

BUSINESS PURPOSE / DSCR PROGRAM - WHOLESALE

Dated: 06/13/2025 V1 Pricing Sheet ID: 520-523

www.acralending.com

45-Day Price

6.250 97.250 6.375 98.000 6.375 98.000 6.625 99.000 6.625 99.000 6.750 99.500 6.875 100.000 6.999 100.250 7.125 100.500 7.250 100.750 7.250 101.500 7.500 101.250 7.625 101.500 7.875 102.000 7.875 102.000 7.875 102.000 7.899 102.250 8.125 102.500 8.250 102.750 8.250 102.750 8.250 102.750 8.375 103.000 8.999 104.250 8.375 103.000 8.999 104.250 9.125 104.750 9.375 105.000 9.500 105.250 9.375 105.000 9.500 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 105.250 9.625 105.500 9.750 106.750 10.250 106.750 10.375 107.000 10.500 107.750 10.625 107.500 10.750 107.750 10.875 108.000 10.999 108.125 11.125 108.250 11.125 108.250 11.125 108.250 11.125 108.250 11.125 108.250 11.1500 108.875 11.875 109.000 11.999 109.125 11.1750 108.875 11.875 109.000 11.999 109.125 11.2125 109.250 12.2500 109.375 12.2500 109.375	Note Rate	Price
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12.625 109.750		
12.750 109.875		
12.875 110.000		
12.999 110.125	12.999	110.125

FICO & LTV	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	Orig Points
≥ 780	0.500	0.500	0.500	0.250	0.000	-0.750	-1.625	-3.750	0.000
760 - 779	0.500	0.500	0.500	0.250	0.000	-0.750	-1.625	-3.750	0.000
740 - 759	0.250	0.250	0.250	0.000	-0.250	-1.000	-2.500	-5.000	0.000
720 - 739	0.250	0.250	0.250	0.000	-0.250	-1.000	-2.500	-5.000	0.000
700 - 719	0.250	0.125	0.000	-0.250	-0.500	-1.500	-2.875	N/A	0.000
680 - 699	-1.750	-1.750	-1.750	-2.250	-3.000	-4.250	-6.000	N/A	0.000
660 - 679	-3.250	-3.375	-3.500	-3.750	-4.000	-5.500	-8.000	N/A	0.000
640 - 659	-4.500	-5.000	-5.250	-5.750	-6.250	-9.250	N/A	N/A	0.000
620 - 639	-8.750	-9.500	-9.750	-10.000	N/A	N/A	N/A	N/A	0.000
600 - 619	-9.750	-10.500	-10.750	N/A	N/A	N/A	N/A	N/A	2.000

GENERAL INFORMATION									
Program Terms ≤50.00% 50.01- 55.01- 60.01- 65.01- 70.01- 75.01- 80.01									
Program Terms	≤50.00%	55.00%	60.00%	65.00%	70.00%	75.00%	80.00%	85.00%	
Cash-Out Refinance	0.000	0.000	0.000	-0.250	-0.500	-0.750	N/A	N/A	
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750	
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750	
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-2.000	
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	N/A	N/A	N/A	
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750	N/A	
Foreign Nationals	-0.750	-1.000	-1.000	-1.250	-1.500	N/A	N/A	N/A	
<\$200,000	-0.500	-1.000	-1.000	-1.500	-1.750	-2.000	-2.250	N/A	
≥ \$200k < \$350k	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.500	
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.625	
> \$1.5M ≤ \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
> \$2.0M ≤ \$3.0M	-0.500	-1.000	-1.000	-1.750	N/A	N/A	N/A	N/A	
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A	
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	
DSCR ≥ .80 to < 1.00	0.000	-1.000	-1.000	-1.500	-1.750	-2.250	N/A	N/A	
No Ratio DSCR	-1.250	-1.500	-1.500	-2.000	-2.500	-3.000	N/A	N/A	
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A	
Short-Term Rentals	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A	N/A	
Rural Property	-0.500	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A	
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	N/A	N/A	N/A	N/A	
Housing 1x30 in prior 12 mths	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A	
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A	
BK/FC ≥ 2 to < 3 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A	
SS/DIL/Modification < 2 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
SS/DIL/Modification <1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A	
5-Year Prepay (5x5)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5-Year Prepay (Step)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
3-Year Prepay (3x5)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
3-Year Prepay (3x3)	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	
1-Year Prepay (1x3)	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Buy Out/ No Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	

Margin
3.000
3.000
3.250
3.250
3.500
3.750
4.000
4.250
5.000
5.000

Minimum & Maximum Price				
Minimum Price	98.000			
<620 FICO No LPC/LC - Maximum Price	100.000			
No Prepay - Maximum Price	100.000			
(.500 Point Origination Fee to Acra)				
Broker Compensation must be				
Borrower Paid - Not eligible for Lender Paid				
Maximum LC (Lender Credit)	101.000			
Maximum Price (Including LPC/LC not to exceed 3.0 pts or \$30K)	103.000			

Lender Fees	
Underwriting Fee	\$ 1,750.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00

Lock Extension	
14-Day Lock Extension	-0.750
Maximum Allowed Extension Count: 1	