



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.375%	96.492	96.398	96.273
2.500%	97.104	97.010	96.885
2.625%	97.662	97.568	97.443
2.750%	98.162	98.068	97.943
2.875%	98.737	98.643	98.518
3.000%	99.123	99.029	98.904
3.125%	99.552	99.459	99.334
3.250%	99.812	99.719	99.594
3.375%	100.069	99.975	99.850
3.500%	100.356	100.262	100.137
3.625%	100.500	100.406	100.281
3.750%	100.609	100.515	100.390
3.875%	100.662	100.568	100.443
4.000%	100.723	100.629	100.504
4.125%	100.776	100.682	100.557
4.250%	100.839	100.745	100.620
4.375%	100.992	100.899	100.774
4.500%	101.134	101.040	100.915
Lock Expiration:	05/27/2021	06/11/2021	06/26/2021
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: 04/27/2021

8:30: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
			\$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

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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

<b>Loan Amount:</b> Minimum loan amount is \$1 greater than the Conforming Limit.
<b>Income / Employment:</b> 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.
<b>Credit Report:</b> 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"><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 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> \$500,000 for ≤ 50% LTV / CLTV / HCLTV \$350,000 for > 50% LTV / CLTV / HCLTV
<b>Occupancy Limitation</b> Second homes are not permitted on 2-4 unit properties.
<b>Appraisal</b> For loans amounts ≤ \$1.5M – One (1) Full Appraisal; greater than \$1.5M – Two (2) Full Appraisals
<b>Refinance of Properties Previously Listed For Sale</b> Ineligible if listed for sale in last six (6) months
<b>Rate Lock Policy</b> Reference separate policy for full details.
<b>States</b> 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 <b>Additional Guidelines Apply.</b>