



BUSINESS PURPOSE / DSCR - RESIDENTIAL RATE SHEET

| Minimum FICO<br>(Credit Tier) | ≥ 750     | ≥ 725     | ≥ 700     | ≥ 675     | ≥ 650     | ≥ 625     | ≥ 600     | ≥ 575    |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
|                               | AAA       | AA        | A         | BBB       | BB        | B+        | B         | CCC      |
| ≤ 50% LTV                     | 7.875%    | 7.999%    | 8.125%    | 8.500%    | 8.750%    | 8.999%    | 9.625%    | 10.125%  |
| ≤ 60% LTV                     | 7.875%    | 7.999%    | 8.125%    | 8.500%    | 8.875%    | 9.375%    | 10.125%   | 10.625%  |
| ≤ 65% LTV                     | 7.999%    | 8.125%    | 8.250%    | 8.750%    | 8.999%    | 9.625%    | 10.375%   | 10.750%  |
| ≤ 70% LTV                     | 8.125%    | 8.250%    | 8.375%    | 8.875%    | 9.125%    | 9.750%    |           |          |
| ≤ 75% LTV                     | 8.500%    | 8.625%    | 8.875%    | 9.250%    | 9.875%    | 9.999%    |           |          |
| ≤ 80% LTV                     | 9.125%    | 9.250%    | 9.375%    | 9.625%    |           |           |           |          |
| CLTV                          | 80%       | 80%       | 80%       | 80%       | 75%       | 75%       | 65%       | 65%      |
| Max Mtg Late (12-Mth)         | 0 x 30    | 0 x 30    | 0 x 30    | 1 x 30    | 1 x 30    | 0 x 60    | 0 x 60    | 0 x 90   |
| Bankruptcy / Forecloure       | ≥ 3 Years | ≥ 3 Years | ≥ 3 Years | ≥ 2 Years | ≥ 2 Years | ≥ 2 Years | ≥ 2 Years | ≥ 1 Year |
| Short Sales / Deed-in-Lieu    | ≥ 2 Years | ≥ 2 Years | ≥ 2 Years | ≥ 1 Year  | ≥ 1 Year  | Settled   | Settled   | Settled  |
| Margin                        | 3.000%    | 3.250%    | 3.500%    | 3.750%    | 4.000%    | 4.250%    | 4.250%    | 5.000%   |

| LENDER PAID COMPENSATION                            |               |  |
|---|---------------|--|
| MOVEMENT TO:  | POINTS / RATE | PAYABLE TO:  |
| Add to Rate   | 2:1           | Lender Paid Points (LPC) to Broker or Borrower Credit. |
| *Not all tiers are available to every loan          |               | Investor: Max 3.0 Pts & requires ≥ 2 YR PPP            |
|   |               | Must qualify at B tier or higher                       |
| Available in eighths to rate up or down to PAR rate |               |  |

| RATE BUYDOWN  |               |  |
|---|---------------|--|
| MOVEMENT TO:  | POINTS / RATE | PAYABLE TO:  |
| Add to Rate   | 3:1           | Discount Points payable to Acra Lending. Rate Floors are by Credit Tier and Program. |
| *Not all tiers are available to every loan          |               |  |
| Available in eighths to rate up or down to PAR rate |               |  |
| Maximum buy down is 1%                              |               |  |

| ADJUSTMENTS                  | RATE    | NOTES   |
|------------------------------|---------|---|
| Program Terms                | --      | Select 5/1 ARM, 7/1 ARM, or 30-Year Fixed - all same pricing                            |
| Cash-Out Refinance           | 0.250%  | Apply for all LTVs  |
| Interest Only (5-yr)         | 0.250%  | 30-Term, Min Loan ≥\$250K, minimum credit score 650, Avail on 5/1 or 7/1                |
| Interest Only (10-yr)        | 0.375%  | Fixed Rate 40-Term, Min Loan ≥\$250K, minimum credit score 650                          |
| ITIN                         | 0.500%  | \$1M max loan Amt - refer to ITIN matrix for max LTV/CLTV                               |
| Non Permanent Resident Alien | 0.375%  | \$1M Max Loan Amount. Unexpired Visa and EAD required.                                  |
| Foreign Nationals            | 0.375%  | Investor Property Only, Max 70% Purc / 65% Refi, Price at 700 FICO                      |
| FB/Mod Taken ≤6 Mth          | 0.375%  | -10% LTV/CLTV (max CLTV per tier), 12-Months Reserves, Additional Guidelines            |
| < \$150,000                  | 0.375%  |   |
| ≥ \$750k TO ≤ \$2.0M         | -0.500% | Subject to applicable Floor Rates   |
| ≥ \$1.5M ≤ \$2.0M            | --      | Minimum 650 FICO. Max Cash-in-Hand >65% LTV is \$500,000                                |
| ≥ \$2.0M ≤ \$3.0M            | 0.125%  | Minimum 700 FICO. Max Cash-in-Hand >65% LTV is \$500,000; DSCR for all must be ≥1.1:1.0 |
| 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 - must have ≥ 1.0 DSCR                                |
| 2 Unit Property              | --      |   |
| 3-4 Unit Property            | -0.125% | Subject to applicable Floor Rates   |
| DSCR: ≥0.90 TO <1.00         | 0.625%  | -10% LTV / CLTV (max CLTV per tier)   |
| DSCR: ≥0.80 TO <0.90         | 1.000%  | -15% LTV / CLTV (max CLTV per tier)   |
| Short-Term Rentals           | 0.375%  | INV Prop Rented short term / nightly basis, Max 75% Purch / 70% Refi LTV/CLTV           |
| Adult Care Facility          | 0.375%  | Max 75% Purchase / 70% Refi. LTV/CLTV. Minimum 600 FICO                                 |
| Rural Property               | 0.625%  | Purch 70% & Refi 65% Max LTV/CLTV, \$750k max loan amt, Min 650 FICO, Minimum 1:1 DSCR  |
| Manufactured Homes           | --      | Purch 70% & Refi 65% Max LTV/CLTV   |
| 5-Year Prepay (5x5)          | -0.375% | All INV: 5% / 5% / 5% / 5% / 5% Prepayment Penalty                                      |
| 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  |
| 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 on second page  |
| CEMA Transaction             | 0.250%  |   |
| Impound Waiver               | 0.250%  | Note waiver restrictions on second page   |

Loan Amounts >\$2M - Call your Account Executive

\*Broker Origination Points and Fees are limited to the lesser of:  
(a) 4.0% of the loan amount and  
(b) the maximum allowable by Federal & State High Cost thresholds.

Administration / UW / Commitment Fee - \$1,295

Trust Review Fee - \$395

Acra Lender Credit of \$250 off of Lender's Fee for Completed ACH Authorization.  
\*Applied at Closing - Not Applicable for Entities, which require ACH.

US Business Entity - \$495

Minimum Interest Rate - Floor rate is limited to lowest rate for each credit tier

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BUSINESS PURPOSE / DSCR - PROGRAM LTV AND LOAN AMOUNT MATRIX

|                     | FICO  | ≤\$1.500MM | ≤\$1.501 - \$2.000MM | \$2.001MM - \$3.000MM                  |
|---------------------|-------|------------|----------------------|--|
| Purchase            | ≥ 750 | 80%        | 75%                  | 65%                                    |
|                     | ≥ 725 | 80%        | 75%                  | 65%                                    |
|                     | ≥ 700 | 80%        | 75%                  | 65%                                    |
|                     | ≥ 675 | 80%        | 75%                  | -                                      |
|                     | ≥ 650 | 75%        | 70%                  | -                                      |
|                     | ≥ 625 | 75%        | -                    | -                                      |
|                     | ≥ 600 | 65%        | -                    | -                                      |
|                     | ≥ 575 | 65%        | -                    | -                                      |
| Rate/Term Refinance | ≥ 750 | 80%        | 75%                  | 65%                                    |
|                     | ≥ 725 | 80%        | 75%                  | 65%                                    |
|                     | ≥ 700 | 75%        | 70%                  | 65%                                    |
|                     | ≥ 675 | 75%        | 70%                  | -                                      |
|                     | ≥ 650 | 70%        | 65%                  | -                                      |
|                     | ≥ 625 | 70%        | -                    | -                                      |
|                     | ≥ 600 | 65%        | -                    | -                                      |
|                     | ≥ 575 | 65%        | -                    | -                                      |
| Cash-Out Refinance  | ≥ 750 | 75%        | 75%                  | 65%                                    |
|                     | ≥ 725 | 75%        | 75%                  | 65%                                    |
|                     | ≥ 700 | 75%        | 70%                  | 65%                                    |
|                     | ≥ 675 | 75%        | 70%                  | -                                      |
|                     | ≥ 650 | 70%        | 65%                  | -                                      |
|                     | ≥ 625 | 70%        | -                    | -                                      |
|                     | ≥ 600 | 65%        | -                    | -                                      |
|                     | ≥ 575 | 65%        | -                    | -                                      |
|                     |       |            |                      | Must have a minimum of DSCR of 1.1:1.0 |

| GENERAL INFORMATION - NO FEDERAL OR STATE HIGH COST LOANS   |  |
|---|--|
| <b>INCOME DOCUMENTATION</b>   | <b>RATE LOCK POLICY</b>  |
| Minimum DSCR is ≥0.80 : 1.00  | Reference separate policy for full details. Rate locks for 45-day period from Submission Date with Conditional Loan Approval   |
| DSCR = Calculate by dividing (x) reconciled property rents by (y) actual [P]ITIA payments. Minimum DSCR is LTV based. | <b>REQUEST TO WAIVE IMPOUNDS</b>   |
| Foreign Nationals = Qualify and Price on DSCR   | Available on LTV / CLTV ≤80%, Loan Amounts ≤\$1.5M   |
| <b>LOAN TERMS</b>   | Minimum FICO: 700  |
| 30-Yr Amortized & Term - 5/1 or 7/1 Hybrid ARM or 30-Yr Fixed   | Must be 0x30 over last 24-months for housing payment(s)  |
| All Loans require impounding for Taxes & Insurance  | Not available for Foreign National Product   |
| <b>INTEREST ONLY (IO)</b>   | <b>STATES</b>  |
| IO Loan is 5-Yr IO Pymt & 25-Yrs Fully Amortized (30-Yr) OR   | <b>Licensed Brokers Only:</b> AZ, CA, GA, ID, MI, MN, MT, NV, NJ, NC, OR, TN, UT, VA   |
| IO Loan is 10-Yr IO Pymt & 30-Yrs Fully Amortized (40-Yr)   | <b>Licensed &amp; Unlicensed Brokers:</b> AL, AR, CO, CT, DE, DC, FL, HI, IL, IN, IA, KS, KY, LA, ME, MD, MA, MS, MO, NE, NH, NM, NY, OH, OK, PA, RI, SC, TX, VT, WA, WV, WI, WY   |
| <b>INDEX &amp; ADJUSTMENT CAPS</b>  | <b>Prepayment Penalties:</b> KS, MI, MN, and NM: BUY-OUT all Residential 1-4; OH: BUY-OUT all Residential 1-2; NJ: BUY-OUT all loans closing in name of an INDIVIDUAL; PA: BUY-OUT if to an INDIVIDUAL AND on Residential 1-2 AND loan amount <\$301,022; RI: BUY-OUT if a PURCHASE transaction; VT: BUY-OUT for loans < \$1 Million |
| Floored at Start Rate / 1 -Year CMT   | <b>OCCUPANCY</b>   |
| 2.0% Initial hange Cap / 2.0% Annual Cap / 6.0% Life Cap  | Investment (INV)   |
| <b>LOAN AMOUNTS</b>   | <b>ACH FORM FOR PAYMENTS</b>   |
| \$100,000 Min. to \$3,000,000 Max. (Round-down to \$50)   | Business Entities require ACH - Lender Credit is not applicable  |
| Loan Amounts >\$3.0M are considered by Sr Mgmt on a case-by-case.   |  |
| Loan Amounts >\$1.5M requires two (2) Appraisals  |  |
| <b>PROPERTY TYPES</b>   |  |
| SFR / Condos / Townhouse / 2-4 Units  |  |
| Non-Warrantable Condos - Reference Lender Guidelines  |  |

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