



AGENCY CONFORMING FIXED											
30 YR FIXED			20 YR FIXED			15 YR FIXED			10 YR FIXED		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS
5.625	2.049	2.153	5.500	2.231	2.335	5.125	1.233	1.357	5.000	1.880	2.004
5.750	1.645	1.786	5.625	1.654	1.758	5.250	0.841	0.965	5.125	1.496	1.620
5.875	1.093	1.233	5.750	1.306	1.447	5.375	0.488	0.612	5.250	1.018	1.149
5.990	0.611	0.751	5.875	0.818	0.958	5.500	0.107	0.238	5.375	0.651	0.782
6.000	0.565	0.705	6.000	0.366	0.506	5.625	(0.324)	(0.193)	5.500	0.271	0.402
6.125	0.100	0.241	6.125	(0.085)	0.055	5.750	(0.661)	(0.530)	5.625	(0.081)	0.050
6.250	(0.449)	(0.321)	6.250	(0.529)	(0.401)	5.875	(0.965)	(0.834)	5.750	(0.477)	(0.361)
6.375	(0.903)	(0.776)	6.375	(0.982)	(0.854)	6.000	(1.287)	(1.170)	5.875	(0.836)	(0.719)
6.490	(1.332)	(1.205)	6.500	(1.415)	(1.288)	6.125	(1.693)	(1.562)	6.000	(1.172)	(1.055)

HIGH BALANCE FIXED						
30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE			LOCK POLICY 15 DAY LOCK - AVAILABLE ONCE CTC'D LOCK DESK HOURS: 9AM - 4PM PST LOCK EXTENSION: 5 DAYS = 0.125 MAXIMUM EXTENSION: 2 RE-LOCK: WORST CASE + 0.25
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	
5.500	3.025	3.169	5.625	2.105	2.236	
5.625	2.455	2.599	5.750	1.260	1.376	
5.750	1.707	1.873	5.875	0.863	0.980	
5.875	1.208	1.374	6.000	0.477	0.594	
5.990	0.783	0.949	6.125	0.133	0.250	
6.000	0.741	0.907	6.250	(0.350)	(0.241)	
6.125	0.327	0.493	6.375	(0.706)	(0.597)	
6.250	(0.304)	(0.156)	6.500	(1.030)	(0.921)	
6.375	(0.708)	(0.560)	6.625	(1.327)	(1.218)	

AGENCY LOAN LEVEL PRICE ADJUSTMENTS									
CREDIT SCORE	PURCHASE LOAN TERMS > 15 YEARS (LTV / FICO)								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
≤ 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

LOAN FEATURES	ADDITIONAL LLPA - PURCHASE & RATE AND TERM								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
Condo (Attached)	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
2-4 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-Balance	0.600	0.600	0.850	0.850	1.100	1.100	1.100	1.100	1.100
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

CREDIT SCORE	RATE AND TERM LOAN TERMS > 15 YEARS (LTV / FICO)								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
≤ 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

CREDIT SCORE	CASH-OUT LOAN TERMS > 15 YEARS (LTV / FICO)								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
≥ 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
≤ 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

LOAN FEATURES	ADDITIONAL LLPA - CASH-OUT								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
Condo (Attached)	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Manufactured Home	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A
2-4 Unit Property	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A
High-Balance	1.350	1.350	1.600	1.600	1.850	N/A	N/A	N/A	N/A
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A



08:38 AM  
 Friday, March 27, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com

Rev. 02/03/2026

Lock Desk hours : 9AM - 4PM PST

### JUNGLE Portfolio

#### 5/6 ARM

RATE	YSP
5.875	0.250
6.000	0.125
6.125	0.000
6.250	(0.125)
6.375	(0.250)

#### 7/6 ARM

RATE	YSP
6.125	0.250
6.250	0.125
6.375	0.000
6.500	(0.125)
6.625	(0.250)

#### RATE ADJUSTMENT (Adjustment to the RATE)

LOAN AMOUNT ≥ \$3MM	0.250
LOAN AMOUNT ≥ \$4MM	0.375
PURCHASE ≤ 60% LTV and < \$4MM	(0.250)
CASH OUT LTV > 50% LTV	0.375
CASH OUT LTV ≤ 50% LTV	0.125
2 - 4 UNITS	0.250
CONDO > 60% LTV	0.125
FICO < 700	0.375
SECOND HOME / INVESTMENT PROPERTY	0.250
FOREIGN NATIONAL	0.250

#### PRICE ADJUSTMENT

ESCROW WAIVER	0.125
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#### NOTES

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*

#### NOTES

AVAILABLE in CA, NV, TX  
 MAX DTI ≤ 43%  
 LOCK EXTENSION: 7 DAYS - 0.125  
 MARGIN: 3.000% / INDEX: 30 DAY SOFR



**JUNGLE Portfolio**

**Purchase and Rate and Term for the following CA Counties Only:**

**Los Angeles County, Orange County, Santa Barbara County, Sant Clara County, San Diego County, San Francisco County, San Mateo County, and Ventura County**

**PURCHASE and RATE & TERM**

PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
	\$4,000,001 - \$5,000,000	60%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
CONDO	≤ \$2,000,000	65%
	\$2,000,001 - \$2,500 000	60%
FOREIGN NATIONAL (Second Home Only)	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	65%
	\$2,000,001 - \$3,000,000	60%
	\$3,000,001 - \$4,000,000	55%
	\$4,000,001 - \$5,000,000	50%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*

**CASH OUT**

PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*

**Purchase and Rate and Term CA, NV, TX**

**(Excluding CA Counties Listed Above)**

**PURCHASE and RATE & TERM**

PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	70%
	\$1,500,001 - \$2,000 000	65%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
FOREIGN NATIONAL (Second Home and Investment)	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
CASH OUT		
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	70%
	\$1,500,001 - \$2,000 000	65%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
FOREIGN NATIONAL	LOAN LIMITS	LTV / CLTV
ALL PROPERTIES	N/A	N/A

\*\*\* REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO \*\*\*









## SPIDER Alt-doc

FULL DOC / EXPRESS DOC / 2 YEAR 1099											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
6.000	4.170		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.125	3.420	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	2.670	760 - 779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	1.920	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	1.295	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	0.670	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	0.295	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	(0.080)	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(0.455)										
7.125	(0.830)										
BANK STATEMENTS (12 MONTHS)											
FICO/CLTV PRICE ADJUSTMENTS											
7.250	(1.205)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	(1.455)	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	(1.830)	760 - 779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	(2.080)	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	(2.330)	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	(2.580)	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(2.830)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(3.080)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(3.330)										
PRICE ADJUSTMENT											
8.375	(3.580)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(3.830)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(4.080)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(4.205)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(4.330)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(4.455)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(4.580)	\$250,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.250	(4.705)	\$500,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	(4.830)	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	(4.955)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	(5.080)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	(5.205)	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A
9.875	(5.330)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
		\$3,000,000 - \$3,500,000	0.500	0.500	0.500	0.500	0.750	1.500	N/A	N/A	N/A
		RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A
		CASHOUT	0.250	0.375	0.375	0.625	0.625	0.750	1.125	N/A	N/A
		CASHOUT < 700 FICO	0.250	0.250	0.375	0.500	0.750	1.500	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A
		SECOND HOME	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		CONDO	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	1.500
		ASSET UTILIZATION <sup>1</sup>	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC <sup>1,2</sup>	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT <sup>3</sup>	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		12 MONTH CPA P&L <sup>1</sup>	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L <sup>1</sup>	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
		WVOE <sup>1</sup>	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.000
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS											
5 DAYS	0.100	12 MONTHS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
10 DAYS	0.200	24 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
15 DAYS	0.300	36 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
20 DAYS	0.400	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
30 DAYS	0.600	60 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
NOTES											
Max Extension: Up to 30 days			Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI								
Owner Occ & 2nd Price Max			PPP not allowed on loans vested to individuals in IL and NJ								
Max Price - 102.500			PPP not allowed PA < \$319,777								
Min Price - 99.500			Only declining PPP allowed in LA, MS								



SPIDER DSCR											
Rate	30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	4.920	780+	(1.125)	(1.125)	(0.875)	(0.875)	(0.500)	0.125	1.000	4.375	N/A
6.125	4.045	760-779	(1.125)	(1.125)	(0.875)	(0.875)	(0.250)	0.250	1.000	4.875	N/A
6.250	3.295	740-759	(1.125)	(0.875)	(0.875)	(0.750)	0.000	0.500	1.500	5.375	N/A
6.375	2.545	720-739	(0.750)	(0.625)	(0.500)	(0.250)	0.500	1.000	2.250	N/A	N/A
6.500	1.795	700-719	(0.500)	(0.250)	(0.125)	0.000	1.000	1.500	3.250	N/A	N/A
6.625	0.920	680-699	0.000	0.250	0.375	0.500	1.500	2.000	4.750	N/A	N/A
6.750	0.295	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(0.205)	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	(0.705)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(1.080)										
PRICE ADJUSTMENT											
Rate	30 Yr Fixed		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.250	(1.455)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.375	(1.705)	DSCR 0.75 - 0.89	0.625	0.625	0.750	1.125	2.000	2.250	N/A	N/A	N/A
7.500	(2.205)	DSCR 0.90 - 0.99	0.000	0.000	0.250	0.375	0.375	0.750	N/A	N/A	N/A
7.625	(2.580)	DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
7.750	(2.955)	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
7.875	(3.330)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.000	(3.580)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.125	(3.830)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.250	(4.080)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.375	(4.330)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.500	(4.580)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(4.830)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.750	(5.080)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
8.875	(5.205)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
9.000	(5.330)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.125	(5.455)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.250	(5.580)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.375	(5.705)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.500	(5.830)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.625	(5.955)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A
9.750	(6.080)	3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A
		30 YR INTEREST ONLY	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A
		40 YR INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
Lock Period	Rate	Term	≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
30 DAYS	0.000	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
45 DAYS	0.150	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
LOCK EXTENSIONS											
5 DAYS	0.100	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10 DAYS	0.200	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
PPP PRICE MAXIMUMS											
60 Months	103.500	NO PREPAYMENT PENALTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
48 Months	103.000										
36 Months	103.000										
24 Months	101.500										
12 Months	100.500										
No Penalty	100.000										
NOTES											
Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI											
PPP not allowed on loans vested to individuals in IL and NJ											
PPP not allowed PA < \$319,777											
Only declining PPP allowed in LA, MS											



### MAMBA Alt-doc

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.250	2.570	780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	1.875	3.250
6.375	1.883	760 -779	(1.000)	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250	2.000	3.375
6.500	1.195	740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	2.750	4.000
6.625	0.570	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.250	4.500
6.750	(0.055)	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.375	1.125	1.750	4.375	5.750
6.875	(0.555)	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.000	(1.055)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.125	(1.555)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.250	(1.930)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.375	(2.305)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.500	(2.617)										
			ADDITIONAL PRICE ADJUSTMENT								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.625	(2.930)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.750	(3.242)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(3.492)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(3.742)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(3.992)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(4.242)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.375	(4.492)	ATR-in-Full / Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.500	(4.742)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(4.992)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
8.750	(5.242)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	(5.367)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A
9.000	(5.492)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	0.500	0.750	0.875	N/A	N/A
9.125	(5.617)	\$3,000,001 - \$3,500,000	0.625	0.625	0.875	0.875	1.125	1.375	N/A	N/A	N/A
9.250	(5.742)	\$3,500,001 - \$4,000,000	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A	N/A
9.375	(5.867)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(5.992)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(6.117)	ITIN	2.000	2.250	2.250	2.250	2.500	2.500	N/A	N/A	N/A
9.750	(6.242)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.875	(6.367)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.000	(6.492)	CASHOUT	0.375	0.375	0.625	0.625	0.875	1.125	1.375	N/A	N/A
10.125	(6.617)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	(6.742)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.375	(6.867)	NON-OWNER OCCUPIED	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	0.875
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A
		MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.500	1.750
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LOCK PERIODS			HOUSING HISTORY & EVENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
30 DAYS	0.000		0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
45 DAYS	0.150	1X30X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
LOCK EXTENSIONS											
5 DAYS	0.150	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
Max Extension: 2		24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
NOTES											
Max Price - 102.000		12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
Min Price - 99.500		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A



MAMBA NOO Alt-doc											
Rate	30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.250	2.720	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	N/A	N/A
6.375	2.033	760 - 779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	N/A	N/A
6.500	1.345	740-759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	N/A	N/A
6.625	0.720	720-739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	N/A	N/A
6.750	0.095	700-719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	N/A	N/A
6.875	(0.405)	680-699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A
7.000	(0.905)	660-679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A
7.125	(1.405)	640-659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A
7.250	(1.780)	620-639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A
7.375	(2.155)	600-619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(2.467)										
7.625	(2.780)										
			ADDITIONAL PRICE ADJUSTMENT								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	(3.092)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(3.342)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(3.592)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(3.842)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(4.092)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.375	(4.342)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.500	(4.592)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(4.842)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	(5.092)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.875	(5.217)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A
9.000	(5.342)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	N/A	N/A	N/A	N/A	N/A
9.125	(5.467)	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.250	(5.592)	\$3,500,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.375	(5.717)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(5.842)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(5.967)	ITIN	2.000	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A
9.750	(6.092)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.875	(6.217)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.000	(6.342)	CASHOUT	0.250	0.250	0.500	0.500	0.750	1.000	N/A	N/A	N/A
10.125	(6.467)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(6.592)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.375	(6.717)	NON-OWNER OCCUPIED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
		MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
			HOUSING HISTORY & EVENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING		PREPAYMENT PENALTY TERMS									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
48 Months	102.000	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
12 Months	100.500	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	N/A



### MAMBA DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.250	2.127	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.375	1.625	2.875	N/A	
6.375	1.502	760-779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.375	1.625	3.000	N/A	
6.500	0.815	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.500	1.750	3.250	N/A	
6.625	0.190	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	2.375	3.500	N/A	
6.750	(0.435)	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	4.000	N/A	N/A	
6.875	(1.060)	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	5.375	N/A	N/A	
7.000	(1.685)	660-679	0.125	0.500	1.000	1.875	3.000	4.500	7.250	N/A	N/A	
7.125	(2.310)	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A	
7.250	(2.810)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A	
7.375	(3.248)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A	
7.500	(3.623)											
			ADDITIONAL PRICE ADJUSTMENT									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
7.625	(3.998)		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
7.750	(4.310)	DSCR ≥1.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
7.875	(4.623)	DSCR ≥ 1.00 - 1.24	0.375	0.375	0.375	0.875	1.500	2.500	N/A	N/A	N/A	
8.000	(4.935)	DSCR ≥ 0.75 - 0.99	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A	
8.125	(5.248)	DSCR < 0.75	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
8.250	(5.529)	< \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.375	(5.779)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.500	(6.029)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A	
8.625	(6.279)	\$1,500,001 - \$2,000,000	0.500	0.500	0.875	0.875	N/A	N/A	N/A	N/A	N/A	
8.750	(6.529)	\$2,000,001 - \$3,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.875	(6.654)	\$3,000,001 - \$4,000,000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.000	(6.779)	NON-PERMANENT RESIDENT	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	
9.125	(6.904)	FOREIGN NATIONAL	2.000	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A	
9.250	(7.029)	ITIN	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
9.375	(7.154)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
9.500	(7.279)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.625	(7.404)	CASHOUT	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A	
9.750	(7.529)	WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	
9.875	(7.654)	NON-WARRANTABLE CONDO	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
10.000	(7.779)	CONDOTEL	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A	
10.125	(7.904)	2 - 4 UNIT	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
10.250	(8.029)	MANUFACTURED HOME	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	
10.375	(8.154)	RURAL PROPERTY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A	
		INTEREST ONLY	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
		ESCROW WAIVER	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	
		SHORT-TERM RENTAL	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A	
		LIMITED TRADELINES	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
		DECLINING MARKET										
			HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A	
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A	
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A	
5 DAYS	0.150	12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A	
PREPAY PRICING		PREPAYMENT PENALTY TERMS										
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
60 Months	102.000	60 MONTHS	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	
48 Months	102.000	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
24 Months	101.000	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	
12 Months	100.500	12 MONTHS	1.000	1.000	1.125	1.125	1.250	1.250	1.250	1.250	N/A	
No Prepay	100.000	NO PREPAYMENT PENALTY	1.500	1.500	1.625	1.625	1.750	1.750	1.750	1.750	N/A	



08:38 AM  
 Friday, March 27, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

### VIPER Alt-doc Plus

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	4.343	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875
6.125	3.593	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125
6.250	2.843	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750
6.375	2.093	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	1.375	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA
6.625	0.750	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.500	3.250	NA	NA
6.750	0.218	ADDITIONAL PRICE ADJUSTMENT									
6.875	(0.313)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.000	(0.812)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.125	(1.281)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250	(1.719)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.375	(2.156)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
7.500	(2.499)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(2.843)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
7.750	(3.187)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
7.875	(3.469)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.000	(3.719)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
8.125	(3.969)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
8.250	(4.219)	RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A
		CASHOUT ≥ 700 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	N/A	N/A
		CASHOUT < 700 FICO	0.375	0.375	0.500	0.750	0.875	1.500	N/A	N/A	N/A
		PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	N/A	N/A
		CONDOTEL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2 - 4 UNIT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		STATE: CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
		40 YEAR AMORTIZATION	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
<b>LOCK PERIODS</b>			<b>PREPAYMENT PENALTY TERMS</b>								
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150										
<b>LOCK EXTENSIONS</b>		NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
5 DAYS	0.050	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
Max Extension: Up to 30 days		24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
Owner Occ & 2nd Price Max		36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Max Price - 101.000		48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
Min Price - 99.500		60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
<b>NOO PRICE MAXIMUMS</b>		<b>NOTES</b>									
No Penalty	101.000	Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI									
12 Months	101.750	PPP not allowed on loans vested to individuals in IL and NJ									
24 Months	102.000	PPP not allowed PA < \$319,777									
36 Months	102.500	Only declining PPP allowed in MS									
48 Months	102.875	PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH									
60 Months	103.250	NY subprime loans not eligible									





VIPER DSCR											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	4.912	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	N/A	N/A
6.125	3.912	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	N/A	N/A
6.250	2.912	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	N/A	N/A
6.375	2.162	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
6.500	1.475	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
6.625	0.787	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
6.750	0.100	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
6.875	(0.525)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.000	(1.150)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.125	(1.775)	ADDITIONAL PRICE ADJUSTMENT									
7.250	(2.400)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
7.375	(3.025)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.500	(3.650)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
7.625	(4.182)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
7.750	(4.619)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
7.875	(5.057)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.000	(5.494)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.125	(5.869)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	(6.244)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A
8.375	(6.619)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A
8.500	(6.994)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
8.625	(7.369)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
8.750	(7.682)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
8.875	(7.994)	CASH-OUT REF: DSCR ≥ 1.0	0.375	0.375	0.375	0.500	0.750	1.250	NA	N/A	N/A
9.000	(8.307)	CASH-OUT REF: DSCR < 1.0	0.750	0.750	0.750	0.875	1.250	1.750	NA	N/A	N/A
9.125	(8.557)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
9.250	(8.807)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	2.000	NA	N/A	N/A
9.375	(9.057)	2 - 4 UNIT	0.500	0.500	0.500	0.500	0.750	1.000	NA	N/A	N/A
9.500	(9.307)	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.250	0.500	N/A	N/A
		40 YEAR AMORTIZATION	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	NA	N/A	N/A
		ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
HOUSING HISTORY & EVENTS											
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
		1X30X12	0.250	0.250	0.250	0.250	0.500	0.500	1.000	N/A	N/A
		0X60X12	1.000	1.000	1.000	1.500	2.000	NA	NA	N/A	N/A
		≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		24 - 35 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.500	2.000	2.000	NA	N/A	N/A
PREPAYMENT PENALTY TERMS											
LOCK PERIODS			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
30 DAYS	0.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)	N/A	N/A
45 DAYS	0.150	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
LOCK EXTENSIONS											
5 DAYS	0.050	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		24 MONTHS	0.500	0.500	0.500	0.500	0.625	0.625	0.625	N/A	N/A
Max Extension: Up to 30 days		12 MONTHS	0.875	0.875	1.125	1.125	1.125	1.125	1.125	N/A	N/A
PPP PRICE MAXIMUMS		NO PREPAYMENT PENALTY	1.250	1.250	1.500	1.500	1.500	1.500	1.500	N/A	N/A
60 Months	106.000	NOTES									
48 Months	105.500	Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI									
36 Months	105.000	PPP not allowed on loans vested to individuals in IL and NJ									
24 Months	104.500	PPP not allowed PA < \$319,777									
12 Months	102.875	Only declining PPP allowed in MS									
No Penalty	102.000	PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH									





### RHINO CES NOO Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS									
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
8.375	2.525	BANK STATEMENT / 1099	≥ 800	(2.625)	(2.625)	(2.375)	(1.875)	(1.625)	(0.750)	0.375	N/A	N/A	
8.500	1.775		780 - 799	(2.625)	(2.625)	(2.375)	(1.875)	(1.625)	(0.625)	0.500	N/A	N/A	
8.625	1.025		760 - 779	(2.125)	(2.125)	(1.875)	(1.375)	(1.125)	0.000	1.250	N/A	N/A	
8.750	0.275		740 - 759	(1.500)	(1.500)	(1.125)	(0.875)	(0.625)	0.625	2.500	N/A	N/A	
8.875	(0.350)		720 - 739	(0.625)	(0.625)	(0.125)	0.250	0.500	1.500	3.750	N/A	N/A	
9.000	(0.975)		700 - 719	0.500	0.500	1.125	1.625	2.125	2.875	5.250	N/A	N/A	
9.125	(1.600)		680 - 699	4.000	4.000	4.750	5.250	5.875	N/A	N/A	N/A	N/A	
9.250	(2.100)		660 - 679	5.750	5.875	6.375	N/A	N/A	N/A	N/A	N/A	N/A	
9.375	(2.600)		P&L ONLY / WVOE	≥ 800	0.500	0.500	0.750	1.375	1.625	2.750	3.750	N/A	N/A
9.500	(2.975)	780 - 799		0.500	0.500	0.750	1.375	1.625	2.875	4.000	N/A	N/A	
9.625	(3.350)	760 - 779		1.000	1.000	1.250	1.875	2.125	3.500	4.750	N/A	N/A	
9.750	(3.725)	740 - 759		1.375	1.375	1.750	2.375	2.625	4.125	6.000	N/A	N/A	
9.875	(4.100)	720 - 739		2.125	2.125	2.625	3.375	3.625	4.875	7.250	N/A	N/A	
10.000	(4.475)	700 - 719		3.375	3.375	4.000	4.750	5.250	N/A	N/A	N/A	N/A	
10.125	(4.850)	680 - 699		5.750	5.750	6.500	7.125	N/A	N/A	N/A	N/A	N/A	
10.250	(5.225)	660 - 679		7.750	7.875	8.375	N/A	N/A	N/A	N/A	N/A	N/A	
10.375	(5.600)	DSCR		≥ 800	0.625	0.625	0.875	1.500	1.750	3.000	4.000	N/A	N/A
10.500	(5.850)		780 - 799	0.625	0.625	0.875	1.500	1.750	3.125	4.250	N/A	N/A	
10.625	(6.100)		760 - 779	1.125	1.125	1.375	2.000	2.250	3.750	5.000	N/A	N/A	
10.750	(6.350)		740 - 759	1.500	1.500	1.875	2.500	2.750	4.375	6.250	N/A	N/A	
10.875	(6.600)		720 - 739	2.375	2.375	2.875	3.625	3.875	5.125	7.500	N/A	N/A	
11.000	(6.850)		700 - 719	3.625	3.625	4.250	5.000	5.500	6.500	N/A	N/A	N/A	
			680 - 699	6.250	6.250	7.000	7.625	8.250	N/A	N/A	N/A	N/A	
			ADDITIONAL PRICE ADJUSTMENT										
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
		12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		10 YR FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A		
		15 YR FIXED	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A		
		20 YR FIXED	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A		
		30 YR FIXED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		30/15 YR BALLOON	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A		
		40/15 YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A		
		\$50,000 - \$75,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A		
		\$75,001 - \$100,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A		
		\$100,001 - \$125,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$125,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$150,001 - \$175,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$175,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$300,001 - \$400,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$400,001 - \$600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		\$600,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
		DTI ≤ 43.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
PREPAY PRICING (HARD)		DTI 43.01% - 45%	0.250	0.250	0.250	0.375	0.375	0.375	0.500	N/A	N/A		
Term	Max	DTI 45.01% - 50%	0.750	0.750	0.750	0.750	0.750	0.750	1.000	N/A	N/A		
No Prepay	100.000	DSCR ≥ 1.50	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A		
12 Months	102.750	DSCR ≥ 1.25 - 1.49	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	N/A		
24 Months	102.750	DSCR ≥ 1.10 - 1.24	0.250	0.250	0.250	0.375	0.375	0.375	0.500	N/A	N/A		
36 Months	102.750	DSCR ≥ 1.00 - 1.09	0.625	0.625	0.625	0.625	0.625	0.625	1.000	N/A	N/A		
48 Months	102.750	WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A	N/A		
60 Months	102.750	2 - 4 UNIT	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A	N/A		
Owner Occ & 2nd Price Max		MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A		
Max Price - 102.75		PREPAYMENT PENALTY											
LOCK EXTENSIONS			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
PER DAY	0.015	NO PREPAYMENT PENALTY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A		
10 DAYS	0.150	12 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A		
20 DAYS	0.300	24 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A		
LOCK PERIODS		36 MONTHS	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	N/A		
30 DAYS	0.000	48 MONTHS	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	N/A	N/A		
45 DAYS	0.250	60 MONTHS	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	(1.875)	N/A	N/A		



08:38 AM  
 Friday, March 27, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

**TIGER CES Alt-doc**

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			Full Doc									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
7.625	0.625											
7.750	(0.075)	780+	(0.875)	(0.875)	(0.875)	(0.375)	(0.375)	0.375	1.000	4.125	6.375	
7.875	(0.750)	760-779	(0.250)	(0.250)	(0.125)	0.375	0.625	1.000	1.875	5.625	7.750	
8.000	(1.425)	740-759	(0.125)	(0.125)	0.000	0.375	0.625	1.500	3.000	7.000	9.250	
8.125	(2.100)	720-739	0.375	0.375	0.500	0.625	1.000	1.750	4.125	8.375	10.125	
8.250	(2.750)	700-719	0.875	0.875	1.125	1.500	2.250	3.375	5.625	9.625	11.750	
8.375	(3.300)	680-699	1.875	1.875	2.250	2.250	4.500	5.625	7.625	11.000	N/A	
8.500	(3.850)	660-679	4.500	4.500	4.875	5.625	6.000	7.250	10.250	N/A	N/A	
8.625	(4.387)		<b>Bank Statement*** (In addition to Full doc LLPA)</b>									
8.750	(4.912)	720+	1.125	1.125	1.125	1.125	1.125	1.125	1.375	1.875	2.000	
8.875	(5.412)	660-719	1.250	1.250	1.250	1.625	1.625	1.625	1.875	2.500	2.750	
9.000	(5.912)		<b>P&amp;L Only*** (In additional to Full doc LLPA)</b>									
9.125	(6.337)	720+	2.125	2.125	2.375	2.625	2.750	3.125	3.250	N/A	N/A	
9.250	(6.737)	660-719	3.125	3.125	3.250	3.375	3.500	3.625	3.875	N/A	N/A	
9.375	(7.112)		<b>ADDITIONAL PRICE ADJUSTMENT</b>									
9.500	(7.512)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
9.625	(7.887)	< 84 MOS (BK/FC/SS/DIL)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	
9.750	(8.262)	15Yr Fixed	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
9.875	(8.637)	20Yr Fixed	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
10.000	(8.887)	25Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.125	(9.137)	Second Home	0.750	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A	
10.250	(9.387)	Investor	1.750	1.750	2.250	2.750	3.375	4.000	4.750	N/A	N/A	
10.375	(9.637)	< \$75,000	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	
10.500	(9.887)	< \$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
10.625	(10.137)	> \$500,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
10.750	(10.387)	Interest Only	1.500	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A	
10.875	(10.637)	2-4 Units	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.750	
11.000	(10.887)	Condo	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.750	
		Non-Warrantable Condo	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	
		DTI > 43	0.250	0.250	0.250	0.250	0.375	0.500	0.625	0.750	0.875	
		DTI > 45	0.375	0.375	0.375	0.375	0.500	0.625	0.875	1.000	1.250	
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750	
<b>NOTES</b>												
Minimum Loan Amount - \$50,000												
Maximum Loan Amount - \$750,000												
Mortgage History - 0X30X12												
Bankruptcy Seasoning - 48 Months												
FC/SS/DIL Seasoning - 48 Months												
Max Price - 101.850												
Min Price - 99.000												
Lock Extension - 5 Days / 0.150 (30 Days Max)												

