



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.375%	96.101	95.976	95.851
2.500%	96.645	96.520	96.395
2.625%	97.150	97.025	96.900
2.750%	97.498	97.373	97.248
2.875%	97.794	97.669	97.544
3.000%	98.171	98.046	97.921
3.125%	98.560	98.435	98.310
3.250%	98.913	98.788	98.663
3.375%	99.310	99.185	99.060
3.500%	99.695	99.570	99.445
3.625%	99.992	99.867	99.742
3.750%	100.389	100.264	100.139
3.875%	100.624	100.499	100.374
4.000%	100.869	100.744	100.619
4.125%	100.988	100.863	100.738
4.250%	101.059	100.934	100.809
4.375%	101.147	101.022	100.897
4.500%	101.336	101.211	101.086
Lock Expiration:	01/21/2022	02/05/2022	02/20/2022
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: 12/22/2021
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, 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
			\$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, 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 - \$995

*Seller Origination Points and Fees are limited to the
maximum allowable by Qualified Mortgage thresholds.

CONTACT YOUR LOCAL CORRESPONDENT BUSINESS DEVELOPMENT OFFICER

For mortgage professionals only. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the general public is prohibited.
Rates and programs are subject to change without notice.
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: <ul style="list-style-type: none">• 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: <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 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, & WY Texas - Primary: Purch & R/T & INV or 2nd Home: Purch & Refi Additional Guidelines Apply.

