

Note Rate	Price
15.250	112.250
14.999	112.000
14.750	111.750
14.500	111.500
14.250	111.250
13.999	111.000
13.750	110.750
13.500	110.500
13.250	110.250
12.999	110.000
12.750	109.750
12.500	109.500
12.250	109.250
11.999	109.000
11.750	108.750
11.500	108.500
11.250	108.250
10.999	108.000
10.750	107.750
10.500	107.500
10.375	107.250
10.250	107.000
10.125	106.750
9.999	106.500
9.875	106.250
9.750	106.000
9.625	105.750
9.500	105.500
9.375	105.250
9.250	105.000
9.125	104.750
8.999	104.500
8.875	104.250
8.750	104.000
8.625	103.750
8.500	103.500
8.375	103.250
8.250	103.000
8.125	102.750
7.999	102.500
7.875	102.250
7.750	102.000
7.625	101.750
7.500	101.500
7.375	101.250
7.250	101.000
7.125	100.750
6.999	100.500
6.875	100.250
6.750	100.000
6.750	99.750
6.625	99.500
6.625	99.250
6.500	99.000
6.500	98.750
6.375	98.500
6.375	98.250
6.250	98.000

NON PRIME WHOLESALE - PROGRAM LTV AND LOAN AMOUNT MATRIX

Dated: 01/04/2024 V2
Pricing Sheet ID: 353

FICO & LTV	≤50.00%	50.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	Margin
≥750	0.000	-0.250	-0.250	-0.500	-1.250	-1.500	-4.000	-5.500	3.000
725 - 749	-0.250	-0.250	-0.500	-0.500	-1.250	-1.750	-4.500	-6.500	3.250
700 - 724	-0.250	-0.500	-0.500	-0.750	-1.500	-2.250	-5.250	-6.500	3.500
675 - 699	-0.500	-0.750	-1.000	-1.250	-2.000	-2.750	-6.000		3.750
650 - 674	-1.750	-2.250	-2.500	-2.750	-3.250	-4.500			4.000
625 - 649	-3.000	-3.750	-4.250	-4.500	-5.000				4.250
600 - 624	-3.250	-4.250	-4.500						4.250
575 - 599	-4.750	-5.750	-6.500						5.000



GENERAL INFORMATION									
Program Terms					Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing				
Cash-Out Refinance	-0.500	-0.500	-0.500	-0.500	-0.500				Apply for all cash out eligible LTVs and All TX50(a)(6) & TX50(f)(2) Loans
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000				Refer to Matrix on Page 2
Short-term Rental	-1.250	-1.250	-1.250	-1.250					Max 70% Purch/65% Refi LTV/CLTV
Alt Doc - Bk Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	<600 FICO Borrower's total liabilities must decrease in total month obligations: 24mos 0*30 housing history
ATR-in-Full	-1.000	-1.000	-1.000	-1.000	-1.000				Minimum score 600 (or Asset Depletion as additional source)
WVOE / 1099 Only / P&L programs	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750			Refer to general information on page 2
1 Year Self-Employed	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			Min 650 FICO. Max 80% Purchase Rate and Term, Max 65% Cash Out
1 Score / No Score	-0.750	-0.750	-0.750						Max 65% LTV/CLTV: Full Doc: 24mos 0*30 housing history. 1 Score: Use Actual to Max 700; No Score: Price as 700 Tier
Interest Only (5-yr)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1
Interest Only (5-yr)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	30-Term, Min Loan ≥\$250K, Minimum 650 credit score, Available on 30-Year Fixed
Interest Only (10-yr)	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		Fixed Rate 40-Term, Min Loan ≥\$250K, minimum 650 score, Max 80% LTV / CLTV Max \$3M Loan Amount
FB Taken ≤6 Mth	-0.750	-0.750	-0.750	-0.750	-0.750				12-Months Reserves, Additional Guidelines Max 75% Purchase / 65% refinance LTV
Housing 1x30 in prior 12 mths	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750			Max 80% LTV/CLTV
Housing 0x60 in prior 12 mths	-2.500	-2.500	-2.500	-2.500	-2.500				Max 75% LTV/CLTV
Housing 0x90 in prior 12 mths	-4.750	-6.000	-6.750						Max 65% LTV/CLTV
BK/FC ≥ 2 to < 3 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750			Max 80% LTV/CLTV
BK/FC ≥ 1 year to < 2 years	-4.750	-6.000	-6.750						Max 65% LTV/CLTV
SS/DIL/Mod ≥1 year to < 2 years	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750			Max 80% LTV/CLTV
SS/DIL/Modification <1 year	-2.500	-2.500	-2.500	-2.500	-2.500				Max 75% LTV/CLTV
Non Permanent Resident Alien	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750		Max 80% Purchase / 75% Refinance LTV/CLTV - \$1M Max Loan Amt. Unexpired Visa & EAD required
ITIN	-1.500	-1.750	-1.750	-2.000	-2.000	-2.500			Max \$1MM Loan Amount. 700+ FICO, Max LTV/CLTV is 80% Purch, Rate/Term, 75% Cash out refinance. 650-699 FICO, Max 70% LTV (Purch, Rate/Term, Cash out)
< \$200,000	-2.000	-2.000	-2.000	-2.000	-2.000				Max LTV/CLTV 75% Purch / 70% Refi
≥ \$200k < \$750k	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
> \$750k to ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Subject to applicable Floor Rates
≥ \$1.5M ≤ \$2.0M	0.000	0.000	0.000	0.000	0.000	0.000			See matrix page 2 for LTV/CLTV, Primary min 600 FICO, Investor min 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000
> \$2.0M ≤ \$3.0M	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250			See matrix page 2 for LTV/CLTV, Primary min 600 FICO, Investor min 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000
> \$3.0M ≤ \$4.0M	-1.750	-1.750	-1.750						Primary Only, 65% Max LTV/CLTV, minimum 700. See matrix page 2 for LTV/CLTV
> \$4.0M ≤ \$10.0M									CALL YOUR ACCOUNT EXECUTIVE
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.000				Max 75% LTV/CLTV
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500				Purch 75% & Refi 65% Max LTV/CLTV (If PUDtel, Price as Condotel in Pricer)
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000		Max 85% LTV/CLTV
3-4 Unit Property	0.250	0.250	0.250	0.250	0.250	0.250	0.250		Max 85% LTV/CLTV, Subject to applicable Floor Rates
Rural Property	-1.250	-1.250	-1.250	-1.250					Purch 70% & Refi 65% Max LTV/CLTV, \$750k max loan Amt, Min 650 credit score
Manufactured Homes	-1.000	-1.000	-1.000	-1.000					Purch 70% & Refi 65% Max LTV/CLTV
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-5% LTV/CLTV from Max shown on page 2
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			Note Waiver restrictions on second page
Minimum Price									Minimum Price: 98.00, Maximum Price 103.00 (Including Lender Paid Compensation plus Lender Credit)

NON PRIME WHOLESALE - PROGRAM LTV AND LOAN AMOUNT MATRIX

Dated: 01/04/2024 V2
Pricing Sheet ID: 353



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	FICO	Owner Occupied - Full Doc / Bank Statements (12 or 24 months)				2nd Home/Investment - Full Doc/Bank Statements (12 or 24 months)		
		≤\$1.500MM LTV/CLTV	≤\$2.000MM LTV/CLTV	≤\$3.000MM LTV/CLTV	≤\$4.000MM LTV/CLTV	≤\$1.500MM LTV/CLTV	≤\$2.000MM LTV/CLTV	≤\$3.000MM LTV/CLTV
Purchase	> 750	90%	85%	80%	65%	80%	75%	65%
	> 725	90%	85%	80%	65%	80%	75%	65%
	> 700	90%	85%	80%	65%	80%	75%	65%
	> 675	85%	80%	80%	-	80%	75%	-
	> 650	80%	75%	75%	-	75%	70%	-
	> 625	75%	70%	-	-	75%	-	-
	> 600	65%	65%	-	-	65%	-	-
Rate/Term Refinance	> 575	65%	-	-	-	65%	-	-
	> 750	85%	80%	70%	65%	80%	75%	65%
	> 725	85%	80%	70%	65%	80%	75%	65%
	> 700	85%	80%	70%	65%	75%	70%	65%
	> 675	80%	75%	70%	-	75%	70%	-
	> 650	75%	70%	70%	-	70%	65%	-
	> 625	70%	65%	-	-	70%	-	-
Cash-Out Refinance	> 600	65%	65%	-	-	65%	-	-
	> 575	65%	-	-	-	65%	-	-
	> 750	80%	75%	70%	65%	75%	75%	65%
	> 725	80%	75%	70%	65%	75%	75%	65%
	> 700	80%	75%	70%	65%	75%	70%	65%
	> 675	75%	70%	65%	-	75%	70%	-
	> 650	70%	65%	65%	-	70%	65%	-
	> 625	70%	65%	-	-	70%	-	-
	> 600	65%	65%	-	-	65%	-	-
	> 575	65%	-	-	-	65%	-	-

GENERAL INFORMATION - NO FEDERAL OR STATE HIGH COST LOANS	
INCOME DOCUMENTATION	
Full Doc = 1 or 2 yr W2 + Pay Stubs / Wage Earner or 1040's + P&L / SE or Commission	
Alt Doc = 12 or 24 Personal or Business Bank Stmt's / SE Only	
ATR in Full / Asset Depletion = Only Assets to Qualify (Primary Only); Max LTV / CLTV 75% / 70% for Purchase / Refi respectively	
WVOE = 2-year history required, \$1M Max Loan Amt. Min loan amt \$150k. - Primary Residences Only	Minimum 600 credit
1099 Only = Self Employed Only - all occupancy types allowed	No multifamily properties
	No Rural Properties
P&L Programs = 2-year P&L statement required prepared by third party	No Non-Warrantable Condos
	80% Max LTV
MAXIMUM DEBT-TO-INCOME RATIO	No First Time Home Buyers
50% Back End	
LOAN TERMS	
30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed	
All Loans require impounding for Taxes & Insurance	
INTEREST ONLY (IO)	
Consumer IO Loans qualify at max rate at first fully Amortized pymt	
IO Loan is 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-year term)	
IO Loan is 10-Yr IO Pymt & 30-Yrs Fully Amortized (40-year term)	
INDEX & ADJUSTMENT CAPS	
Floored at Start Rate / 1-Year CMT	
2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap	
OCCUPANCY	
Primary / Second Home	
RESERVE REQUIREMENT	
None for ≤ 75% LTV, 6 Months for > 75% LTV, 12 Months > 85% LTV	
LOAN AMOUNTS	
\$100,000 Minimum to \$4,000,000 Maximum (Round-down to \$50)	
Loan Amounts > \$4.0M are considered by Sr Mgmt on a case-by-case	
Loan Amounts for Refinance > \$1.5M requires two (2) Appraisals	
Loan Amounts for Purchase > \$2.0M requires two (2) Appraisals	
PROPERTY TYPES	
SFR / Condos / Townhouse / 2-4 Units	
Non-Warrantable Condos - Reference Lender Guidelines	
RATE LOCK POLICY	
Reference separate policy for full details. Rate locks for 45-day period from Submission Date with Conditional Loan Approval.	
REQUEST TO WAIVE IMPOUNDS	
Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M	
FICO minimum: 675 (Primary) and 700 (2nd Home / Investor)	
Must be 0x30 over last 24-months for housing payment(s)	
Not available for Section 35 Loans	
STATES	
AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, & WY	
Texas - Additional Guidelines Apply: TX50(a)(6) & TX50(f)(2) transactions	

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