



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	0.414	0.465	5.500	0.553	0.605	5.125	0.450	0.512	5.000	1.084	1.146
5.750	0.183	0.266	5.625	0.015	0.066	5.250	0.062	0.125	5.125	0.709	0.771
5.875	(0.379)	(0.296)	5.750	(0.155)	(0.072)	5.375	(0.291)	(0.229)	5.250	0.361	0.423
5.990	(0.864)	(0.781)	5.875	(0.655)	(0.572)	5.500	(0.646)	(0.584)	5.375	(0.007)	0.055
6.000	(0.910)	(0.827)	6.000	(1.114)	(1.031)	5.625	(1.065)	(1.003)	5.500	(0.365)	(0.302)
6.125	(1.375)	(1.292)	6.125	(1.564)	(1.481)	5.750	(1.276)	(1.214)	5.625	(0.705)	(0.642)
6.250	(1.540)	(1.453)	6.250	(1.634)	(1.547)	5.875	(1.575)	(1.513)	5.750	(1.129)	(1.051)
6.375	(2.002)	(1.915)	6.375	(2.086)	(1.999)	6.000	(1.897)	(1.819)	5.875	(1.465)	(1.386)
6.490	(2.408)	(2.321)	6.500	(2.510)	(2.423)	6.125	(2.296)	(2.234)	6.000	(1.785)	(1.707)

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	1.389	1.480	5.625	1.488	1.551	
5.625	0.859	0.950	5.750	0.619	0.697	
5.750	1.482	1.591	5.875	0.234	0.313	
5.875	0.969	1.078	6.000	(0.132)	(0.054)	
5.990	0.536	0.645	6.125	(0.455)	(0.376)	
6.000	0.494	0.603	6.250	(0.706)	(0.638)	
6.125	0.078	0.187	6.375	(1.007)	(0.952)	
6.250	(0.421)	(0.313)	6.500	(1.321)	(1.267)	
6.375	(0.831)	(0.724)	6.625	(1.603)	(1.549)	

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



09:00 AM
 Friday, April 24, 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

FULL DOC / EXPRESS DOC / 2 YEAR 1099											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
6.000	3.170		≤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	2.420	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	1.670	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	0.920	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	0.295	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	(0.330)	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	(0.705)	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	(1.080)	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(1.455)										
7.125	(1.830)										
BANK STATEMENTS (12 MONTHS)											
FICO/CLTV PRICE ADJUSTMENTS											
7.250	(2.205)		≤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	(2.455)	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	(2.830)	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	(3.080)	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	(3.330)	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	(3.580)	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(3.830)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(4.080)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(4.330)										
PRICE ADJUSTMENT											
8.375	(4.580)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(4.830)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(5.080)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(5.205)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(5.330)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(5.455)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(5.580)	\$250,001 - \$500,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.250	(5.705)	\$500,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.375	(5.830)	\$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	(5.955)	\$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	(6.080)	\$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	(6.205)	\$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	(6.330)	\$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 ¹	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 ^{1,2}	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT ³	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		12 MONTH CPA P&L ¹	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L ¹	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
		WVOE ¹	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	4.045	780+	(1.125)	(1.125)	(0.875)	(0.875)	(0.500)	0.125	1.000	4.375	N/A
6.125	3.170	760 - 779	(1.125)	(1.125)	(0.875)	(0.875)	(0.250)	0.250	1.000	4.875	N/A
6.250	2.420	740-759	(1.125)	(0.875)	(0.875)	(0.750)	0.000	0.500	1.500	5.375	N/A
6.375	1.670	720-739	(0.750)	(0.625)	(0.500)	(0.250)	0.500	1.000	2.250	N/A	N/A
6.500	0.920	700-719	(0.500)	(0.250)	(0.125)	0.000	1.000	1.500	3.250	N/A	N/A
6.625	0.045	680-699	0.000	0.250	0.375	0.500	1.500	2.000	4.750	N/A	N/A
6.750	(0.580)	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(1.080)	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	(1.580)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(1.955)										
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	(2.330)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.375	(2.580)										
7.500	(3.080)	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	(3.455)	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	(3.830)	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	(4.205)	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	(4.455)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(4.705)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(4.955)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(5.205)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(5.455)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(5.705)	\$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	(5.955)	\$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	(6.080)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
9.000	(6.205)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
9.125	(6.330)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.250	(6.455)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(6.580)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(6.705)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(6.830)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(6.955)	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								
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										
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
LOCK EXTENSIONS											
		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
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											



09:00 AM
 Friday, April 24, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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	1.633	780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	1.875	3.250
6.375	0.945	760 -779	(1.000)	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250	2.000	3.375
6.500	0.258	740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	2.750	4.000
6.625	(0.367)	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.250	4.500
6.750	(0.992)	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.375	1.125	1.750	4.375	5.750
6.875	(1.492)	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.000	(1.992)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.125	(2.492)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.250	(2.867)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.375	(3.242)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.500	(3.555)										
			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	(3.867)										
7.750	(4.180)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.875	(4.430)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(4.680)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(4.930)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(5.180)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.375	(5.430)	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	(5.680)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(5.930)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
8.750	(6.180)	\$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	(6.305)	\$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	(6.430)	\$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	(6.555)	\$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	(6.680)	\$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	(6.805)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(6.930)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(7.055)	ITIN	2.000	2.250	2.250	2.250	2.500	2.500	N/A	N/A	N/A
9.750	(7.180)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.875	(7.305)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.000	(7.430)	CASHOUT	0.375	0.375	0.625	0.625	0.875	1.125	1.375	N/A	N/A
10.125	(7.555)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	(7.680)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.375	(7.805)	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										
45 DAYS	0.150	1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS											
5 DAYS	0.150	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
		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	N/A	N/A
NOTES											
		Max Price - 102.000	12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	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



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	1.315	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.375	1.625	2.875	N/A	
6.375	0.690	760-779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.375	1.625	3.000	N/A	
6.500	0.002	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.500	1.750	3.250	N/A	
6.625	(0.623)	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	2.375	3.500	N/A	
6.750	(1.248)	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	4.000	N/A	N/A	
6.875	(1.873)	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	5.375	N/A	N/A	
7.000	(2.498)	660-679	0.125	0.500	1.000	1.875	3.000	4.500	7.250	N/A	N/A	
7.125	(3.123)	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A	
7.250	(3.623)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A	
7.375	(4.061)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A	
7.500	(4.436)											
		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	(4.811)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
7.750	(5.123)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
7.875	(5.436)	DSCR ≥ 0.75 - 0.99	0.375	0.375	0.375	0.875	1.500	2.500	N/A	N/A	N/A	
8.000	(5.748)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A	
8.125	(6.061)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A	
8.250	(6.342)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
8.375	(6.592)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.500	(6.842)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.625	(7.092)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A	
8.750	(7.342)	\$2,000,001 - \$3,000,000	0.500	0.500	0.875	0.875	N/A	N/A	N/A	N/A	N/A	
8.875	(7.467)	\$3,000,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.000	(7.592)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.125	(7.717)	FOREIGN NATIONAL	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	
9.250	(7.842)	ITIN	2.000	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A	
9.375	(7.967)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
9.500	(8.092)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.625	(8.217)	CASHOUT	0.375	0.375	0.500	0.500	1.000	1.375	N/A	N/A	N/A	
9.750	(8.342)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A	
9.875	(8.467)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	
10.000	(8.592)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
10.125	(8.717)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A	
10.250	(8.842)	MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
10.375	(8.967)	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	
		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	



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	3.325	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875
6.125	2.575	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125
6.250	1.807	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750
6.375	1.182	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	0.619	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA
6.625	0.057	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.500	3.250	NA	NA
6.750	(0.442)	ADDITIONAL PRICE ADJUSTMENT									
6.875	(0.911)		≤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	(1.449)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.125	(1.917)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250	(2.292)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.375	(2.667)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
7.500	(2.980)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(3.261)	\$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	(3.511)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
7.875	(3.793)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.000	(4.011)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	N/A	N/A
		CASHOUT < 720 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
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										
LOCK EXTENSIONS		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
NOO PRICE MAXIMIUMS		NOTES									
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	3.838	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	3.000
6.125	3.088	760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.375
6.250	2.320	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	4.250
6.375	1.695	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	1.132	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	8.000
6.625	0.570	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.500	3.250	8.000	9.000
6.750	0.039	660-679	0.250	0.500	1.000	1.625	2.625	3.375	4.500	NA	NA
6.875	(0.461)	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.000	(1.030)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.125	(1.498)	Alt-Doc: Additional Adjustment (Income Type)									
7.250	(1.873)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
7.375	(2.248)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.375
7.500	(2.592)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
7.625	(2.905)	12 MONTHS P&L	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA
7.750	(3.155)	24 MONTHS P&L	0.375	0.375	0.375	0.375	0.375	0.500	0.625	NA	NA
7.875	(3.405)	PRICE ADJUSTMENT									
8.000	(3.655)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.125	(3.905)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
8.250	(4.155)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
8.375	(4.405)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	(4.655)	\$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	(4.874)	\$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	(5.093)	\$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	(5.312)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
		\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
		\$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
		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	0.375	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
		LOCK PERIODS									
30 DAYS	0.000										
45 DAYS	0.150										
		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 DAYS	0.050	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	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	0.375	N/A
Max Price - 102.500		36 MONTHS	0.000	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)	(0.375)	N/A
NOO PRICE MAXIMUMS		60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
No Penalty	102.000	NOTES									
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									



09:00 AM
 Friday, April 24, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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	3.575	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	N/A	N/A
6.125	2.857	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	N/A	N/A
6.250	2.170	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	N/A	N/A
6.375	1.482	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
6.500	0.795	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
6.625	0.170	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
6.750	(0.455)	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
6.875	(1.080)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.000	(1.705)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.125	(2.330)	ADDITIONAL PRICE ADJUSTMENT									
7.250	(2.955)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
7.375	(3.487)	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	(3.924)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
7.625	(4.362)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
7.750	(4.799)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
7.875	(5.174)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.000	(5.549)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.125	(5.924)	\$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	(6.299)	\$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	(6.674)	\$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	(6.987)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
8.625	(7.299)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
8.750	(7.612)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
8.875	(7.862)	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	(8.112)	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	(8.362)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
9.250	(8.612)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	2.000	NA	N/A	N/A
		2 - 4 UNIT	0.500	0.500	0.500	0.500	0.750	1.000	NA	N/A	N/A
		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%
8.750	(1.100)	BANK STATEMENT / 1099	≥ 800	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.875	1.750	N/A	N/A
8.875	(1.725)		780 - 799	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	1.000	1.875	N/A	N/A
9.000	(2.350)		760 - 779	(0.500)	(0.500)	(0.250)	0.125	0.375	1.625	2.625	N/A	N/A
9.125	(2.975)		740 - 759	(0.125)	(0.125)	0.250	0.625	0.875	2.250	3.875	N/A	N/A
9.250	(3.475)		720 - 739	0.500	0.500	1.000	1.500	1.750	2.875	5.000	N/A	N/A
9.375	(3.975)		700 - 719	1.625	1.625	2.250	2.875	3.375	4.250	N/A	N/A	N/A
9.500	(4.350)		680 - 699	4.125	4.125	4.875	5.375	6.000	N/A	N/A	N/A	N/A
9.625	(4.725)		660 - 679	5.875	6.000	6.500	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(5.100)	P&L ONLY / WVOE	≥ 800	0.500	0.500	0.750	1.375	1.625	2.750	3.750	N/A	N/A
9.875	(5.475)		780 - 799	0.500	0.500	0.750	1.375	1.625	2.875	4.000	N/A	N/A
10.000	(5.850)		760 - 779	1.000	1.000	1.250	1.875	2.125	3.500	4.750	N/A	N/A
10.125	(6.225)		740 - 759	1.375	1.375	1.750	2.375	2.625	4.125	6.000	N/A	N/A
10.250	(6.600)		720 - 739	2.125	2.125	2.625	3.375	3.625	4.875	7.250	N/A	N/A
10.375	(6.975)		700 - 719	3.375	3.375	4.000	4.750	5.250	N/A	N/A	N/A	N/A
10.500	(7.225)		680 - 699	5.875	5.875	6.625	7.250	N/A	N/A	N/A	N/A	N/A
10.625	(7.475)		660 - 679	7.875	8.000	8.500	N/A	N/A	N/A	N/A	N/A	N/A
10.750	(7.725)	DSCR	≥ 800	0.625	0.625	0.875	1.500	1.750	3.000	4.000	N/A	N/A
			780 - 799	0.625	0.625	0.875	1.500	1.750	3.125	4.250	N/A	N/A
			760 - 779	1.125	1.125	1.375	2.000	2.250	3.750	5.000	N/A	N/A
			740 - 759	1.500	1.500	1.875	2.500	2.750	4.375	6.250	N/A	N/A
			720 - 739	2.375	2.375	2.875	3.625	3.875	5.125	7.500	N/A	N/A
			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	DTI 45.01% - 50%	0.750	0.750	0.750	0.750	0.750	0.750	1.000	N/A	N/A	
12 Months	102.750	DSCR ≥ 1.50	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
24 Months	102.750	DSCR ≥ 1.25 - 1.49	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
36 Months	102.750	DSCR ≥ 1.10 - 1.24	0.000	0.000	0.000	0.000	0.000	0.125	0.125	N/A	N/A	
48 Months	102.750	DSCR ≥ 1.00 - 1.09	0.375	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	
60 Months	102.750	WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A	N/A	
		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										
			≤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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
		12 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
		24 MONTHS	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
		36 MONTHS	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	N/A	N/A	
		48 MONTHS	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A	N/A	
		60 MONTHS	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	
LOCK PERIODS												
30 DAYS	0.000	48 MONTHS	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A	N/A	
45 DAYS	0.250	60 MONTHS	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	



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	(0.075)											
7.750	(0.775)	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.000	6.375	
7.875	(1.450)	760-779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.500	7.750	
8.000	(2.125)	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	2.750	6.750	9.250	
8.125	(2.800)	720-739	N/A	0.375	0.500	0.625	1.000	1.750	3.875	8.000	10.125	
8.250	(3.425)	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.000	9.000	N/A	
8.375	(3.975)	680-699	N/A	1.875	2.250	2.250	4.500	5.000	5.750	N/A	N/A	
8.500	(4.525)	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.625	(5.062)		Bank Statement*** (In addition to Full doc LLPA)									
8.750	(5.562)	720+	1.125	1.125	1.125	1.125	1.125	1.125	1.375	1.875	2.000	
8.875	(6.062)	660-719	1.250	1.250	1.250	1.625	1.625	1.625	1.875	2.500	2.750	
9.000	(6.562)		P&L Only*** (In additional to Full doc LLPA)									
9.125	(6.987)	720+	2.125	2.125	2.375	2.625	2.750	3.125	3.250	N/A	N/A	
9.250	(7.387)	660-719	3.125	3.125	3.250	3.375	3.500	3.625	3.875	N/A	N/A	
9.375	(7.762)		ADDITIONAL PRICE ADJUSTMENT									
9.500	(8.162)		≤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	(8.537)	< 84 MOS (BK/FC/SS/DIL)	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.750	(8.912)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
9.875	(9.287)	20Yr Fixed	N/A	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
10.000	(9.537)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.125	(9.787)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	N/A	N/A	N/A	
10.250	(10.037)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	N/A	N/A	N/A	
10.375	(10.287)	< \$75,000	N/A	0.250	0.250	0.250	0.250	0.250	0.250	0.500	1.000	
10.500	(10.537)	< \$100,000	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.625	(10.787)	< \$250,000	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.750	(11.037)	Cash Out	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.875	(11.287)	2-4 Units	N/A	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
11.000	(11.537)	Condo	N/A	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.500	
		Non-Warrantable Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		DTI > 43	N/A	0.250	0.250	0.375	0.375	0.375	0.375	0.625	0.750	
		DTI > 45	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	
		State (FL / TX)	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750	
NOTES												
Minimum Loan Amount - \$50,000												
Maximum Loan Amount - \$500,000												
Mortgage History - 0X30X12												
Bankruptcy Seasoning - 84 Months												
FC/SS/DIL Seasoning - 84 Months												
Max Price - 101.850												
Min Price - 99.000												
Lock Extension - 5 Days / 0.125(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	(0.450)	800+	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.250	N/A	N/A
8.875	(1.075)	780 - 799	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.375	N/A	N/A
9.000	(1.575)	760 - 779	0.000	0.000	0.500	1.125	1.625	2.375	3.750	N/A	N/A
9.125	(2.100)	740 - 759	0.500	0.500	1.250	1.500	2.000	2.750	4.750	N/A	N/A
9.250	(2.600)	720 - 739	1.250	1.250	2.000	2.375	2.750	3.500	6.500	N/A	N/A
9.375	(3.100)	700 - 719	2.750	2.750	3.250	3.750	4.000	4.875	N/A	N/A	N/A
9.500	(3.625)	680 - 699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
9.625	(4.125)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(4.500)										
			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	(5.325)	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
10.125	(5.575)	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	(5.825)	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	(6.075)	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(6.325)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(6.575)	< 100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(6.825)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(7.075)	> 350,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(7.325)	> 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								
PREPAY PRICING											
			Max Price - 101.00								
			Min Price - 100.00								
60 Months	102.000		Lock Extension - 5 Days / 0.125 (30 Days Max)								
48 Months	101.500		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: http://nmlsconsumeraccess.org/ NMLS #2667102								
36 Months	101.000										
24 Months	101.000										
12 Months	100.500										
No Prepay	100.000										