



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	1.188	1.316	5.500	1.372	1.499	5.125	0.617	0.727	5.000	1.880	2.004
5.750	0.990	1.126	5.625	0.795	0.923	5.250	0.273	0.396	5.125	1.496	1.620
5.875	0.437	0.573	5.750	0.651	0.787	5.375	(0.080)	0.043	5.250	1.018	1.149
5.990	(0.046)	0.090	5.875	0.163	0.298	5.500	(0.430)	(0.307)	5.375	0.651	0.782
6.000	(0.092)	0.044	6.000	(0.289)	(0.154)	5.625	(0.857)	(0.734)	5.500	0.271	0.402
6.125	(0.557)	(0.422)	6.125	(0.741)	(0.605)	5.750	(1.119)	(0.990)	5.625	(0.081)	0.050
6.250	(1.036)	(0.889)	6.250	(1.113)	(0.965)	5.875	(1.423)	(1.294)	5.750	(0.477)	(0.361)
6.375	(1.492)	(1.344)	6.375	(1.566)	(1.418)	6.000	(1.712)	(1.583)	5.875	(0.836)	(0.719)
6.490	(1.921)	(1.774)	6.500	(1.999)	(1.852)	6.125	(2.152)	(2.023)	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	2.483	2.651	5.625	1.647	1.776	
5.625	1.913	2.081	5.750	0.934	1.058	
5.750	1.464	1.626	5.875	0.537	0.662	
5.875	0.965	1.126	6.000	0.151	0.276	
5.990	0.539	0.700	6.125	(0.193)	(0.068)	
6.000	0.497	0.658	6.250	(0.648)	(0.508)	
6.125	0.082	0.243	6.375	(1.004)	(0.864)	
6.250	(0.567)	(0.399)	6.500	(1.328)	(1.188)	
6.375	(0.971)	(0.803)	6.625	(1.624)	(1.485)	

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



08:35 AM  
 Monday, March 30, 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
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

Rate		30 Yr Fixed		FULL DOC / EXPRESS DOC / 2 YEAR 1099							
FICO/CLTV PRICE ADJUSTMENTS											
6.000	4.045		≤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	3.295	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	2.545	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	1.795	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	1.170	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	0.545	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	0.170	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	(0.205)	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(0.580)										
7.125	(0.955)										
BANK STATEMENTS (12 MONTHS)											
FICO/CLTV PRICE ADJUSTMENTS											
7.250	(1.330)		≤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	(1.580)	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	(1.955)	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	(2.205)	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	(2.455)	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	(2.705)	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(2.955)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(3.205)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(3.455)										
PRICE ADJUSTMENT											
8.375	(3.705)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(3.955)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(4.205)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(4.330)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(4.455)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(4.580)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(4.705)	\$250,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.250	(4.830)	\$500,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	(4.955)	\$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	(5.080)	\$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	(5.205)	\$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	(5.330)	\$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	(5.455)	\$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	4.795	780+	(1.125)	(1.125)	(0.875)	(0.875)	(0.500)	0.125	1.000	4.375	N/A
6.125	3.920	760-779	(1.125)	(1.125)	(0.875)	(0.875)	(0.250)	0.250	1.000	4.875	N/A
6.250	3.170	740-759	(1.125)	(0.875)	(0.875)	(0.750)	0.000	0.500	1.500	5.375	N/A
6.375	2.420	720-739	(0.750)	(0.625)	(0.500)	(0.250)	0.500	1.000	2.250	N/A	N/A
6.500	1.670	700-719	(0.500)	(0.250)	(0.125)	0.000	1.000	1.500	3.250	N/A	N/A
6.625	0.795	680-699	0.000	0.250	0.375	0.500	1.500	2.000	4.750	N/A	N/A
6.750	0.170	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(0.330)	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	(0.830)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(1.205)										
			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%
7.250	(1.580)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.375	(1.830)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(2.330)	DSCR 0.75 - 0.89	0.625	0.625	0.750	1.125	2.000	2.250	N/A	N/A	N/A
7.625	(2.705)	DSCR 0.90 - 0.99	0.000	0.000	0.250	0.375	0.375	0.750	N/A	N/A	N/A
7.750	(3.080)	DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
7.875	(3.455)	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
8.000	(3.705)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(3.955)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(4.205)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(4.455)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(4.705)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(4.955)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.750	(5.205)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.875	(5.330)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
9.000	(5.455)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
9.125	(5.580)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.250	(5.705)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(5.830)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(5.955)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(6.080)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(6.205)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A
		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								
			≤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		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
45 DAYS	0.150	60 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 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	



08:35 AM  
 Monday, March 30, 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	4.143	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875
6.125	3.393	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125
6.250	2.643	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750
6.375	1.893	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	1.175	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA
6.625	0.550	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.500	3.250	NA	NA
6.750	0.018	ADDITIONAL PRICE ADJUSTMENT									
6.875	(0.513)		≤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	(1.012)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.125	(1.481)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250	(1.919)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.375	(2.356)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
7.500	(2.699)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(3.043)	\$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	(3.387)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
7.875	(3.669)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.000	(3.919)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
8.125	(4.169)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
8.250	(4.419)	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		0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
<b>LOCK EXTENSIONS</b>		NO PREPAYMENT PENALTY	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
5 DAYS	0.050	12 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
Max Extension: Up to 30 days		24 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Owner Occ & 2nd Price Max		36 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
Max Price - 101.000		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
Min Price - 99.500		60 MONTHS							N/A	N/A	N/A
<b>NOO PRICE MAXIMIUMS</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 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%
6.000	4.518	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	3.000
6.125	3.768	760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.375
6.250	3.018	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	4.250
6.375	2.268	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	1.550	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	8.000
6.625	0.925	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.500	3.250	8.000	9.000
6.750	0.362	660-679	0.250	0.500	1.000	1.625	2.625	3.375	4.500	NA	NA
6.875	(0.200)	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.000	(0.731)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.125	(1.231)	<b>Alt-Doc: Additional Adjustment (Income Type)</b>									
7.250	(1.700)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
7.375	(2.168)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
7.500	(2.543)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
7.625	(2.918)	12 MONTHS P&L	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA
7.750	(3.262)	24 MONTHS P&L	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA
7.875	(3.544)	<b>PRICE ADJUSTMENT</b>									
8.000	(3.794)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.125	(4.044)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
8.250	(4.294)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
8.375	(4.544)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	(4.794)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
8.625	(5.044)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
8.750	(5.294)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
8.875	(5.481)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.000	(5.669)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.125	(5.856)	\$3,000,001 - \$3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		\$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 700 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	NA	NA
		CASHOUT < 700 FICO	0.375	0.375	0.500	0.750	0.875	1.500	2.000	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	NA
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	2.000	3.000	NA
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	1.000	NA
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
		MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		40 YEAR AMORTIZATION	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.500	2.000
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
		<b>HOUSING HISTORY &amp; EVENTS</b>									
			≤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	0.375	0.375	0.375	0.375	0.375	0.375	0.500	1.000	3.000
		0X60X12	0.875	0.875	0.875	0.875	0.875	1.125	1.125	NA	NA
		0X90X12	1.250	1.250	1.250	1.250	1.500	NA	NA	NA	NA
		≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		24 - 35 Mos (BK/FC/SS/DIL)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA
		12 - 23 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	NA
		<b>LOCK PERIODS</b>									
30 DAYS	0.000										
45 DAYS	0.150										
		<b>PREPAYMENT PENALTY TERMS</b>									
			≤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%
		NO PREPAYMENT PENALTY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
		Max Extension: Up to 30 days	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
		Owner Occ & 2nd Price Max	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
		Max Price - 102.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		Min Price - 99.500	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
		NOO PRICE MAXIMUMS	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
		No Penalty	102.000								
		<b>NOTES</b>									
		12 Months	102.875	Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI							
		24 Months	103.000	PPP not allowed on loans vested to individuals in IL and NJ							
		36 Months	103.000	PPP not allowed PA < \$319,777							
		48 Months	103.000	Only declining PPP allowed in MS							
		60 Months	103.000	PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH							



### 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	4.712	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	N/A	N/A	
6.125	3.712	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	N/A	N/A	
6.250	2.712	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	N/A	N/A	
6.375	1.962	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A	
6.500	1.275	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A	
6.625	0.587	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	(0.725)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.000	(1.350)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.125	(1.975)	ADDITIONAL PRICE ADJUSTMENT										
7.250	(2.600)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
7.375	(3.225)	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	(3.850)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A	
7.625	(4.382)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A	
7.750	(4.819)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A	
7.875	(5.257)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
8.000	(5.694)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.125	(6.069)	\$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	(6.444)	\$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	(6.819)	\$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	(7.194)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A	
8.625	(7.569)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A	
8.750	(7.882)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A	
8.875	(8.194)	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	(8.507)	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	(8.757)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A	
9.250	(9.007)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	2.000	NA	N/A	N/A	
9.375	(9.257)	2 - 4 UNIT	0.500	0.500	0.500	0.500	0.750	1.000	NA	N/A	N/A	
9.500	(9.507)	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												
<b>LOCK PERIODS</b>			≤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	
<b>LOCK EXTENSIONS</b>												
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	
<b>PPP PRICE MAXIMUMS</b>		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	<b>NOTES</b>										
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	2.275	BANK STATEMENT / 1099	≥ 800	(2.625)	(2.625)	(2.375)	(1.875)	(1.625)	(0.750)	0.375	N/A	N/A	
8.500	1.525		780 - 799	(2.625)	(2.625)	(2.375)	(1.875)	(1.625)	(0.625)	0.500	N/A	N/A	
8.625	0.775		760 - 779	(2.125)	(2.125)	(1.875)	(1.375)	(1.125)	0.000	1.250	N/A	N/A	
8.750	0.025		740 - 759	(1.500)	(1.500)	(1.125)	(0.875)	(0.625)	0.625	2.500	N/A	N/A	
8.875	(0.600)		720 - 739	(0.625)	(0.625)	(0.125)	0.250	0.500	1.500	3.750	N/A	N/A	
9.000	(1.225)		700 - 719	0.500	0.500	1.125	1.625	2.125	2.875	5.250	N/A	N/A	
9.125	(1.850)		680 - 699	4.000	4.000	4.750	5.250	5.875	N/A	N/A	N/A	N/A	
9.250	(2.350)		660 - 679	5.750	5.875	6.375	N/A	N/A	N/A	N/A	N/A	N/A	
9.375	(2.850)	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	(3.225)		780 - 799	0.500	0.500	0.750	1.375	1.625	2.875	4.000	N/A	N/A	
9.625	(3.600)		760 - 779	1.000	1.000	1.250	1.875	2.125	3.500	4.750	N/A	N/A	
9.750	(3.975)		740 - 759	1.375	1.375	1.750	2.375	2.625	4.125	6.000	N/A	N/A	
9.875	(4.350)		720 - 739	2.125	2.125	2.625	3.375	3.625	4.875	7.250	N/A	N/A	
10.000	(4.725)		700 - 719	3.375	3.375	4.000	4.750	5.250	N/A	N/A	N/A	N/A	
10.125	(5.100)		680 - 699	5.750	5.750	6.500	7.125	N/A	N/A	N/A	N/A	N/A	
10.250	(5.475)		660 - 679	7.750	7.875	8.375	N/A	N/A	N/A	N/A	N/A	N/A	
10.375	(5.850)	DSCR	≥ 800	0.625	0.625	0.875	1.500	1.750	3.000	4.000	N/A	N/A	
10.500	(6.100)		780 - 799	0.625	0.625	0.875	1.500	1.750	3.125	4.250	N/A	N/A	
10.625	(6.350)		760 - 779	1.125	1.125	1.375	2.000	2.250	3.750	5.000	N/A	N/A	
10.750	(6.600)		740 - 759	1.500	1.500	1.875	2.500	2.750	4.375	6.250	N/A	N/A	
10.875	(6.850)		720 - 739	2.375	2.375	2.875	3.625	3.875	5.125	7.500	N/A	N/A	
11.000	(7.100)		700 - 719	3.625	3.625	4.250	5.000	5.500	6.500	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)													
Term	Max	DTI 43.01% - 45%		0.250	0.250	0.250	0.375	0.375	0.375	0.500	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	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)	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	



08:35 AM  
 Monday, March 30, 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)		Bank Statement*** (In addition to Full doc LLPA)									
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)		P&L Only*** (In additional to Full doc LLPA)									
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)		ADDITIONAL PRICE ADJUSTMENT									
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)												



### TIGER CES 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%
8.750	0.700	800+	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.250	N/A	N/A
8.875	0.075	780 - 799	(0.500)	(0.500)	0.000	0.500	1.250	2.375	3.375	N/A	N/A
9.000	(0.425)	760 - 779	0.000	0.000	0.500	1.125	1.625	2.375	3.750	N/A	N/A
9.125	(0.950)	740 - 759	0.500	0.500	1.250	1.500	2.000	2.750	4.750	N/A	N/A
9.250	(1.450)	720 - 739	1.250	1.250	2.000	2.375	2.750	3.500	6.500	N/A	N/A
9.375	(1.950)	700 - 719	2.750	2.750	3.250	3.750	4.000	4.875	N/A	N/A	N/A
9.500	(2.475)	680 - 699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
9.625	(2.975)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(3.350)										
		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%
10.000	(4.175)	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
10.125	(4.425)	DSCR 1.15 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(4.675)	DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
10.375	(4.925)	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(5.175)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(5.425)	< 100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(5.675)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(5.925)	> 350,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(6.175)	> 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2-4 Units	0.750	0.750	0.750	0.750	1.000	1.000	N/A	N/A	N/A
		Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Non-Warrantable	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	0.250	N/A	N/A
		PREPAYMENT PENALTY TERMS									
			≤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%
		5 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		4 Year	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
		3 Year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
		2 Year	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
		1 Year	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A
		No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
		NOTES									
		Minimum Loan Amount - \$75,000									
		Maximum Loan Amount - \$500,000									
		Mortgage History - 0X30X12									
		Bankruptcy Seasoning - 48 Months									
		FC/SS/DIL Seasoning - 48 Months									
		Max Price - 101.00									
		Min Price - 100.00									
		Lock Extension - 5 Days / 0.150 (30 Days Max)									
		Program and rates are subject to change without notice. Not available in all states. Terms subject to qualification.									
		Disclosures & Licenses: www.realtpo.com									
		Real TPO, LLC. All rights reserved.									
		NMLS Consumer Access: <a href="http://nmlsconsumeraccess.org/">http://nmlsconsumeraccess.org/</a> NMLS #2667102									
PREPAY PRICING											
60 Months	102.000										
48 Months	101.500										
36 Months	101.000										
24 Months	101.000										
12 Months	100.500										
No Prepay	100.000										