



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                          | 8.250% | 8.375% | 8.375% | 8.500% | 9.125% |
| ≤ 60% LTV                          | 8.500% | 8.500% | 8.500% | 8.625% | 9.500% |
| ≤ 65% LTV                          | 8.500% | 8.500% | 8.625% | 8.750% | 9.625% |
| ≤ 70% LTV                          | 8.625% | 8.625% | 8.625% | 8.750% | 9.750% |
| ≤ 75% LTV                          | 8.750% | 8.750% | 8.875% |        |        |
| ≤ 80% LTV                          | 8.875% | 8.875% | 8.999% |        |        |
| Margin                             | 3.000% | 3.250% | 3.500% | 3.750% | 4.000% |

| LENDER PAID COMPENSATION                            |                      |  |
|---|----------------------|--|
| Movement to:  | POINTS /<br>RATE ADD | Payable to:  |
| Add to Rate   | 2:1                  | Lender Paid Points (LPC) to Broker or Borrower Credit. |
|   |                      | Primary or 2nd: Max 3.0 Pts                            |
|   |                      | Investor: Max 3.0 Pts & requires ≥ 2 YR PPP            |
| Available in eighths to rate up or down to PAR rate |                      |  |

| RATE BUYDOWN  |                   |
|---|-------------------|
| MOVEMENT TO:  | POINTS / RATE ADD |
| Add to Rate   | 3:1               |
| *Not all tiers are available to every loan          |                   |
| Available in eighths to rate up or down to PAR rate |                   |
| Maximum buy down is 1%                              |                   |

|  |                          |
|--|--------------------------|
| *Broker Origination Points and Fees are limited to the lesser of:<br>(a) 3.0% of the loan amount and<br>(b) the maximum allowable by Federal & State High Cost thresholds. |                          |
| Acra Lender Credit of \$250 off of Lender's Fee for Completed ACH Authorization.<br>*Applied at Closing - Not Applicable for Entities, which require ACH.                  |                          |
| Administration / UW / Commitment Fee - \$1,295   | Trust Review Fee - \$395 |
| US Business Entity - \$495<br><small>(Requires Personal Guarantee, Additional Guidelines Apply)</small>  |                          |

| ADJUSTMENTS                    | RATE  | NOTES  |
|--------------------------------|---|--|
| Golden State Special           | -0.250%   | Applicable to California transactions, subject to applicable floor rates -0.250% |
| Program Terms                  | -   | Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing                     |
| Cash-Out Refinance             | 0.250%  | Max 75% LTV/CLTV   |
| Second Home                    | 0.500%  |  |
| Investor Prop (NOO)            | 0.250%  | Same LTV as Owner Occupied   |
| Alt Doc - Bk Stmt              | -   | Available with 12- or 24-months of statements                                    |
| ATR-in-Full                    | 0.500%  | Asset Depletion as additional source   |
| 1099 Only / P&L Programs       | 0.375%  |  |
| 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  |
| Manufactured Homes             | --  | 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     |
| Manufactured Homes             | --  | Purch 70% & Refi 65% Max LTV/CLTV  |
| 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  |  |
|--|--|
| INCOME DOCUMENTATION   | OCCUPANCY  |
| 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  | LOAN AMOUNTS   |
| 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)  |
| MAXIMUM DEBT-TO-INCOME RATIO   | PROPERTY TYPES   |
| 50% Back End   | SFR / Condos / Townhouse / 2-4 Units   |
| LOAN TERMS   | Non-Warrantable Condos - Reference Lender Guidelines   |
| 30-Year Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed  | RATE LOCK POLICY   |
| 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. |
| INTEREST ONLY (I/O)  | REQUEST TO WAIVE IMPOUNDS  |
| 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)  |
| INDEX & ADJUSTMENT CAPS  | 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  | RESERVE REQUIREMENT  |
|  | None for ≤ 75% LTV, 6 Months for > 75% LTV   |

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

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