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## PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 05/29/26  
Pricing Sheet ID: v2

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	98.071	98.164
6.250	98.684	98.778
6.375	99.270	99.364
6.500	99.828	99.922
6.625	100.360	100.453
6.750	100.871	100.965
6.875	101.364	101.457
6.999	101.836	101.930
7.125	102.289	102.383
7.250	102.723	102.817
7.375	103.129	103.223
7.500	103.508	103.602
7.625	103.860	103.953
7.750	104.184	104.278
7.875	104.481	104.575
7.999	104.750	104.844
8.125	105.000	105.094
8.250	105.231	105.325
8.375	105.442	105.535
8.500	105.633	105.727
8.625	105.805	105.899
8.750	105.957	106.051
8.875	106.090	106.184
8.999	106.203	106.297
9.125	106.328	106.422
9.250	106.453	106.547

CLTV	Full Documentation						
	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.125	1.125	0.750	0.500	0.250	0.125	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.250	0.000	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.125	-0.125	-0.500
720 - 739	0.875	0.875	0.500	0.250	0.000	-0.500	-1.250
700 - 719	0.750	0.750	0.375	-0.125	-0.500	-1.250	-3.125

CLTV	Alternative Documentation						
	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780	1.250	1.250	0.875	0.625	0.375	0.125	-0.125
760 - 779	1.250	1.125	0.875	0.625	0.375	0.000	-0.250
740 - 759	1.125	1.125	0.750	0.500	0.250	-0.250	-0.375
720 - 739	1.000	1.000	0.625	0.375	0.125	-0.375	-1.125
700 - 719	0.875	0.875	0.500	0.000	-0.375	-1.125	-3.000

	CLTV	Additional LLPAs						
		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	-0.375	-0.375	-0.375	-0.375	-0.375	-0.625	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	0.375	0.375	0.375	0.250	0.250	0.250	0.250
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	0.125	0.125	0.125	0.000	-0.250	-0.500	N/A
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	-0.500
	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-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
	5 Year - (5x5)	0.875	0.875	0.875	0.875	0.875	0.875	0.875
Prepay Penalty (Restrictions on Matrix)	5 Year - (Step)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
	4 Year - (4x5)	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	4 Year - (4x3)	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	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)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
	1 Year - (1x3)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Other	Buy Out/ No Prepay	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
	CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Minimum & Maximum Price	
Minimum Price	97.000
Maximum 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 i

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
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\*Lesser Max Price applies between Loan Amt Tier & Prepay i

Lender Fees	
Underwriting Fee	\$1,895.00
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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3 Ada Parkway, Suite 200A, Irvine, CA 92618  
(888) 800-7661