



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
4.125%	94.337	94.150	93.962
4.250%	94.756	94.568	94.381
4.375%	95.389	95.202	95.014
4.500%	95.804	95.616	95.429
4.625%	96.222	96.035	95.847
4.750%	96.629	96.441	96.254
4.875%	97.024	96.836	96.649
5.000%	97.407	97.219	97.032
5.125%	97.778	97.591	97.403
5.250%	98.138	97.950	97.763
5.375%	98.485	98.298	98.110
5.500%	98.890	98.703	98.515
5.625%	99.220	99.032	98.845
5.750%	99.619	99.431	99.244
5.875%	99.916	99.729	99.541
6.000%	100.109	99.921	99.734
6.125%	100.377	100.189	100.002
6.250%	100.632	100.445	100.257
Lock Expiration:	05/18/2022	06/02/2022	06/17/2022
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: 04/18/2022  
08:30:AM (Pac)  
v1

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, 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
			\$2,000,000	70%	70%	
	Second Home	Purchase / Rate Term Refinance	\$1,000,000	80%	80%	680
			\$1,500,000	75%	75%	
SFD, PUD	Second Home	Cash Out Refinance	\$1,500,000	70%	70%	700
Condo	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%	
SFD, PUD	Investment Home	Cash Out Refinance	\$1,500,000	60%	60%	700
Condo	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

<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 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"><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 Additional Guidelines Apply.

