

BUSINESS PURPOSE / DSCR PROGRAM - WHOLESALE

Dated: 01/09/2026 V1
Pricing Sheet ID: 563

Note Rate	45-Day Price
6.250	99.281
6.375	100.031
6.500	100.781
6.625	101.469
6.750	102.094
6.875	102.656
6.999	103.031
7.125	103.406
7.250	103.719
7.375	104.031
7.500	104.281
7.625	104.531
7.750	104.781
7.875	105.031
7.999	105.281
8.125	105.531
8.250	105.781
8.375	105.969
8.500	106.156
8.625	106.344
8.750	106.531
8.875	106.656
8.999	106.781
9.125	106.906
9.250	107.031
9.375	107.156
9.500	107.281
9.625	107.406
9.750	107.531
9.875	107.656
9.999	107.781
10.125	107.906
10.250	108.031
10.375	108.156
10.500	108.281
10.625	108.406
10.750	108.531
10.875	108.656
10.999	108.781
11.125	108.906
11.250	109.031
11.375	109.156
11.500	109.281
11.625	109.406
11.750	109.531
11.875	109.656
11.999	109.781
12.125	109.906
12.250	110.031
12.375	110.156
12.500	110.281
12.625	110.406
12.750	110.531
12.875	110.656
12.999	110.781

FICO & LTV	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	Orig	Points
≥ 780	1.625	1.375	1.250	0.750	0.250	-0.375	-1.625	-3.500	0.000	
760 - 779	1.625	1.375	1.125	0.625	0.125	-0.375	-1.625	-3.500	0.000	
740 - 759	1.500	1.250	1.000	0.625	0.000	-0.500	-1.750	-4.375	0.000	
720 - 739	1.375	1.125	0.875	0.375	-0.250	-0.750	-2.375	-4.500	0.000	
700 - 719	1.000	0.625	0.250	-0.250	-0.875	-1.750	-4.000	N/A	0.000	
680 - 699	-0.625	-0.750	-0.875	-1.625	-2.500	-3.625	-5.750	N/A	0.000	
660 - 679	-2.625	-2.875	-3.125	-3.625	-4.125	-5.625	-8.250	N/A	0.000	
640 - 659	-4.500	-5.000	-5.375	-6.125	-7.000	-9.750	N/A	N/A	0.000	
620 - 639	-7.625	-8.250	-8.625	-9.125	N/A	N/A	N/A	N/A	0.000	
600 - 619	-8.500	-9.125	-9.625	N/A	N/A	N/A	N/A	N/A	2.000	

FICO & LTV	Margin
≥ 780	3.000
760 - 779	3.000
740 - 759	3.250
720 - 739	3.250
700 - 719	3.500
680 - 699	3.750
660 - 679	4.000
640 - 659	4.250
620 - 639	5.000
600 - 619	5.000

GENERAL INFORMATION									
Program Terms	≤50.00%	50.01- 55.00%	55.01- 60.00%	60.01- 65.00%	65.01- 70.00%	70.01- 75.00%	75.01- 80.00%	80.01- 85.00%	
Cash-Out Refinance	-0.125	-0.125	-0.250	-0.375	-0.625	-0.750	N/A	N/A	
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750	
Interest Only (5-YR)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-1.750	
Interest Only (10-Yr)	0.000	-0.250	-0.250	-0.500	-0.500	-0.750	-1.250	-2.000	
ITIN	-1.500	-2.000	-2.000	-2.500	-3.000	N/A	N/A	N/A	
Non Permanent Resident Alien	-0.500	-0.750	-0.750	-1.000	-1.250	-1.500	-1.750	N/A	
Foreign Nationals	-0.750	-1.000	-1.000	-1.250	-1.500	N/A	N/A	N/A	
<\$200k	-0.500	-0.500	-0.500	-1.000	-1.500	-2.000	-2.500	N/A	
≥ \$200k < \$350k	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-1.000	-1.500	
≥ \$350k ≤ \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
> \$1.5M ≤ \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
> \$2.0M ≤ \$3.0M	-0.500	-1.000	-1.000	-1.750	N/A	N/A	N/A	N/A	
Non Warr Condo	-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-2.000	N/A	
Condotel / PUDtel	-1.250	-1.250	-1.250	-1.500	-1.750	-2.000	N/A	N/A	
2 Unit Property	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3-4 Unit Property	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.000	N/A	
DSCR ≥ .80 to < 1.00	0.000	-1.000	-1.000	-1.500	-1.750	-2.250	N/A	N/A	
No Ratio DSCR	-1.250	-1.500	-1.500	-2.000	-2.500	-3.000	N/A	N/A	
1 or No Score / Deficient Tradelines	-0.250	-0.750	-0.750	-0.750	N/A	N/A	N/A	N/A	
Short-Term Rentals	-0.500	-0.750	-0.750	-1.250	-1.750	-2.250	N/A	N/A	
Rural Property	-0.500	-1.500	-1.500	-1.750	-2.000	-2.750	-3.500	N/A	
Manufactured Homes	-1.250	-1.750	-1.750	-2.000	N/A	N/A	N/A	N/A	
Housing 1x30 in prior 12 mths	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
Housing 0x60 in prior 12 mths	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A	
Housing 0x90 in prior 12 mths	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A	
BK/FC ≥ 2 to < 3 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
BK/FC ≥ 1 year to < 2 years	-4.500	-4.500	-4.500	-4.500	N/A	N/A	N/A	N/A	
SS/DIL/Modification < 2 years	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	
SS/DIL/Modification < 1 year	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	N/A	N/A	
5-Year Prepay (5x5)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5-Year Prepay (Step)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
3-Year Prepay (3x5)	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	
3-Year Prepay (3x3)	0.000	0.000	0.000	-0.500	-0.500	-0.500	-0.500	-0.500	
2-Year Prepay (2x3)	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-0.750	-0.750	
1-Year Prepay (1x3)	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Buy Out/ No Prepay	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
CEMA Transaction	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	
Impound Waiver	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	
Declining Value Properties	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	

Minimum & Maximum Price	
Minimum Price	98.000
<620 FICO No LPC/LC - Maximum Price	100.000
No Prepay - Maximum Price	100.000
(.500 Point Origination Fee to Acra)	
Broker Compensation must be	
Borrower Paid - Not eligible for Lender Paid	
Maximum LC (Lender Credit)	101.000
Maximum Price	102.500
(Including LPC/LC not to exceed 3 pts or	

Lender Fees	
Underwriting Fee	\$ 1,895.00
Redraw Fee	\$ 295.00
Closing In a Trust	\$ 395.00
Closing In a Entity	\$ 495.00
Tax Service Fee	\$ 69.00

Lock Extension

14-Day Lock Extension	-0.750
Maximum Allowed Extension Count:	1

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