



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.375%	97.278	97.184	97.059
2.500%	97.753	97.659	97.534
2.625%	98.147	98.054	97.929
2.750%	98.572	98.478	98.353
2.875%	99.066	98.973	98.848
3.000%	99.453	99.359	99.234
3.125%	99.786	99.692	99.567
3.250%	99.996	99.903	99.778
3.375%	100.226	100.132	100.007
3.500%	100.420	100.326	100.201
3.625%	100.624	100.531	100.406
3.750%	100.845	100.751	100.626
3.875%	101.109	101.015	100.890
4.000%	101.356	101.263	101.138
4.125%	101.614	101.520	101.395
4.250%	101.716	101.623	101.498
4.375%	101.769	101.676	101.551
4.500%	101.840	101.747	101.622
Lock Expiration:	03/25/2021	04/09/2021	04/24/2021
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	0.300	0.250	0.200	0.000	-0.100	-1.750	-1.950
≥ 760	0.250	0.200	0.150	-0.050	-0.150	-1.850	-2.100
≥ 740	0.200	0.150	0.100	-0.100	-0.250	-1.950	-2.250
≥ 720	0.150	0.100	0.000	-0.250	-0.350	-2.050	-2.450
≥ 700	0.100	0.000	-0.100	-0.400	-0.700	-2.150	-2.750
≥ 680	0.000	-0.100	-0.200	-0.750	-1.100	-2.600	
≥ 660	-0.100	-0.300	-0.400	-1.500	-2.100		

OTHER PRICE ADJUSTMENTS

	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%
Self Employed	-0.050	-0.100	-0.150	-0.200	-0.250	-0.350	-0.500
Purchase	0.125	0.125	0.125	0.125	0.125	0.000	0.000
Cash Out Refi	-0.650	-0.750	-1.200	-1.500	-1.950		
Second Home	-0.400	-0.500	-0.600	-0.800	-1.000		
Inv Prop	-1.200	-1.350	-1.500	-2.000			
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	-1.000

## JUMBO PRIME WHOLESALE RESIDENTIAL RATE SHEET & MATRIX

Dated: 02/23/2021

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
	Second Home	Purchase / Rate Term Refinance	\$2,000,000	70%	70%	740
			\$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%	720
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

<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 than 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.

