



PRICING TABLE - 30-Year Fixed Term

Note Rate	30-Day Lock	45-Day Lock	60-Day Lock
2.625%	94.872	94.747	94.622
2.750%	95.248	95.123	94.998
2.875%	95.602	95.477	95.352
3.000%	96.050	95.925	95.800
3.125%	96.561	96.436	96.311
3.250%	97.072	96.947	96.822
3.375%	97.832	97.707	97.582
3.500%	98.505	98.380	98.255
3.625%	98.906	98.781	98.656
3.750%	99.152	99.027	98.902
3.875%	99.366	99.241	99.116
4.000%	99.656	99.531	99.406
4.125%	99.821	99.696	99.571
4.250%	99.938	99.813	99.688
4.375%	100.072	99.947	99.822
4.500%	100.307	100.182	100.057
4.625%	100.407	100.282	100.157
4.750%	100.483	100.358	100.233
Lock Expiration:	02/17/2022	03/04/2022	03/19/2022
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: 01/18/2022  
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, 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
	Second Home	Cash Out Refinance	\$1,000,000	80%	80%	680
			\$1,500,000	75%	75%	700
SFD, PUD	Second Home	Purchase / Rate Term Refinance	\$1,000,000	80%	80%	680
		Cash Out Refinance	\$1,500,000	75%	75%	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
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

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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: <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 <ul style="list-style-type: none"><li>None in the past seven (7) years:<ul style="list-style-type: none"><li>Bankruptcy, Foreclosure, Deed-in-Lieu of Foreclosure</li></ul></li><li>None in the past four (4) years:<ul style="list-style-type: none"><li>Short Sale, Pre-foreclosure sale, and Loan Modification</li></ul></li></ul>
Reserve Requirements
<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>
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.