



ITIN - RESIDENTIAL RATE SHEET

| ITIN (Max Loan Amount \$1,000,000) |        |        |        |        |         |
|------------------------------------|--------|--------|--------|--------|---------|
| Minimum FICO<br>(Credit Tier)      | ≥ 750  | ≥ 725  | ≥ 700  | ≥ 675  | ≥ 650   |
|                                    | AAA    | AA     | A      | BBB    | BB      |
| ≤ 50% LTV                          | 8.625% | 8.750% | 8.750% | 8.875% | 9.625%  |
| ≤ 60% LTV                          | 8.875% | 8.875% | 8.875% | 9.125% | 9.999%  |
| ≤ 65% LTV                          | 8.875% | 8.875% | 8.999% | 9.250% | 10.125% |
| ≤ 70% LTV                          | 8.999% | 8.999% | 8.999% | 9.250% | 10.250% |
| ≤ 75% LTV                          | 8.999% | 9.125% | 9.250% |        |         |
| Margin                             | 3.000% | 3.250% | 3.500% | 3.750% | 4.000%  |

| LENDER PAID COMPENSATION                            |                   |                                                        | RATE BUYDOWN                               |                   | <b>*Broker Origination Points and Fees are limited to the lesser of:</b><br>(a) 3.0% of the loan amount and<br>(b) the maximum allowable by Federal & State High Cost thresholds. |
|-----------------------------------------------------|-------------------|--------------------------------------------------------|--------------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Movement to:                                        | POINTS / RATE ADD | Payable to:                                            | MOVEMENT TO:                               | POINTS / RATE ADD |                                                                                                                                                                                   |
| Add to Rate                                         | 2:1               | Lender Paid Points (LPC) to Broker or Borrower Credit. | Add to Rate                                | 3:1               |                                                                                                                                                                                   |
|                                                     |                   | Primary or 2nd: Max 3.0 Pts                            | *Not all tiers are available to every loan |                   |                                                                                                                                                                                   |
|                                                     |                   | Investor: Max 3.0 Pts & requires ≥ 2 YR PPP            |                                            |                   |                                                                                                                                                                                   |
| Available in eighths to rate up or down to PAR rate |                   |                                                        |                                            |                   |                                                                                                                                                                                   |

|                                                                                                                                                                         |                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| <b>Acra Lender Credit of \$250 off of Lender's Fee for Completed ACH Authorization.</b><br><b>*Applied at Closing - Not Applicable for Entities, which require ACH.</b> |                                 |
| <b>Administration / UW / Commitment Fee - \$1,295</b>                                                                                                                   | <b>Trust Review Fee - \$395</b> |
| <b>US Business Entity - \$495</b><br><i>(Requires Personal Guarantee, Additional Guidelines Apply)</i>                                                                  |                                 |

| ADJUSTMENTS                    | RATE                                                      | NOTES                                                                        |
|--------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------|
| Program Terms                  | -                                                         | Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing                 |
| Cash-Out Refinance             | 0.250%                                                    |                                                                              |
| Second Home                    | 0.500%                                                    |                                                                              |
| Investor Prop (NOO)            | 0.500%                                                    | Please refer to Business Purpose Ratesheet                                   |
| Alt Doc - Bk Stmt              | -                                                         | Available with 12- or 24-months of statements                                |
| ATR-in-Full                    | 0.500%                                                    | Asset Depletion as additional source                                         |
| Interest Only (5-yr)           | 0.250%                                                    | 30-Term, Min Loan ≥\$250K, minimum 650 credit score, Avail on 5/1 or 7/1     |
| FB/Mod Taken ≤6 Mth            | 0.375%                                                    | -10% LTV/CLTV (max CLTV per tier), 12-Months Reserves, Additional Guidelines |
| Housing 1x30 in last 12 months | -                                                         | Price as 675 FICO                                                            |
| BK/FC 2-3 years                | -                                                         | Price as 675 FICO                                                            |
| SS/DIL/Modification 1-2 years  | -                                                         | Price as 675 FICO                                                            |
| < \$150,000                    | 0.375%                                                    |                                                                              |
| ≥ \$750k to ≤ \$1M             | -0.250%                                                   | subject to applicable Floor Rates                                            |
| Non Warr Condo                 | 0.375%                                                    | Purch -5% & Refi -10% LTV/CLTV (max CLTV per tier)                           |
| Condotel / PUDtel              | 0.750%                                                    | Purch 70% & Refi 65% Max LTV/CLTV                                            |
| 2 Unit Property                | --                                                        |                                                                              |
| 3-4 Unit Property              | -0.125%                                                   | Subject to applicable Floor Rates                                            |
| Rural Property                 | 0.625%                                                    | Purch 70% & Refi 65% Max LTV/CLTV, \$750k max loan Amt, Min 650 credit score |
| 5-Year Prepay (5x5)            | -0.375%                                                   | All INV: 5% / 5% / 5% / 5% / 5% Prepayment Penalty, Subject to Floor Rates   |
| 5-Year Prepay (Step)           | --                                                        | All INV: 5% / 4% / 3% / 2% / 1% Sequential Stepdown Prepayment Penalty       |
| 3-Year Prepay (3x5)            | --                                                        | All INV: 5% / 5% / 5% Prepayment Penalty, Subject to Floor Rates             |
| 3-Year Prepay                  | 0.250%                                                    | All INV: 3% / 3% / 3% Prepayment Penalty                                     |
| 2-Year Prepay                  | 0.500%                                                    | All INV: 3% / 3% Prepayment Penalty                                          |
| 1-Year Prepay                  | 0.750%                                                    | All INV: 3% Prepayment Penalty                                               |
| Buy Out Prepay                 | 1.50 pt                                                   | Note PPP restrictions to right                                               |
| Impound Waiver                 | 0.250%                                                    | Note Waiver restrictions to right                                            |
| Minimum Interest Rate          | Floor rate is limited to lowest rate for each credit tier |                                                                              |

| NO FEDERAL OR STATE HIGH COST LOANS                                                                                  |                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>INCOME DOCUMENTATION</b>                                                                                          | <b>OCCUPANCY</b>                                                                                                                   |
| Full Doc = Wager Earner: WVOE with most recent two month's bank statements. Self-Employed: 12 months bank statements | Primary / Second Home / Investment (INV)                                                                                           |
| Alt Doc = 12 or 24 Personal or Business Bank Stmt / SE Only                                                          | <b>LOAN AMOUNTS</b>                                                                                                                |
| ATR in Full / Asset Depletion = Only Assets to Qualify (Primary Only) - 70% Pur / 65% Refi (Max LTV 70%)             | \$100,000 Minimum to \$1,000,000 Maximum (Round-down to \$50)                                                                      |
| <b>MAXIMUM DEBT-TO-INCOME RATIO</b>                                                                                  | <b>PROPERTY TYPES</b>                                                                                                              |
| 50% Back End                                                                                                         | SFR / Condos / Townhouse / 2-4 Units                                                                                               |
| <b>LOAN TERMS</b>                                                                                                    | Non-Warrantable Condos - Reference Lender Guidelines                                                                               |
| 30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed                                                      | <b>RATE LOCK POLICY</b>                                                                                                            |
| All Loans require impounding for Taxes & Insurance                                                                   | Reference separate policy for full details. Rate locks for 30-day period with Conditional Loan Approval and extension for Closing. |
| <b>INTEREST ONLY (I/O)</b>                                                                                           | <b>REQUEST TO WAIVE IMPOUNDS</b>                                                                                                   |
| Consumer IO Loans qualify at max rate at first fully Amortized pymt                                                  | Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M                                                                                 |
| IO Loan is 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-year term)                                                      | FICO minimum: 675 (Primary) and 700 (2nd Home / Investor)                                                                          |
| <b>INDEX &amp; ADJUSTMENT CAPS</b>                                                                                   | Must be 0x30 over last 24-months for housing payment(s)                                                                            |
| Floored at Start Rate / 1-Year CMT                                                                                   | Not available for Section 35 Loans                                                                                                 |
| 2.0% Initial Change Cap / 2.0% Annual Cap / 6.0% Life Cap                                                            |                                                                                                                                    |

Loan Amounts >\$1M - Call your Account Executive

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