Acra Lending
www.acralending.com

PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 10/30/26 09:00 AM
Pricing Sheet ID: v1 721

45-Day Price		
Rate	Full Doc	Alt Doc
6.875	96.396	96.614
6.999	97.115	97.332
7.125	97.896	98.114
7.250	98.615	98.832
7.375	99.271	99.489
7.500	99.958	100.176
7.625	100.552	100.770
7.750	101.146	101.364
7.875	101.708	101.926
7.999	102.177	102.395
8.125	102.615	102.832
8.250	102.927	103.145
8.375	103.240	103.457
8.500	103.490	103.707
8.625	103.708	103.926
8.750	103.958	104.176
8.875	104.083	104.301
8.999	104.208	104.426
9.125	104.333	104.551
9.250	104.458	104.676
9.375	104.583	104.801
9.500	104.708	104.926
9.625	104.833	105.051
9.750	104.958	105.176
9.875	105.083	105.301
9.999	105.208	105.426

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