



ITIN - RESIDENTIAL RATE SHEET

| ITIN (Max Loan Amount \$1,000,000) |        |        |        |        |        |
|------------------------------------|--------|--------|--------|--------|--------|
| Minimum FICO<br>(Credit Tier)      | ≥ 750  | ≥ 725  | ≥ 700  | ≥ 675  | ≥ 650  |
|                                    | AAA    | AA     | A      | BBB    | BB     |
| ≤ 50% LTV                          | 7.500% | 7.625% | 7.625% | 7.750% | 8.500% |
| ≤ 60% LTV                          | 7.750% | 7.750% | 7.875% | 7.999% | 8.875% |
| ≤ 65% LTV                          | 7.750% | 7.750% | 7.750% | 8.125% | 8.999% |
| ≤ 70% LTV                          | 7.875% | 7.750% | 7.875% | 8.125% | 9.125% |
| ≤ 75% LTV                          | 7.875% | 7.999% | 8.125% |        |        |
| Margin                             | 3.000% | 3.250% | 3.500% | 3.750% | 4.000% |

| LENDER PAID COMPENSTION                             |                          |  | RATE BUYDOWN                               |                   | <p>*Broker Origination Points and Fees are limited to the lesser of:</p> <p>(a) 3.0% of the loan amount and</p> <p>(b) the maximum allowable by Federal &amp; State High Cost thresholds.</p> <p>Acra Lender Credit of \$250 off of Lender's Fee for Completed ACH Authorization.</p> <p>*Applied at Closing - Not Applicable for Entities, which require ACH.</p> <table><tr><td>Administration / UW / Commitment Fee - \$1,295</td><td>Trust Review Fee - \$395</td></tr></table> <p>US Business Entity - \$495</p> <p>(Requires Personal Guarantee, Additional Guidelines Apply)</p> | Administration / UW / Commitment Fee - \$1,295 | Trust Review Fee - \$395 |
|---|--------------------------|--|--|-------------------|---|--|--------------------------|
| Administration / UW / Commitment Fee - \$1,295      | Trust Review Fee - \$395 |  |  |                   |   |  |                          |
| Movement to:  | POINTS / RATE ADD        | Payable to:  | MOVEMENT TO:                               | POINTS / RATE ADD |   |  |                          |
| Add to Rate   | 2:1                      | Lender Paid Points (LPC) to Broker or Borrower Credit. | Add to Rate                                | 3:1               |   |  |                          |
|   |                          | Primary or 2nd: Max 2.5 Pts                            | *Not all tiers are available to every loan |                   |   |  |                          |
|   |                          | Investor: Max 3.0 Pts & requires ≥ 2 YR PPP            |  |                   |   |  |                          |
| Available in eighths to rate up or down to PAR rate |                          |  |  |                   |   |  |                          |

| ADJUSTMENTS                    | RATE  | NOTES  |
|--------------------------------|---|--|
| Program Terms                  | -   | Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing                 |
| Cash-Out Refinance             | 0.250%  |  |
| Second Home                    | 0.500%  |  |
| Investor Prop (NOO)            | 0.500%  | Please refer to Business Purpose Ratesheet                                   |
| Alt Doc - Bk Stmt              | -   | Available with 12- or 24-months of statements                                |
| ATR-in-Full                    | 0.500%  | Asset Depletion as additional source   |
| Interest Only (5-yr)           | 0.250%  | 30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1     |
| FB/Mod Taken ≤6 Mth            | 0.375%  | -10% LTV/CLTV (max CLTV per tier), 12-Months Reserves, Additional Guidelines |
| Housing 1x30 in last 12 months | -   | Price as 675 FICO  |
| BK/FC 2-3 years                | -   | Price as 675 FICO  |
| SS/DIL/Modification 1-2 years  | -   | Price as 675 FICO  |
| < \$150,000                    | 0.375%  |  |
| ≥ \$750k to ≤ \$1M             | -0.250%   | subject to applicable Floor Rates  |
| Non Warr Condo                 | 0.375%  | Purch -5% & Refi -10% LTV/CLTV (max CLTV per tier)                           |
| Condotel / PUDtel              | 0.750%  | Purch 70% & Refi 65% Max LTV/CLTV  |
| 2 Unit Property                | --  |  |
| 3-4 Unit Property              | -0.125%   | Subject to applicable Floor Rates  |
| Rural Property                 | 0.625%  | Purch 70% & Refi 65% Max LTV/CLTV, \$750k max loan Amt, Min 650 credit score |
| 5-Year Prepay (5x5)            | -0.375%   | All INV: 5% / 5% / 5% / 5% / 5% Prepayment Penalty, Subject to Floor Rates   |
| 5-Year Prepay (Step)           | --  | All INV: 5% / 4% / 3% / 2% / 1% Sequential Stepdown Prepayment Penalty       |
| 3-Year Prepay (3x5)            | --  | All INV: 5% / 5% / 5% Prepayment Penalty, Subject to Floor Rates             |
| 3-Year Prepay                  | 0.250%  | All INV: 3% / 3% / 3% Prepayment Penalty                                     |
| 2-Year Prepay                  | 0.500%  | All INV: 3% / 3% Prepayment Penalty  |
| 1-Year Prepay                  | 0.750%  | All INV: 3% Prepayment Penalty   |
| Buy Out Prepay                 | 1.50 pt   | Note PPP restrictions to right   |
| Impound Waiver                 | 0.250%  | Note Waiver restrictions to right  |
| Minimum Interest Rate          | Floor rate is limited to lowest rate for each credit tier |  |

| NO FEDERAL OR STATE HIGH COST LOANS   |  |
|---|--|
| <div><div>INCOME DOCUMENTATION</div><div>Full Doc = Wager Earner: WVOE with most recent two month's bank statements. Self-Employed: 12 months bank statements</div><div>Alt Doc = 12 or 24 Personal or Business Bank Stmt / SE Only</div><div>ATR in Full / Asset Depletion = Only Assets to Qualify (Primary Only) - 70% Pur / 65% Refi (Max LTV 70%)</div><div>MAXIMUM DEBT-TO-INCOME RATIO</div><div>50% Back End</div><div>LOAN TERMS</div><div>30-Year Amortized &amp; Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed</div><div>All Loans require impounding for Taxes &amp; Insurance</div><div>INTEREST ONLY (I/O)</div><div>Consumer IO Loans qualify at max rate at first fully Amortized pymt</div><div>IO Loan is 5-Yr IO Pymt &amp; 25-Yrs Fully Amortized (30-year term)</div><div>INDEX &amp; ADJUSTMENT CAPS</div><div>Floored at Start Rate / 1-Year CMT</div><div>2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap</div></div> | <div><div>OCCUPANCY</div><div>Primary / Second Home / Investment (INV)</div><div>LOAN AMOUNTS</div><div>\$100,000 Minimum to \$1,000,000 Maximum (Round-down to \$50)</div><div>PROPERTY TYPES</div><div>SFR / Condos / Townhouse / 2-4 Units</div><div>Non-Warrantable Condos - Reference Lender Guidelines</div><div>RATE LOCK POLICY</div><div>Reference separate policy for full details. Rate locks for 30-day period with Conditional Loan Approval and extension for Closing.</div><div>REQUEST TO WAIVE IMPOUNDS</div><div>Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M</div><div>FICO minimum: 675 (Primary) and 700 (2nd Home / Investor)</div><div>Must be 0x30 over last 24-months for housing payment(s)</div><div>Not available for Section 35 Loans</div></div> |

Loan Amounts >\$1M - Call your Account Executive

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