	-0.250	-0.875
700 - 719	0.500	0.500	0.125	-0.250	-0.125	-1.000	-2.875

Alternative Documentation							
CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.000	1.000	0.625	0.500	0.500	0.125	-0.125
760 - 779	1.000	0.875	0.625	0.500	0.500	0.000	-0.250
740 - 759	0.875	0.875	0.500	0.375	0.500	0.000	-0.250
720 - 739	0.750	0.750	0.375	0.250	0.375	-0.125	-0.750
700 - 719	0.625	0.625	0.250	-0.125	0.000	-0.875	-2.750

Additional LLPAs								
	CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Income Documentation	Bank Statements - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1099 - 12 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Asset Depletion	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
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	0.250	0.250	0.125	0.125	N/A
Purpose	Purchase	0.125	0.125	0.125	0.000	0.000	0.000	0.000
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000	N/A
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	
	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	
Product	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	
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)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	5 Year - (Step)	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	4 Year - (4x5)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	4 Year - (4x3)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	3 Year - (3x5)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	3 Year - (3x3)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	2 Year - (2x3)	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	1 Year - (1x3)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Buy Out/ No Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
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 T*

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 T*

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	

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