Acra Lending
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PLATINUM SELECT NOO DTI PROGRAM - WHOLESALE

Dated: 08/28/26 0
Pricing Sheet

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	97.227	97.321
6.250	97.840	97.934
6.375	98.426	98.520
6.500	98.985	99.078
6.625	99.516	99.610
6.750	100.028	100.121
6.875	100.520	100.614
6.999	100.993	101.086
7.125	101.446	101.539
7.250	101.879	101.973
7.375	102.285	102.379
7.500	102.664	102.758
7.625	103.016	103.110
7.750	103.340	103.434
7.875	103.637	103.731
7.999	103.907	104.000
8.125	104.157	104.250
8.250	104.387	104.481
8.375	104.598	104.692
8.500	104.789	104.883
8.625	104.961	105.055
8.750	105.114	105.207
8.875	105.246	105.340
8.999	105.360	105.453
9.125	105.485	105.578
9.250	105.610	105.703

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	1.125	1.125	0.750	0.500	0.375	0.125	-0.250
760 - 779	1.125	1.000	0.750	0.500	0.375	0.000	-0.375
740 - 759	1.000	1.000	0.625	0.375	0.375	0.125	-0.375
720 - 739	0.875	0.875	0.500	0.250	0.250	-0.250	-0.875
700 - 719	0.750	0.750	0.375	-0.125	-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	1.250	1.250	0.875	0.625	0.500	0.125	-0.125
760 - 779	1.250	1.125	0.875	0.625	0.500	0.000	-0.250
740 - 759	1.125	1.125	0.750	0.500	0.500	0.000	-0.250
720 - 739	1.000	1.000	0.625	0.375	0.375	-0.125	-0.750
700 - 719	0.875	0.875	0.500	0.000	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	-0.375	-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	-0.250	-0.500	-0.750	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)	0.875	0.875	0.875	0.875	0.875	0.875	0.875
	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)	0.375	0.375	0.375	0.375	0.375	0.375	0.375
	3 Year - (3x3)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	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	$1,895.00
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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