Acra Lending
www.acralending.com

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 11/13/26 09:15 AM
Pricing Sheet ID: v2 732

45-Day Price		
Rate	Full Doc	Alt Doc
6.875	96.115	96.332
6.999	96.771	96.989
7.125	97.490	97.707
7.250	98.177	98.395
7.375	98.833	99.051
7.500	99.552	99.770
7.625	100.302	100.520
7.750	100.927	101.145
7.875	101.521	101.739
7.999	102.115	102.332
8.125	102.583	102.801
8.250	102.896	103.114
8.375	103.208	103.426
8.500	103.490	103.707
8.625	103.771	103.989
8.750	104.021	104.239
8.875	104.177	104.395
8.999	104.365	104.582
9.125	104.615	104.832
9.250	104.865	105.082
9.375	105.083	105.301
9.500	105.302	105.520
9.625	105.521	105.739
9.750	105.708	105.926
9.875	105.833	106.051
9.999	105.958	106.176

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	0.625	0.625	0.625	0.375	0.125
760 - 779	0.875	0.750	0.625	0.625	0.625	0.250	0.000
740 - 759	0.750	0.750	0.500	0.500	0.625	0.250	0.000
720 - 739	0.625	0.625	0.375	0.375	0.500	0.000	-0.625
700 - 719	0.500	0.500	0.250	0.125	0.250	-0.500	-1.375

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	0.875	0.750	0.750	0.625	0.375	0.000
760 - 779	0.875	0.875	0.625	0.625	0.625	0.250	-0.125
740 - 759	0.875	0.750	0.500	0.500	0.625	0.250	-0.125
720 - 739	0.750	0.625	0.375	0.375	0.500	-0.125	-0.875
700 - 719	0.625	0.500	0.250	0.125	0.125	-0.750	-1.750

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	0.250	0.250	0.125	0.125	0.125	0.125	0.125
	> $1.5M $2.0M	0.375	0.375	0.250	0.250	0.250	0.250	N/A
Purpose	Purchase	0.250	0.250	0.250	0.125	0.125	0.125	0.125
	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
Occupancy	Primary Residence	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Second Home/Non-Occupant CoBorrower	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375
Property Type	Warrantable Condo	0.000	0.000	-0.125	-0.250	-0.375	-0.500	N/A
	2 Units	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A
Product	Interest Only	-0.250	-0.250	-0.375	-0.375	-0.500	-0.625	N/A
Escrows	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

Lender Fees	
Underwriting Fee	$1,945.00
Closing In a Trust	$395.00
Tax Service Fee	$70.79

Lock Extension	
14-Day Lock Extension	-0.450
Maximum Allowed Extension Count: 1	

For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the general public is prohibited. Rates and programs are subject to change without notice. Acra Lending is a DBA of Citadel Servicing Corporation. Acra Lending is an Equal Housing Lender and is committed to doing business in accordance with Federal Fair Lending Laws. National Mortgage Licensing System and Registry ID 144549

3 Ada Parkway, Suite 200A, Irvine, CA 92618
(888) 800-7661