



PRICING TABLE - 30-Year Fixed Term

| Note Rate | 30-Day Lock | 45-Day Lock | 60-Day Lock |
|--|-------------|-------------|-------------|
| 2.375% | 99.309 | 99.215 | 99.090 |
| 2.500% | 99.725 | 99.631 | 99.506 |
| 2.625% | 100.060 | 99.966 | 99.841 |
| 2.750% | 100.426 | 100.332 | 100.207 |
| 2.875% | 100.730 | 100.636 | 100.511 |
| 3.000% | 101.122 | 101.028 | 100.903 |
| 3.125% | 101.402 | 101.308 | 101.183 |
| 3.250% | 101.625 | 101.531 | 101.406 |
| 3.375% | 101.813 | 101.719 | 101.594 |
| 3.500% | 101.921 | 101.827 | 101.702 |
| 3.625% | 102.028 | 101.934 | 101.809 |
| 3.750% | 102.044 | 101.950 | 101.825 |
| 3.875% | 102.057 | 101.963 | 101.838 |
| 4.000% | 102.082 | 101.988 | 101.863 |
| 4.125% | 102.096 | 102.002 | 101.877 |
| 4.250% | 102.107 | 102.013 | 101.888 |
| 4.375% | 102.118 | 102.025 | 101.900 |
| 4.500% | 102.163 | 102.069 | 101.944 |
| Lock Expiration: | 02/26/2021 | 03/13/2021 | 03/28/2021 |
| Maximum Pricing: 102.000% | | | |
| 15 Day Extension (max 2) at cost of: -0.125 | | | |
| Best Efforts Pricing, Pricing Locked consistent to Acra Lending Policy | | | |

FICO x LTV 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: 01/27/2021

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% | 680 |
| | | | \$1,000,000 | 80% | 80% | |
| 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 |
| 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

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 late mortgage payments, including subordinate liens, in prior 24 months (to date of loan application). Minimum Credit Depth: <ul style="list-style-type: none">Three (3) trade lines from traditional credit sources that reported for 24 months or moreOne (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 Residence9 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 > \$1MFor 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. |

