



PRICING TABLE - 30-Year Fixed Term

| Note Rate                                                              | 30-Day Lock | 45-Day Lock | 60-Day Lock |
|------------------------------------------------------------------------|-------------|-------------|-------------|
| 2.375%                                                                 | 96.124      | 95.999      | 95.874      |
| 2.500%                                                                 | 96.692      | 96.567      | 96.442      |
| 2.625%                                                                 | 97.221      | 97.096      | 96.971      |
| 2.750%                                                                 | 97.625      | 97.500      | 97.375      |
| 2.875%                                                                 | 97.864      | 97.739      | 97.614      |
| 3.000%                                                                 | 98.308      | 98.183      | 98.058      |
| 3.125%                                                                 | 98.733      | 98.608      | 98.483      |
| 3.250%                                                                 | 99.055      | 98.930      | 98.805      |
| 3.375%                                                                 | 99.397      | 99.272      | 99.147      |
| 3.500%                                                                 | 99.794      | 99.669      | 99.544      |
| 3.625%                                                                 | 100.103     | 99.978      | 99.853      |
| 3.750%                                                                 | 100.570     | 100.445     | 100.320     |
| 3.875%                                                                 | 100.750     | 100.625     | 100.500     |
| 4.000%                                                                 | 101.007     | 100.882     | 100.757     |
| 4.125%                                                                 | 101.138     | 101.013     | 100.888     |
| 4.250%                                                                 | 101.221     | 101.096     | 100.971     |
| 4.375%                                                                 | 101.321     | 101.196     | 101.071     |
| 4.500%                                                                 | 101.523     | 101.398     | 101.273     |
| Lock Expiration:                                                       | 01/01/2022  | 01/16/2022  | 01/31/2022  |
| 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 | 0.450  | 0.400  | 0.350  | 0.300  | 0.200  | -0.650 | -1.000 |
| ≥ 760 | 0.350  | 0.350  | 0.250  | 0.150  | 0.000  | -1.125 | -1.500 |
| ≥ 740 | 0.300  | 0.300  | 0.100  | 0.000  | -0.300 | -1.500 | -2.000 |
| ≥ 720 | 0.150  | 0.150  | 0.000  | -0.250 | -0.600 | -1.750 | -2.250 |
| ≥ 700 | 0.000  | 0.000  | -0.200 | -0.500 | -1.000 | -2.000 | -2.750 |
| ≥ 680 | -0.100 | -0.150 | -0.350 | -0.900 | -1.400 | -2.500 |        |
| ≥ 660 | -0.200 | -0.400 | -0.700 | -1.400 | -2.000 |        |        |

OTHER PRICE ADJUSTMENTS

|               | ≤ 60%  | ≤ 65%  | ≤ 70%  | ≤ 75%  | ≤ 80%  | ≤ 85%  | ≤ 90%  |
|---------------|--------|--------|--------|--------|--------|--------|--------|
| Self Employed | 0.000  | 0.000  | -0.050 | -0.100 | -0.150 | -0.200 | -0.250 |
| Purchase      | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  | 0.250  |
| Cash Out Refi | -0.500 | -0.750 | -1.000 | -1.250 | -1.500 |        |        |
| Second Home   | 0.000  | -0.125 | -0.250 | -0.375 | -0.500 |        |        |
| Inv Prop      | -1.000 | -1.250 | -1.500 | -1.750 |        |        |        |
| 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 |        |

# JUMBO PRIME WHOLESALE RESIDENTIAL RATE SHEET & MATRIX

Dated: 12/02/2021  
12:00:PM (Pac)  
v2

PRODUCT MATRIX

| Property Type                        | Occupancy         | Transaction                       | Max Loan Amount | LTV | CLTV-<br>HCLTV | FICO |
|--------------------------------------|-------------------|-----------------------------------|-----------------|-----|----------------|------|
| SFD, PUD                             | Primary Residence | Purchase                          | \$1,000,000     | 90% | 90%            | 700  |
| SFD, 1-4 units,<br>Condo, Co-op, PUD | Primary Residence | Purchase / Rate Term<br>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  |
|                                      |                   |                                   | \$2,000,000     | 70% | 70%            |      |
|                                      | Second Home       | Purchase / Rate Term<br>Refinance | \$1,000,000     | 80% | 80%            | 680  |
|                                      |                   |                                   | \$1,500,000     | 75% | 75%            |      |
| 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<br>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

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GENERAL INFORMATION

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Loan Amount:</b><br>Minimum loan amount is \$1 greater than the Conforming Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Income / Employment:</b><br>Full income documentation only. Must meet Appendix Q.<br>Max DTI Ratio: 43.0% ≤ 85% or 40.0% >85% LTV.<br>IRS Form 4506-T Required prior to closing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Credit Report:</b><br>Tri-merged credit report. Alternative credit not permitted.<br>No mortgage late payments, including subordinate liens, in prior 6 months (to date of loan application).<br>No more that one 30-day mortgage late payment (no rolling), including subordinate liens, in prior 24 months (to date of loan app).<br>Minimum Credit Depth: <ul style="list-style-type: none"><li>Three (3) trade lines from traditional credit sources that reported for 24 months or more</li><li>One (1) must be open and active for the last 12 months</li></ul> Derogatory / Adverse Credit<br>None in the past seven (7) years: <ul style="list-style-type: none"><li>Bankruptcy, Foreclosure, Deed-in-Lieu of Foreclosure</li></ul> None in the past four (4) years: <ul style="list-style-type: none"><li>Short Sale, Pre-foreclosure sale, and Loan Modification</li></ul> |
| <b>Reserve Requirements</b> <ul style="list-style-type: none"><li>6 months PITIA required for: Primary Residence</li><li>9 months PITIA required for: Primary Residence with &gt; 80% LTV / CLTV &gt; 85%</li><li>12 months PITIA required for Primary Residence with &gt; 85% LTV / CLTV &gt; 90%, 2-4 Unit properties, Second / Vacation Homes, Investment Homes, and Loan Amount &gt; \$1M</li><li>For each additional financed property owned add 6 months PITIA reserves for each property</li></ul>                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Maximum Cash Out</b><br>\$500,000 for ≤ 50% LTV / CLTV / HCLTV<br>\$350,000 for > 50% LTV / CLTV / HCLTV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Occupancy Limitation</b><br>Second homes are not permitted on 2-4 unit properties.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Appraisal</b><br>For loans amounts ≤ \$1.5M – One (1) Full Appraisal;<br>greater than \$1.5M – Two (2) Full Appraisals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Refinance of Properties Previously Listed For Sale</b><br>Ineligible if listed for sale in last six (6) months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Rate Lock Policy</b><br>Reference separate policy for full details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>States</b><br>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<br>Texas - Primary: Purch & R/T & INV or 2nd Home: Purch & Refi<br>Additional Guidelines Apply.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

