



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.375%	97.720	97.626	97.501
2.500%	98.159	98.066	97.941
2.625%	98.518	98.424	98.299
2.750%	98.907	98.813	98.688
2.875%	99.434	99.340	99.215
3.000%	99.791	99.697	99.572
3.125%	100.094	100.001	99.876
3.250%	100.341	100.247	100.122
3.375%	100.553	100.459	100.334
3.500%	100.684	100.591	100.466
3.625%	100.844	100.750	100.625
3.750%	100.945	100.851	100.726
3.875%	101.228	101.134	101.009
4.000%	101.401	101.307	101.182
4.125%	101.551	101.458	101.333
4.250%	101.636	101.543	101.418
4.375%	101.671	101.578	101.453
4.500%	101.725	101.631	101.506
Lock Expiration:	03/18/2021	04/02/2021	04/17/2021
Maximum Pricing: 101.500%			
15 Day Extension (max 2) at cost of: -0.125			
Best Efforts Pricing, Pricing Locked consistent to Acra Lending Policy			

FICO x CLTV PRICE ADJUSTMENTS

	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%
≥ 800	0.300	0.250	0.200	0.000	-0.100	-1.750	-1.950
≥ 760	0.250	0.200	0.150	-0.050	-0.150	-1.850	-2.100
≥ 740	0.200	0.150	0.100	-0.100	-0.250	-1.950	-2.250
≥ 720	0.150	0.100	0.000	-0.250	-0.350	-2.050	-2.450
≥ 700	0.100	0.000	-0.100	-0.400	-0.700	-2.150	-2.750
≥ 680	0.000	-0.100	-0.200	-0.750	-1.100	-2.600	
≥ 660	-0.100	-0.300	-0.400	-1.500	-2.100		

OTHER PRICE ADJUSTMENTS

	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%
Self Employed	-0.050	-0.100	-0.150	-0.200	-0.250	-0.350	-0.500
Purchase	0.125	0.125	0.125	0.125	0.125	0.000	0.000
Cash Out Refi	-0.650	-0.750	-1.200	-1.500	-1.950		
Second Home	-0.400	-0.500	-0.600	-0.800	-1.000		
Inv Prop	-1.200	-1.350	-1.500	-2.000			
Condo	0.000	0.000	-0.100	-0.200	-0.300	-0.500	
Units, 2-4	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000

JUMBO PRIME WHOLESALE RESIDENTIAL RATE SHEET & MATRIX

Dated: 02/16/2021

v2

PRODUCT MATRIX

Property Type	Occupancy	Transaction	Max Loan Amount	LTV	CLTV- HCLTV	FICO
SFD, PUD	Primary Residence	Purchase	\$1,000,000	90%	90%	700
SFD, 1-4 units, Condo, Co-op, PUD	Primary Residence	Purchase / Rate Term Refinance	\$1,000,000	80%	80%	660
			\$1,500,000	85%	85%	680
			\$2,500,000	75%	75%	720
			\$3,000,000	70%	70%	740
		Cash Out Refinance	\$1,000,000	80%	80%	680
			\$1,500,000	75%	75%	700
	Second Home	Purchase / Rate Term Refinance	\$2,000,000	70%	70%	680
			\$1,000,000	80%	80%	
SFD, PUD	Second Home	Cash Out Refinance	\$1,500,000	70%	70%	700
Condo, Co-op	Second Home	Cash Out Refinance	\$1,500,000	60%	60%	720
SFD, PUD, Condo	Investment Home	Purchase / Rate Term Refinance	\$1,000,000	75%	75%	700
			\$1,500,000	70%	70%	
Co-op	Investment Home	Purchase / Rate Term	\$1,500,000	60%	60%	720
SFD, PUD	Investment Home	Cash Out Refinance	\$1,500,000	60%	60%	700
Condo, Co-op	Investment Home	Cash Out Refinance	\$1,500,000	60%	60%	720

Administration / Underwriting / Commitment Fee - \$1,295

*Broker Origination Points and Fees are limited to the maximum allowable by Qualified Mortgage thresholds.

CONTACT YOUR LOCAL ACCOUNT EXECUTIVE

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

GENERAL INFORMATION

Loan Amount: Minimum loan amount is \$1 greater than the Conforming Limit.
Income / Employment: Full income documentation only. Must meet Appendix Q. Max DTI Ratio: 43.0% ≤ 85% or 40.0% >85% LTV. IRS Form 4506-T Required prior to closing.
Credit Report: Tri-merged credit report. Alternative credit not permitted. No mortgage late payments, including subordinate liens, in prior 6 months (to date of loan application). No more than one 30-day mortgage late payment (no rolling), including subordinate liens, in prior 24 months (to date of loan app). Minimum Credit Depth: <ul style="list-style-type: none">Three (3) trade lines from traditional credit sources that reported for 24 months or moreOne (1) must be open and active for the last 12 months Derogatory / Adverse Credit None in the past seven (7) years: <ul style="list-style-type: none">Bankruptcy, Foreclosure, Deed-in-Lieu of Foreclosure None in the past four (4) years: <ul style="list-style-type: none">Short Sale, Pre-foreclosure sale, and Loan Modification
Reserve Requirements <ul style="list-style-type: none">6 months PITIA required for: Primary Residence9 months PITIA required for: Primary Residence with > 80% LTV / CLTV > 85%12 months PITIA required for Primary Residence with > 85% LTV / CLTV > 90%, 2-4 Unit properties, Second / Vacation Homes, Investment Homes, and Loan Amount > \$1MFor each additional financed property owned add 6 months PITIA reserves for each property
Maximum Cash Out \$500,000 for ≤ 50% LTV / CLTV / HCLTV \$350,000 for > 50% LTV / CLTV / HCLTV
Occupancy Limitation Second homes are not permitted on 2-4 unit properties.
Appraisal For loans amounts ≤ \$1.5M – One (1) Full Appraisal; greater than \$1.5M – Two (2) Full Appraisals
Refinance of Properties Previously Listed For Sale Ineligible if listed for sale in last six (6) months
Rate Lock Policy Reference separate policy for full details.
States AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MT, NC, NE, NH, NJ, NV, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, & WY Texas - Primary: Purch & R/T & INV or 2nd Home: Purch & Refi Additional Guidelines Apply.