



## PLATINUM SELECT PROGRAM - WHOLESALE

Dated: 05/29/26 10:30 AM  
Pricing Sheet ID: v2 640-641

45-Day Price		
Rate	Full Doc	Alt Doc
6.125	98.447	98.664
6.250	99.060	99.278
6.375	99.646	99.864
6.500	100.204	100.422
6.625	100.736	100.953
6.750	101.247	101.465
6.875	101.740	101.957
6.999	102.212	102.430
7.125	102.665	102.883
7.250	103.099	103.317
7.375	103.505	103.723
7.500	103.884	104.102
7.625	104.236	104.453
7.750	104.560	104.778
7.875	104.857	105.075
7.999	105.126	105.344
8.125	105.376	105.594
8.250	105.607	105.825
8.375	105.818	106.036
8.500	106.009	106.227
8.625	106.181	106.399
8.750	106.333	106.551
8.875	106.466	106.684
8.999	106.579	106.797
9.125	106.704	106.922
9.250	106.829	107.047

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	0.875	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

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	1.125	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

		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	0.250	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	0.500	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	0.125	0.125	0.125	0.000	-0.250	-0.500	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 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	\$1,895.00
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