Acra Lending
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PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 10/30/26 0
Pricing Sheet ID

45-Day Price		
Rate	Full Doc	Alt Doc
6.875	96.051	96.145
6.999	96.770	96.864
7.125	97.551	97.645
7.250	98.270	98.364
7.375	98.926	99.020
7.500	99.614	99.707
7.625	100.207	100.301
7.750	100.801	100.895
7.875	101.364	101.457
7.999	101.832	101.926
8.125	102.270	102.364
8.250	102.582	102.676
8.375	102.895	102.989
8.500	103.145	103.239
8.625	103.364	103.457
8.750	103.614	103.707
8.875	103.739	103.832
8.999	103.864	103.957
9.125	103.989	104.082
9.250	104.114	104.207
9.375	104.239	104.332
9.500	104.364	104.457
9.625	104.489	104.582
9.750	104.614	104.707
9.875	104.739	104.832
9.999	104.864	104.957

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	-0.625	-0.625	-0.625	-0.750	-1.000	-1.250	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)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	5 Year - (Step)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	4 Year - (4x5)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	4 Year - (4x3)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
	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)	-0.125	-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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