



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.375%	96.222	96.097	95.972
2.500%	96.796	96.671	96.546
2.625%	97.331	97.206	97.081
2.750%	97.741	97.616	97.491
2.875%	98.048	97.923	97.798
3.000%	98.514	98.389	98.264
3.125%	98.944	98.819	98.694
3.250%	99.272	99.147	99.022
3.375%	99.620	99.495	99.370
3.500%	100.023	99.898	99.773
3.625%	100.389	100.264	100.139
3.750%	100.619	100.494	100.369
3.875%	100.945	100.820	100.695
4.000%	101.168	101.043	100.918
4.125%	101.305	101.180	101.055
4.250%	101.395	101.270	101.145
4.375%	101.500	101.375	101.250
4.500%	101.708	101.583	101.458
Lock Expiration:	12/29/2021	01/13/2022	01/28/2022
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: 11/29/2021
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%	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 - \$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

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 moreOne (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 Residence9 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 > \$1MFor 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, & WY Texas - Primary: Purch & R/T & INV or 2nd Home: Purch & Refi Additional Guidelines Apply.

