

**PLATINUM SELECT PROGRAM - WHOLESALE**

45-Day Price		
Rate	Full Doc	Alt Doc
5.999	98.812	98.938
6.125	99.563	99.688
6.250	100.313	100.438
6.375	101.001	101.126
6.500	101.688	101.813
6.625	102.251	102.376
6.750	102.813	102.938
6.875	103.313	103.438
7.000	103.751	103.876
7.125	104.126	104.251
7.250	104.501	104.626
7.375	104.813	104.938
7.500	105.063	105.188
7.625	105.313	105.438
7.750	105.563	105.688
7.875	105.813	105.938
8.000	106.063	106.188
8.125	106.313	106.438
8.250	106.563	106.688
8.375	106.751	106.876
8.500	106.938	107.063
8.625	107.126	107.251
8.750	107.313	107.438
8.875	107.438	107.563
9.000	107.563	107.688
9.125	107.688	107.813
9.250	107.813	107.938

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	0.875	0.750	0.500	0.375	0.125
760 - 779	1.125	1.000	0.875	0.750	0.500	0.250	0.000
740 - 759	1.000	1.000	0.750	0.625	0.375	0.125	-0.125
720 - 739	0.875	0.875	0.625	0.500	0.250	-0.250	-0.875
700 - 719	0.750	0.750	0.500	0.250	-0.125	-0.750	-1.625

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	1.125	1.000	0.875	0.500	0.375	0.000
760 - 779	1.125	1.125	0.875	0.750	0.500	0.250	-0.125
740 - 759	1.125	1.000	0.750	0.625	0.375	0.125	-0.250
720 - 739	1.000	0.875	0.625	0.500	0.250	-0.375	-1.125
700 - 719	0.875	0.750	0.500	0.250	-0.250	-1.000	-2.000

	CLTV	Additional LLPA's						
		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
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Purpose	Purchase	0.500	0.500	0.500	0.375	0.375	0.375	0.375
	Rate & Term Refinance	0.125	0.125	0.125	0.125	0.125	0.125	0.000
	Cash-Out Refinance	-0.250	-0.375	-0.375	-0.625	-0.875	-1.125	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	98,000
<620 FICO No LPC/LC - Max Price	100,000
Maximum LC (Lender Credit)	101,250
Maximum Price (Including LPC/LC not to exceed 3 pts or \$30K)	102,500

Lender Fees	
Underwriting Fee	\$ 1,895.00
Closing In a Trust	\$ 395.00
Tax Service Fee	\$ 69.00

Lock Extension	
14-Day Lock Extension	-0.750
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