



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.375%	96.955	96.861	96.736
2.500%	97.516	97.422	97.297
2.625%	98.022	97.928	97.803
2.750%	98.437	98.343	98.218
2.875%	99.050	98.956	98.831
3.000%	99.502	99.409	99.284
3.125%	99.904	99.810	99.685
3.250%	100.204	100.110	99.985
3.375%	100.522	100.429	100.304
3.500%	100.747	100.653	100.528
3.625%	100.996	100.902	100.777
3.750%	101.273	101.179	101.054
3.875%	101.436	101.343	101.218
4.000%	101.541	101.447	101.322
4.125%	101.637	101.543	101.418
4.250%	101.743	101.649	101.524
4.375%	101.877	101.783	101.658
4.500%	102.056	101.962	101.837
Lock Expiration:	09/09/2021	09/24/2021	10/09/2021
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	-0.400	-0.750
≥ 760	0.350	0.350	0.250	0.150	0.000	-0.880	-1.250
≥ 740	0.300	0.300	0.100	0.000	-0.300	-1.250	-1.750
≥ 720	0.150	0.150	0.000	-0.250	-0.600	-1.500	-2.000
≥ 700	0.000	0.000	-0.200	-0.500	-1.000	-1.750	-2.500
≥ 680	-0.100	-0.150	-0.350	-0.900	-1.400	-2.250	
≥ 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: 08/10/2021

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
			\$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%	
			\$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
Co-op	Investment Home		\$1,500,000	70%	70%	
SFD, PUD	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:

- 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:

- Bankruptcy, Foreclosure, Deed-in-Lieu of Foreclosure

None in the past four (4) years:

- Short Sale, Pre-foreclosure sale, and Loan Modification

### Reserve Requirements

- 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.

