



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
3.625%	94.487	94.362	94.237
3.750%	95.037	94.912	94.787
3.875%	95.557	95.432	95.307
4.000%	95.916	95.791	95.666
4.125%	96.372	96.247	96.122
4.250%	96.774	96.649	96.524
4.375%	97.344	97.219	97.094
4.500%	97.742	97.617	97.492
4.625%	98.144	98.019	97.894
4.750%	98.468	98.343	98.218
4.875%	98.795	98.670	98.545
5.000%	99.053	98.928	98.803
5.125%	99.379	99.254	99.129
5.250%	99.692	99.567	99.442
5.375%	99.994	99.869	99.744
5.500%	100.353	100.228	100.103
5.625%	100.712	100.587	100.462
5.750%	101.071	100.946	100.821
Lock Expiration:	04/24/2022	05/09/2022	05/24/2022
Maximum Pricing: 101.750%			
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 CORRESPONDENT RESIDENTIAL RATE SHEET & MATRIX

Dated: 03/25/2022

08:30 AM (Pac)

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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
		Cash Out Refinance	\$3,000,000	70%	70%	740
			\$1,000,000	80%	80%	680
			\$1,500,000	75%	75%	700
SFD, PUD	Second Home	Purchase / Rate Term Refinance	\$2,000,000	70%	70%	
			\$1,000,000	80%	80%	680
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 - \$995

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

CONTACT YOUR LOCAL
CORRESPONDENT BUSINESS DEVELOPMENT
OFFICER

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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 that 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 more• One (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 Residence• 9 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 > \$1M• For 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, Texas - Primary: Purch & R/T & INV or 2nd Home: Purch & Refi
Additional Guidelines Apply.

