Acra Lending	Platinum Select Program Summary				Effective Date: 10/2/2026
	Primary Residence: Loan Amount, FICO, CLTV				
Loan amount	Min FICO	Purchase	Rate & Term	Cash out	
≤ $2,000,000	730	80%	80%	75%	30 Yr Fixed, 5 Yr ARM, 30 Yr Fixed Interest-Only, 5 Yr ARM Interest-Only
	721	80%	80%	65%	
	700	80%	80%	55%	Arm Requirements: Index: 1 Yr CMT Caps: 2/2/6 Margin: 3.00 (FICO: 760+), 3.25 (FICO: 720-759), 3.50 (FICO: 700-719)

Other

Occupancy	Primary Residence, Second Home. **Restrictions**: Second Home & Non-Occupant Co-Borrower: Refer to Second Home Loan Amount/FICO/CLTV Matrix.
Credit Requirements	Decisioning Credit Score: Primary Wage Earner middle score. Tradelines: Applicants with scores from 3 repositories are deemed to be acceptable with no tradeline overlay. 2 tradelines & 24 month history or 3 tradelines & 12 month history for applicants with 2 or fewer scores.
Housing History	0x30x12
Previous Credit Events	48 Mo Seasoning
FTHB	First Time Homebuyer (FTHB) without satisfactory 12 Mo housing history limited to: Max CLTV: 70%
Asset Reserves	6-months Reserves required for CLTV > 75.00%. See guidelines for unacceptable source of funds
DTI	Wholesale 43%: Correpondent 40%
Max Cash-in-Hand	LTV > 65% Max Cash-in-Hand: $1,000,000 for loans ≥ $1,500,000, $500,000 for loans < $1,500,000. LTV ≤ 65%, unlimited cash-in-hand allowed. Correspondent Pricing limited to 60% CLTV for 700-719 FICO *Delayed financing is capped at $1.5MM. Texas 50(a)(6) and Texas 50(f)(2) are capped at $1.5MM
Min Loan amount & restrictions	Min Loan Amount: $100,000 Max Loan Amt: $2,000,000 **Restrictions:** Loan Amount < $350,000 or Loan Amount > $1,500,000, Max CLTV: 75.00% Loan Amount to be in $50 Increments
Interest Only	Interest-Only (5 Yr Term): Max CLTV: 75.00%
Eligible Borrowers	US Citizen, Permanent Resident Alien
Borrower Eligibility Restrictions	**PRA** must have an unexpired PRA ID and SSA card/SSA89
Declining Market	-5% CLTV property/borrower full profile
Eligible Properties	SFR, Townhome, PUD, Warrantable Condo, 2 Units
Property Restrictions	Two-Units, Warrantable Condo Max CLTV: 75.00% Rural Properties, Condotels, Non-Warrantable Condos ineligible
Escrow Waiver	Max LA - 1.5 million - 0x30x24 Mortgage History required, Sec on 35 loans ineligible
Ineligible States	MA, NY, RI, SD, WV, U.S. Territories
Full Documentation 12 - 24 Mo	W2 or signed 1040s for most recent one (1) or two (2) years & current pay stub reflecting year-to-date earnings. Self-employed borrowers require additional applicable supporting documentation (i.e. 1120s, K-1s, etc.).
1099 Only	12 or 24 Mo, available for self-employed Borrowers only)2: IRS Form(s) 1099 to document prior one (1) year income; and Bank Statements for the most recent 60 days to document the current year to date, which should reflect gross deposits consistent with the 1099s.
Asset Depletion	Asset Depletion: Divide asset amount by 60 and add the result to qualifying income. Note: funds used for asset depletion may not be used as reserves. Max CLTV: 80% Purchase & 75% Refi R/T, Refi C/O
Bank Statements 12 or 24 Mo	**Personal Bank Statements**: 12-month or 24-month personal bank statements. Calculate qualifying income by dividing the total income by the number of bank statements. **Business Bank Statements**: 12-month or 24-month business statements. The minimum allowable percentage of ownership is 25% per applicant utilizing the account.
Eligible Loan Purpose Types	Purchase, Rate & Term Refinance, Cash-Out Refinance, Delayed Financing. **Restrictions**: Vacant subject properties are ineligible