



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
4.125%	94.144	93.957	93.769
4.250%	94.630	94.442	94.255
4.375%	95.436	95.249	95.061
4.500%	95.875	95.687	95.500
4.625%	96.207	96.019	95.832
4.750%	96.613	96.426	96.238
4.875%	97.008	96.821	96.633
5.000%	97.391	97.204	97.016
5.125%	97.762	97.575	97.387
5.250%	98.179	97.991	97.804
5.375%	98.596	98.408	98.221
5.500%	98.978	98.790	98.603
5.625%	99.354	99.166	98.979
5.750%	99.684	99.496	99.309
5.875%	100.073	99.886	99.698
6.000%	100.371	100.183	99.996
6.125%	100.656	100.469	100.281
6.250%	100.825	100.638	100.450
Lock Expiration:	05/20/2022	06/04/2022	06/19/2022
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	-0.650	-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 CORRESPONDENT RESIDENTIAL RATE SHEET & MATRIX

Dated: 04/20/2022
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
			\$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	\$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
SFD, PUD Condo	Investment Home	Cash Out Refinance	\$1,500,000	60%	60%	700
	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 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 than 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.