



12:31 PM
 Friday, February 13, 2026
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 Lock Desk hours : 9AM - 4PM PST

Rev. 02/03/2026

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

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JUNGLE Portfolio

INFORMATION / REQUIREMENTS

QUALIFYING RATIO	DTI ≤ 43%	
MINIMUM FICO	680 with price and LTV adjustment. Minimum 2 scores required. Lower of the 2 or middle of 3 scores for each borrower.	
TRADELINES	Two (2) tradelines in good standing seasoned for at least 12 months.	
ADVERSE CREDIT EVENT	Foreclosure - 4 years	
	Charge off of a mortgage account or Short Sale - 2 years	
	Bankruptcy - 4 years	
	Judgements, Collections, Charge offs - Seasoning not required but must be paid prior to or at closing if amount is greater than \$250	
APPRAISAL REQUIREMENT	Loan amount ≤ \$1.5MM: One (1) full appraisal and one automated valuation model (AVM) or desk review.	
	Loan amount > \$1.5MM: Two (2) full appraisal reports required	
	AVM/CDA must support value within 10% of the appraised value	
	Rural: Maximum 10 acres Transferred appraisal not acceptable	
ASSET DOCUMENTS	One (1) month Bank Statement	
	Large deposits must be sourced if greater than 50% of qualifying monthly income	
	Large deposits from business account that are not normal to daily business activity must be documented and verified	
	When using business assets for closing cost, only the corresponding ownership percentage of the assets may be used.	
	IRA/401K: May use up to 70%	
RATE & TERM REFINANCE	VOD (Verification of Deposit) may be used in lieu of bank statement. Average balance from the VOD must be used.	
	Subject property cannot be listed for sale and listing must be withdrawn prior to the application date.	
	Cash back to be the lesser of \$2000 or 2% of the loan amount	
	No seasoning required for appraised value	
CASH-OUT REFINANCE	At least one borrower on the new loan must currently be on title of the subject property at the time of initial application.	
	Existing first mortgage being paid off through the transaction must be seasoned for 12 months of the note date.	
	One borrower must have been on title for at least 6 months prior to disbursement of the new loan	
	Subject property cannot be listed for sale and listing must be withdrawn prior to the application date.	
	Ownership must be transferred out of an LLC or other entity and into the name of the individual borrower(s) prior to initial application	
GIFT	If subject property is vested as an entity, 6 months title seasoning may be satisfied if the borrower is majority shareholder/owner of the entity.	
	Gift is not allowed for investment and Foreign National borrowers	
	Acceptable donor: Spouse, Child, Parent, Sibling, Grandparent, Aunt, Uncle, Cousin, Domestic Partner, Fiancee, Fiance.	
	Gift from a trust account is not acceptable	
HOUSING HISTORY	0X30X12; OR 2X30X24; OR 1X60X24	
CREDIT HISTORY	Installment/Revolving (Open accounts only): 3X30X12; OR 4X30X24; OR 1X60X24	
SALARIED BORROWERS	All applicants must have two years of verified employment. If the applicant has not been at their current job for 2 years, verification of previous employment must be obtained to cover a full 2 year period	
	WVOE (FNMA Form 1005) must contain Dates of Employment, Position, Prospect of continued employment, Pay type, amount and frequency.	
	Verbal Verification of Employment within 10 days of closing	
SELF-EMPLOYED BORROWERS	Business License covering 2 years of operations	
	Self prepared P&L (Profit & Loss) statement	
	<ul style="list-style-type: none"> If the nature of business does not require a business license, borrower LOE explaining nature of business + CPA prepared P&L can be provided in lieu of business license 	
	Schedule C and 1099 SE borrowers can utilize third party verifiable licenses (e.g. realtor, insurance agent, broker, etc)	
	Current YTD Profit & Loss statement required for applications after July 1st.	
FOREIGN NATIONAL	CPA letter to include the following	
	<ul style="list-style-type: none"> Must be prepared by a CPA, EA or CTEC Verifying business ownership the past 2 years Business name and address If business funds are used, CPA or tax preparer must state "use of business funds will not have a negative impact on the business". 	
	PREPAYMENT PENALTY	None
	QUALIFYING RATE	Introductory or fully indexed interest rate (index + margin) whichever is higher
	RESERVES	<ul style="list-style-type: none"> Index: 30 Day SOFR
Primary: 3 Months PITIA if < \$2MM; 6 Months PITIA if ≥ \$2MM Second Home / Investment: 6 Months PITIA		
FOREIGN NATIONAL	Copy of unexpired passport, valid VISA or proof of ESTA Approval (for borrowers on VISA Waiver Program)	
	F1/F2 Visas are not eligible	
	Borrower must have a U.S. address on application	
	Foreign assets (downpayment, closing costs, and reserves) must be transferred to a U.S. account prior to approval.	
	Credit Report to be pulled to check if there are any negative credit history. Fico score not required	
	Reserves: 12 Months PITIA (1% above note rate for 5/6) and Maximum DTI Ratio: 38%	
	Self-employed business and Foreign CPA license are to be independently verified (Via business search, Google, government or State issue document)	
	All documents must be translated by a certified translator	
ACH required		
ASSET VERIFICATION (must be in U.S. banking institutions)		
ELIGIBLE STATES	CA, TX, NV	