



| 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                   | 1.938   | 1.975   | 5.500       | 2.053   | 2.090   | 5.125       | 1.163   | 1.210   | 5.000       | 1.800   | 1.847   |
| 5.750                   | 1.507   | 1.559   | 5.625       | 1.516   | 1.553   | 5.250       | 0.778   | 0.825   | 5.125       | 1.430   | 1.477   |
| 5.875                   | 0.862   | 0.914   | 5.750       | 1.158   | 1.209   | 5.375       | 0.414   | 0.461   | 5.250       | 0.999   | 1.038   |
| 5.990                   | 0.366   | 0.418   | 5.875       | 0.586   | 0.638   | 5.500       | 0.067   | 0.114   | 5.375       | 0.615   | 0.654   |
| 6.000                   | 0.319   | 0.370   | 6.000       | 0.104   | 0.155   | 5.625       | (0.368) | (0.322) | 5.500       | 0.262   | 0.301   |
| 6.125                   | (0.189) | (0.138) | 6.125       | (0.360) | (0.309) | 5.750       | (0.650) | (0.611) | 5.625       | (0.076) | (0.037) |
| 6.250                   | (0.690) | (0.609) | 6.250       | (0.780) | (0.700) | 5.875       | (0.970) | (0.931) | 5.750       | (0.483) | (0.436) |
| 6.375                   | (1.215) | (1.134) | 6.375       | (1.267) | (1.186) | 6.000       | (1.286) | (1.239) | 5.875       | (0.825) | (0.778) |
| 6.490                   | (1.602) | (1.521) | 6.500       | (1.668) | (1.588) | 6.125       | (1.703) | (1.664) | 6.000       | (1.153) | (1.106) |

| HIGH BALANCE FIXED       |         |         |                          |         |         |
|--------------------------|---------|---------|--------------------------|---------|---------|
| 30 YR FIXED HIGH BALANCE |         |         | 15 YR FIXED HIGH BALANCE |         |         |
| RATE                     | 15 DAYS | 30 DAYS | RATE                     | 15 DAYS | 30 DAYS |
| 5.500                    | 2.990   | 3.066   | 5.625                    | 1.915   | 1.955   |
| 5.625                    | 2.423   | 2.500   | 5.750                    | 1.070   | 1.117   |
| 5.750                    | 2.846   | 2.924   | 5.875                    | 0.664   | 0.711   |
| 5.875                    | 2.250   | 2.327   | 6.000                    | 0.288   | 0.335   |
| 5.990                    | 1.806   | 1.883   | 6.125                    | (0.035) | 0.012   |
| 6.000                    | 1.763   | 1.840   | 6.250                    | (0.381) | (0.358) |
| 6.125                    | 1.304   | 1.381   | 6.375                    | (0.705) | (0.681) |
| 6.250                    | 0.470   | 0.571   | 6.500                    | (1.032) | (1.009) |
| 6.375                    | (0.002) | 0.099   | 6.625                    | (1.329) | (1.306) |

**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

| 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   |



08:53 AM  
 Wednesday, May 13, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com  
 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%        |
|  | ≤ \$2,000,000             | 65%        |
| CONDO  | \$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                         |         | FULL DOC / EXPRESS DOC / 2 YEAR 1099                        |           |           |           |           |           |           |           |             |           |
| 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                        | 3.670   |   |           |           |           |           |           |           |           |             |           |
| 6.125                        | 2.920   | 780+  | (0.875)   | (0.875)   | (0.750)   | (0.625)   | (0.500)   | (0.375)   | (0.125)   | 1.750 5.750 |           |
| 6.250                        | 2.170   | 760-779   | (0.875)   | (0.875)   | (0.625)   | (0.625)   | (0.500)   | (0.375)   | 0.000     | 1.875 5.750 |           |
| 6.375                        | 1.420   | 740-759   | (0.750)   | (0.750)   | (0.500)   | (0.500)   | (0.250)   | (0.125)   | 0.125     | 2.250 6.125 |           |
| 6.500                        | 0.795   | 720-739   | (0.375)   | (0.375)   | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.500     | 2.750 6.250 |           |
| 6.625                        | 0.170   | 700-719   | (0.250)   | (0.250)   | 0.000     | 0.000     | 0.125     | 0.625     | 1.000     | 3.625 7.125 |           |
| 6.750                        | (0.205) | 680-699   | (0.125)   | 0.000     | 0.125     | 0.375     | 0.875     | 2.000     | 2.125     | 4.375 N/A   |           |
| 6.875                        | (0.580) | 660-679   | 0.375     | 0.625     | 0.750     | 1.250     | 1.875     | 2.875     | 3.375     | N/A N/A     |           |
| 7.000                        | (0.955) | BANK STATEMENTS (12 MONTHS)                                 |           |           |           |           |           |           |           |             |           |
| 7.125                        | (1.330) | FICO/CLTV PRICE ADJUSTMENTS                                 |           |           |           |           |           |           |           |             |           |
| 7.250                        | (1.705) |   | ≤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                        | (1.955) | 780+  | (0.875)   | (0.875)   | (0.625)   | (0.500)   | (0.375)   | (0.250)   | 0.125     | 2.125       | 6.000     |
| 7.500                        | (2.330) | 760-779   | (0.875)   | (0.875)   | (0.500)   | (0.500)   | (0.250)   | (0.250)   | 0.250     | 2.250       | 6.000     |
| 7.625                        | (2.580) | 740-759   | (0.625)   | (0.625)   | (0.375)   | (0.375)   | (0.250)   | 0.125     | 0.375     | 2.750       | 6.375     |
| 7.750                        | (2.830) | 720-739   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.625     | 3.375       | 6.500     |
| 7.875                        | (3.080) | 700-719   | (0.125)   | (0.125)   | 0.125     | 0.125     | 0.250     | 0.625     | 1.125     | 4.250       | 7.375     |
| 8.000                        | (3.330) | 680-699   | 0.000     | 0.125     | 0.250     | 0.500     | 1.000     | 2.375     | 2.750     | 5.125       | N/A       |
| 8.125                        | (3.580) | 660-679   | 0.500     | 0.750     | 1.000     | 1.500     | 2.125     | 3.250     | 4.000     | N/A         | N/A       |
| 8.250                        | (3.830) | PRICE ADJUSTMENT  |           |           |           |           |           |           |           |             |           |
| 8.375                        | (4.080) | DTI 43.01% - 50%  | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.125       | 0.125     |
| 8.500                        | (4.330) | DTI > 50%   | 0.375     | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | N/A         | N/A       |
| 8.625                        | (4.580) | 30 YEAR INTEREST ONLY                                       | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | 0.750     | 1.000     | 1.250       | N/A       |
| 8.750                        | (4.705) | 40 YEAR INTEREST ONLY                                       | 0.250     | 0.250     | 0.375     | 0.500     | 0.625     | 0.875     | 0.250     | 0.250       | 0.250     |
| 8.875                        | (4.830) | 40 YR FULLY AMORTIZED                                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250       | 0.250     |
| 9.000                        | (4.955) | ≤ \$250,000   | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750       | 0.875     |
| 9.125                        | (5.080) | \$250,001 - \$500,000                                       | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)     | 0.000     |
| 9.250                        | (5.205) | \$500,001 - \$750,000                                       | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)     | 0.000     |
| 9.375                        | (5.330) | \$750,001 - \$1,000,000                                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)     | 0.000     |
| 9.500                        | (5.455) | \$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                        | (5.580) | \$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                        | (5.705) | \$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                        | (5.830) | \$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/COOP  | 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       | 0.500     |
|                              |         | 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              |         | 12 MONTHS   | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A         | N/A       |
| 5 DAYS                       | 0.100   | 24 MONTHS   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A         | N/A       |
| 10 DAYS                      | 0.200   | 36 MONTHS   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A         | N/A       |
| 15 DAYS                      | 0.300   | 48 MONTHS   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A         | N/A       |
| 20 DAYS                      | 0.400   | 60 MONTHS   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A         | N/A       |
| 30 DAYS                      | 0.600   |   |           |           |           |           |           |           |           |             |           |
| Max Extension: Up to 30 days |         | NOTES   |           |           |           |           |           |           |           |             |           |
| Owner Occ & 2nd Price Max    |         | Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI     |           |           |           |           |           |           |           |             |           |
| Max Price - 102.500          |         | PPP not allowed on loans vested to individuals in IL and NJ |           |           |           |           |           |           |           |             |           |
| Min Price - 99.500           |         | PPP not allowed PA < \$319,777                              |           |           |           |           |           |           |           |             |           |
|                              |         | 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% |
| 6.000              | 4.545   | 780+  | (2.000)                     | (2.000)   | (1.750)   | (1.750)   | (1.375)   | (0.750)   | 0.125     | 4.375     | N/A       |
| 6.125              | 3.670   | 760-779   | (2.000)                     | (2.000)   | (1.750)   | (1.750)   | (1.125)   | (0.625)   | 0.125     | 4.875     | N/A       |
| 6.250              | 2.920   | 740-759   | (2.000)                     | (1.750)   | (1.750)   | (1.625)   | (0.875)   | (0.375)   | 0.625     | 5.375     | N/A       |
| 6.375              | 2.170   | 720-739   | (1.625)                     | (1.500)   | (1.375)   | (1.125)   | (0.375)   | 0.125     | 1.375     | N/A       | N/A       |
| 6.500              | 1.420   | 700-719   | (1.375)                     | (1.125)   | (1.000)   | (0.875)   | 0.125     | 0.625     | 2.375     | N/A       | N/A       |
| 6.625              | 0.545   | 680-699   | (0.250)                     | 0.000     | 0.125     | 0.250     | 1.250     | 2.000     | 4.750     | N/A       | N/A       |
| 6.750              | (0.080) | 660-679   | 1.000                       | 1.000     | 1.125     | 1.625     | 2.125     | 3.750     | 5.500     | N/A       | N/A       |
| 6.875              | (0.580) | 640-659   | 2.250                       | 2.500     | 2.625     | 3.250     | 4.000     | 5.000     | 7.125     | N/A       | N/A       |
| 7.000              | (1.080) | 620-639   | 3.250                       | 3.750     | 4.000     | 4.500     | 5.000     | 6.250     | N/A       | N/A       | N/A       |
| 7.125              | (1.455) |   |                             |           |           |           |           |           |           |           |           |
|                    |         |   | 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              | (1.830) |   | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 7.375              | (2.080) | NO RATIO  | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 7.500              | (2.580) | DSCR 0.75 - 0.89  | 1.500                       | 1.500     | 1.625     | 2.000     | 2.875     | 3.125     | N/A       | N/A       | N/A       |
| 7.625              | (2.955) | DSCR 0.90 - 0.99  | 0.875                       | 0.875     | 1.125     | 1.250     | 1.250     | 1.625     | N/A       | N/A       | N/A       |
| 7.750              | (3.330) | 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              | (3.705) | 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              | (3.955) | DSCR ≥ 1.50   | (0.625)                     | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | 0.000     | N/A       |
| 8.125              | (4.205) | ≤ \$150,000   | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 1.250     | 1.500     | 1.750     | N/A       |
| 8.250              | (4.455) | \$150,001 - \$250,000                                       | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.750     | N/A       |
| 8.375              | (4.705) | \$250,001 - \$350,000                                       | (0.125)                     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | N/A       |
| 8.500              | (4.955) | \$350,001 - \$500,000                                       | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.625              | (5.205) | \$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              | (5.455) | \$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              | (5.580) | \$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              | (5.705) | \$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              | (5.830) | \$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              | (5.955) | RATE & TERM   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 9.375              | (6.080) | CASHOUT   | 0.000                       | 0.000     | 0.000     | 0.500     | 0.500     | 0.750     | N/A       | N/A       | N/A       |
| 9.500              | (6.205) | NON-WARRANTABLE CONDO                                       | 0.250                       | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | 0.875     | N/A       | N/A       |
| 9.625              | (6.330) | CONDO   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.250     | N/A       | N/A       |
| 9.750              | (6.455) | 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 INTERST 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   |   |                             |           |           |           |           |           |           |           |           |
| 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 |         | 12 MONTHS   | 1.000                       | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       | N/A       |
| 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 |   |                             |           |           |           |           |           |           |           |           |
| NOTES              |         |   |                             |           |           |           |           |           |           |           |           |
| 36 Months          | 103.000 | Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI     |                             |           |           |           |           |           |           |           |           |
| 24 Months          | 101.500 | PPP not allowed on loans vested to individuals in IL and NJ |                             |           |           |           |           |           |           |           |           |
| 12 Months          | 100.500 | PPP not allowed PA < \$319,777                              |                             |           |           |           |           |           |           |           |           |
| No Penalty         | 100.000 | 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           | 1.820               | 780+                          | (1.125)                     | (1.000)   | (0.875)   | (0.750)   | (0.375)   | (0.250)   | 0.125     | 1.875     | 3.250     |  |
| 6.375           | 1.133               | 760-779                       | (1.000)                     | (1.000)   | (0.750)   | (0.625)   | (0.375)   | (0.125)   | 0.250     | 2.000     | 3.375     |  |
| 6.500           | 0.445               | 740-759                       | (1.000)                     | (0.875)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.375     | 2.750     | 4.000     |  |
| 6.625           | (0.180)             | 720-739                       | (0.875)                     | (0.750)   | (0.500)   | (0.375)   | (0.125)   | 0.500     | 1.250     | 3.250     | 4.500     |  |
| 6.750           | (0.805)             | 700-719                       | (0.750)                     | (0.625)   | (0.375)   | (0.250)   | 0.375     | 1.125     | 1.750     | 4.375     | 5.750     |  |
| 6.875           | (1.305)             | 680-699                       | (0.500)                     | (0.500)   | 0.125     | 0.625     | 1.125     | 2.250     | 3.000     | 5.125     | N/A       |  |
| 7.000           | (1.805)             | 660-679                       | 0.625                       | 0.875     | 1.250     | 1.625     | 2.500     | 3.375     | 4.375     | 5.875     | N/A       |  |
| 7.125           | (2.305)             | 640-659                       | 2.250                       | 2.750     | 2.750     | 3.000     | 4.000     | 4.875     | 6.000     | N/A       | N/A       |  |
| 7.250           | (2.680)             | 620-639                       | 3.000                       | 3.500     | 3.625     | 3.875     | 5.000     | 6.000     | N/A       | N/A       | N/A       |  |
| 7.375           | (3.055)             | 600-619                       | 3.750                       | 4.250     | 4.500     | 4.750     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 7.500           | (3.367)             |                               |                             |           |           |           |           |           |           |           |           |  |
|                 |                     |                               | 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           | (3.680)             |                               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | 0.750     |  |
| 7.750           | (3.992)             | 12 MOS BANK STATEMENTS        | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 7.875           | (4.242)             | 1099 ONLY 12 MOS              | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |  |
| 8.000           | (4.492)             | 12 MONTHS P&L                 | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 0.750     | N/A       | N/A       |  |
| 8.125           | (4.742)             | 24 MONTHS P&L                 | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 0.750     | N/A       | N/A       |  |
| 8.250           | (4.992)             | WVOE                          | 0.500                       | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |  |
| 8.375           | (5.242)             | 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           | (5.492)             | < \$200,000                   | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |  |
| 8.625           | (5.742)             | \$200,000 - \$349,999         | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | 0.250     |  |
| 8.750           | (5.992)             | \$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           | (6.117)             | \$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           | (6.242)             | \$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           | (6.367)             | \$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           | (6.492)             | \$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           | (6.617)             | NON-PERMANENT RESIDENT        | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |  |
| 9.500           | (6.742)             | FOREIGN NATIONAL              | N/A                         | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 9.625           | (6.867)             | ITIN                          | 2.000                       | 2.250     | 2.250     | 2.250     | 2.500     | 2.500     | N/A       | N/A       | N/A       |  |
| 9.750           | (6.992)             | PURCHASE                      | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |  |
| 9.875           | (7.117)             | RATE & TERM                   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 10.000          | (7.242)             | CASHOUT                       | 0.375                       | 0.375     | 0.625     | 0.625     | 0.875     | 1.125     | 1.375     | N/A       | N/A       |  |
| 10.125          | (7.367)             | PRIMARY RESIDENCE             | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |  |
| 10.250          | (7.492)             | SECOND HOME                   | 0.125                       | 0.125     | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | N/A       | N/A       |  |
| 10.375          | (7.617)             | 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               | 0X60X12                       | 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            | 1.502   | 780+                      | (1.625)                     | (1.375)   | (1.250)   | (0.750)   | (0.250)   | 0.375     | 1.625     | 2.875     | N/A       |  |
| 6.375            | 0.877   | 760-779                   | (1.625)                     | (1.375)   | (1.125)   | (0.625)   | (0.125)   | 0.375     | 1.625     | 3.000     | N/A       |  |
| 6.500            | 0.190   | 740-759                   | (1.500)                     | (1.250)   | (1.000)   | (0.625)   | 0.000     | 0.500     | 1.750     | 3.250     | N/A       |  |
| 6.625            | (0.435) | 720-739                   | (1.375)                     | (1.125)   | (0.875)   | (0.375)   | 0.250     | 0.750     | 2.375     | 3.500     | N/A       |  |
| 6.750            | (1.060) | 700-719                   | (1.125)                     | (0.750)   | (0.375)   | 0.125     | 0.875     | 1.750     | 4.000     | N/A       | N/A       |  |
| 6.875            | (1.685) | 680-699                   | (0.625)                     | (0.250)   | 0.125     | 1.000     | 2.125     | 3.000     | 5.375     | N/A       | N/A       |  |
| 7.000            | (2.310) | 660-679                   | 0.125                       | 0.500     | 1.000     | 1.875     | 3.000     | 4.500     | 7.250     | N/A       | N/A       |  |
| 7.125            | (2.935) | 640-659                   | 3.250                       | 3.750     | 4.375     | 5.375     | 7.125     | 9.125     | N/A       | N/A       | N/A       |  |
| 7.250            | (3.435) | 620-639                   | 4.000                       | 4.500     | 5.250     | 6.250     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 7.375            | (3.873) | 600-619                   | 4.750                       | 5.250     | 6.125     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 7.500            | (4.248) |                           |                             |           |           |           |           |           |           |           |           |  |
|                  |         |                           | 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            | (4.623) |                           |                             |           |           |           |           |           |           |           |           |  |
| 7.750            | (4.935) | DSCR ≥1.25                | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       |  |
| 7.875            | (5.248) | DSCR ≥ 1.00 - 1.24        | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 8.000            | (5.560) | DSCR ≥ 0.75 - 0.99        | 0.375                       | 0.375     | 0.375     | 0.875     | 1.500     | 2.500     | N/A       | N/A       | N/A       |  |
| 8.125            | (5.873) | DSCR < 0.75               | 1.750                       | 1.750     | 1.750     | 2.125     | 2.625     | 4.500     | N/A       | N/A       | N/A       |  |
| 8.250            | (6.154) | < \$200,000               | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |  |
| 8.375            | (6.404) | \$200,000 - \$349,999     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 8.500            | (6.654) | \$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            | (6.904) | \$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            | (7.154) | \$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            | (7.279) | \$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            | (7.404) | NON-PERMANENT RESIDENT    | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       |  |
| 9.125            | (7.529) | FOREIGN NATIONAL          | 1.250                       | 1.250     | 1.250     | 1.250     | 1.250     | N/A       | N/A       | N/A       | N/A       |  |
| 9.250            | (7.654) | ITIN                      | 2.000                       | 2.250     | 2.250     | 2.250     | 2.500     | N/A       | N/A       | N/A       | N/A       |  |
| 9.375            | (7.779) | PURCHASE                  | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |  |
| 9.500            | (7.904) | RATE & TERM               | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |  |
| 9.625            | (8.029) | CASHOUT                   | 0.375                       | 0.375     | 0.500     | 0.500     | 1.000     | 1.375     | N/A       | N/A       | N/A       |  |
| 9.750            | (8.154) | WARRANTABLE CONDO         | 0.125                       | 0.125     | 0.125     | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | N/A       |  |
| 9.875            | (8.279) | NON-WARRANTABLE CONDO     | 0.375                       | 0.375     | 0.375     | 0.500     | 0.500     | 0.625     | 0.750     | N/A       | N/A       |  |
| 10.000           | (8.404) | CONDOTEL                  | 1.500                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       | N/A       |  |
| 10.125           | (8.529) | 2 - 4 UNIT                | 0.125                       | 0.125     | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |  |
| 10.250           | (8.654) | MANUFACTURED HOME         | 1.000                       | 1.000     | 1.000     | 1.000     | N/A       | N/A       | N/A       | N/A       | N/A       |  |
| 10.375           | (8.779) | 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 | 3.375       | 780+    | (0.875)                     | (0.875)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.125     | 1.625     | 2.875     |
| 6.125 | 2.625       | 760-779 | (0.875)                     | (0.875)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.250     | 1.750     | 3.125     |
| 6.250 | 1.857       | 740-759 | (0.750)                     | (0.750)   | (0.500)   | (0.375)   | (0.125)   | 0.125     | 0.375     | 2.125     | 3.750     |
| 6.375 | 1.232       | 720-739 | (0.625)                     | (0.625)   | (0.375)   | (0.125)   | 0.000     | 0.375     | 1.125     | 3.375     | 5.250     |
| 6.500 | 0.669       | 700-719 | (0.375)                     | (0.375)   | (0.125)   | 0.000     | 0.375     | 0.750     | 1.625     | 4.625     | NA        |
| 6.625 | 0.107       | 680-699 | (0.250)                     | (0.125)   | 0.375     | 0.500     | 1.500     | 2.875     | 3.625     | NA        | NA        |

|       |         |                           | 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% |
| 6.875 | (0.861) |                           |                             |           |           |           |           |           |           |           |           |
| 7.000 | (1.399) | 12 MOS BANK STATEMENTS    | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.125 | (1.867) | DTI 36.01% - 40%          | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.250 | (2.242) | DTI > 40%                 | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |
| 7.375 | (2.617) | ≤ \$250,000               | 0.250                       | 0.250     | 0.250     | 0.250     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |
| 7.500 | (2.930) | \$250,001 - \$750,000     | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 7.625 | (3.211) | \$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 | (3.461) | \$1,000,001 - \$1,500,000 | 0.000                       | 0.000     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | 0.000     |
| 7.875 | (3.743) | \$1,500,001 - \$2,000,000 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 8.000 | (3.961) | \$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     | 0.000     | 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       |

| NOO PPP MAX |         |                       | 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% |
| No Penalty  | 101.000 | NO PREPAYMENT PENALTY | 0.750                    | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       | N/A       |
| 12 Months   | 101.750 | 12 MONTHS             | 0.500                    | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       | N/A       |
| 24 Months   | 102.000 | 24 MONTHS             | 0.375                    | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | N/A       | N/A       | N/A       |
| 36 Months   | 102.500 | 36 MONTHS             | 0.000                    | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       | N/A       |
| 48 Months   | 102.875 | 48 MONTHS             | (0.250)                  | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       | N/A       |
| 60 Months   | 103.250 | 60 MONTHS             | (0.500)                  | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       | N/A       |

| New Jersey PPP MAX |         |                       | NEW JERSEY 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% |
| No Penalty         | 101.000 | NO PREPAYMENT PENALTY | 0.750                               | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       | N/A       | N/A       |
| 12 Months          | 101.000 | 12 MONTHS             | 0.500                               | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | N/A       | N/A       | N/A       |
| 24 Months          | 101.500 | 24 MONTHS             | 0.375                               | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | N/A       | N/A       | N/A       |
| 36 Months          | 102.000 | 36 MONTHS             | 0.000                               | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       | N/A       |
| 48 Months          | 102.250 | 48 MONTHS             | (0.250)                             | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       | N/A       |
| 60 Months          | 102.500 | 60 MONTHS             | (0.500)                             | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       | N/A       |

| LOCK PERIODS                 |       | NOTES   |  |
|------------------------------|-------|---|--|
| 45 DAYS                      | 0.150 | Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI     |  |
| <b>LOCK EXTENSIONS</b>       |       | PPP not allowed on loans vested to individuals in IL and NJ |  |
| 5 DAYS                       | 0.050 | PPP not allowed PA < \$329,411                              |  |
| Max Extension: Up to 30 days |       | Only declining PPP allowed in MS                            |  |

**Owner Occ & 2nd Price Max** Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.

Max Price - 101.000

Min Price - 99.500 All soft prepayment penalties will be priced as a no prepayment loan



### 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                        | 3.938   | 780+  | (0.875) | (0.875)                     | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.125     | 2.000     | 3.500     |
| 6.125                        | 3.188   | 760 - 779   | (0.875) | (0.875)                     | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.250     | 2.250     | 4.000     |
| 6.250                        | 2.420   | 740-759   | (0.750) | (0.750)                     | (0.500)   | (0.375)   | (0.125)   | 0.125     | 0.375     | 3.000     | 5.000     |
| 6.375                        | 1.795   | 720-739   | (0.625) | (0.625)                     | (0.375)   | (0.125)   | 0.000     | 0.375     | 1.125     | 5.000     | 6.500     |
| 6.500                        | 1.232   | 700-719   | (0.375) | (0.375)                     | (0.125)   | 0.000     | 0.375     | 0.750     | 1.625     | 7.000     | 8.500     |
| 6.625                        | 0.670   | 680-699   | (0.250) | (0.125)                     | 0.375     | 0.500     | 1.500     | 2.875     | 3.625     | 9.000     | 9.500     |
| 6.750                        | 0.139   | 660-679   | 0.250   | 0.500                       | 1.000     | 1.875     | 2.875     | 3.750     | 4.875     | NA        | NA        |
| 6.875                        | (0.361) | 640-659   | 1.750   | 1.750                       | 1.875     | 2.500     | 3.500     | 4.375     | 5.875     | NA        | NA        |
| 7.000                        | (0.930) | 620-639   | 3.000   | 3.000                       | 3.000     | 3.250     | 4.000     | NA        | NA        | NA        | NA        |
| 7.125                        | (1.398) | Alt-Doc: Additional Adjustment (Income Type)  |         |                             |           |           |           |           |           |           |           |
| 7.250                        | (1.773) | 12 MOS BANK STATEMENTS  | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | 0.750     |
| 7.375                        | (2.148) | 1099 ONLY   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | 0.750     |
| 7.500                        | (2.492) | WVOE  | 0.250   | 0.250                       | 0.250     | 0.250     | 0.250     | 0.375     | 0.375     | NA        | NA        |
| 7.625                        | (2.805) | 12 MONTHS P&L   | 0.625   | 0.625                       | 0.625     | 0.625     | 0.625     | 0.750     | 0.875     | NA        | NA        |
| 7.750                        | (3.055) | 24 MONTHS P&L   | 0.625   | 0.625                       | 0.625     | 0.625     | 0.625     | 0.750     | 0.875     | NA        | NA        |
| 7.875                        | (3.305) | PRICE ADJUSTMENT  |         |                             |           |           |           |           |           |           |           |
| 8.000                        | (3.555) | DTI 43.01% - 50%  | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.125     |
| 8.125                        | (3.805) | DTI > 50%   | 0.125   | 0.125                       | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | NA        | NA        |
| 8.250                        | (4.055) | ≤ \$250,000   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 8.375                        | (4.305) | \$250,001 - \$750,000   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 8.500                        | (4.555) | \$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                        | (4.774) | \$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                        | (4.993) | \$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                        | (5.212) | \$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 ≥ 720 FICO  | 0.250   | 0.250                       | 0.375     | 0.625     | 0.750     | 1.000     | 1.500     | NA        | NA        |
|                              |         | CASHOUT < 720 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        |
| NOO PPP MAX                  |         | 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% |
| No Penalty                   | 102.000 | 1X30X12   | 0.375   | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.500     | 3.000     | 5.000     |
| 12 Months                    | 102.875 | 0X60X12   | 0.875   | 0.875                       | 0.875     | 0.875     | 0.875     | 1.125     | 1.125     | NA        | NA        |
| 24 Months                    | 104.500 | 0X90X12   | 1.250   | 1.250                       | 1.250     | 1.250     | 1.500     | NA        | NA        | NA        | NA        |
| 36 Months                    | 105.000 | ≥ 36 Mos (BK/FC/SS/DIL)   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 48 Months                    | 105.500 | 24 - 35 Mos (BK/FC/SS/DIL)  | 0.750   | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | NA        | NA        |
| 60 Months                    | 106.000 | 12 - 23 Mos (BK/FC/SS/DIL)  | 1.000   | 1.000                       | 1.000     | 1.000     | 1.000     | NA        | NA        | NA        | NA        |
| New Jersey PPP MAX           |         | 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% |
| No Penalty                   | 101.500 | NO PREPAYMENT PENALTY   | 1.000   | 1.000                       | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       |
| 12 Months                    | 102.000 | 12 MONTHS   | 0.750   | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | N/A       |
| 24 Months                    | 102.500 | 24 MONTHS   | 0.375   | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | N/A       |
| 36 Months                    | 103.000 | 36 MONTHS   | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 48 Months                    | 103.500 | 48 MONTHS   | (0.375) | (0.375)                     | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | N/A       |
| 60 Months                    | 104.000 | 60 MONTHS   | (0.750) | (0.750)                     | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | N/A       |
| LOCK PERIODS                 |         | NOTES   |         |                             |           |           |           |           |           |           |           |
| 45 DAYS                      | 0.150   | Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI   |         |                             |           |           |           |           |           |           |           |
| LOCK EXTENSIONS              |         | PPP not allowed on loans vested to individuals in IL and NJ   |         |                             |           |           |           |           |           |           |           |
| 5 DAYS                       | 0.050   | PPP not allowed PA < \$329,411  |         |                             |           |           |           |           |           |           |           |
| Max Extension: Up to 30 days |         | Only declining PPP allowed in MS  |         |                             |           |           |           |           |           |           |           |
| Owner Occ & 2nd Price Max    |         | All soft prepayment penalties will be priced as a no prepayment loan.   |         |                             |           |           |           |           |           |           |           |
| Max Price - 101.000          |         | Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do |         |                             |           |           |           |           |           |           |           |
| Min Price - 99.500           |         | not drop below 3% in the first 3 years.   |         |                             |           |           |           |           |           |           |           |



### 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   | 3.325   | 760+                       | (1.500) | (1.375)                     | (1.250)   | (0.875)   | (0.250)   | 0.250     | 1.875     | N/A       | N/A       |
| 6.125   | 2.607   | 740-759                    | (1.500) | (1.375)                     | (1.125)   | (0.750)   | 0.000     | 0.500     | 2.125     | N/A       | N/A       |
| 6.250   | 1.920   | 720-739                    | (1.125) | (1.000)                     | (0.875)   | (0.500)   | 0.250     | 0.750     | 2.875     | N/A       | N/A       |
| 6.375   | 1.232   | 700-719                    | (0.875) | (0.750)                     | (0.375)   | 0.125     | 1.000     | 1.750     | 4.125     | N/A       | N/A       |
| 6.500   | 0.545   | 680-699                    | (0.500) | (0.125)                     | 0.125     | 1.000     | 2.500     | 3.750     | NA        | N/A       | N/A       |
| 6.625   | (0.080) | 660-679                    | 0.000   | 0.375                       | 0.875     | 1.625     | 3.000     | 5.500     | NA        | N/A       | N/A       |
| 6.750   | (0.705) | 640-659                    | 3.000   | 3.500                       | 4.000     | 4.500     | 5.000     | 6.000     | NA        | N/A       | N/A       |
| 6.875   | (1.330) | 620-639                    | NA      | NA                          | NA        | NA        | NA        | NA        | NA        | N/A       | N/A       |
| 7.000   | (1.955) | 600-619                    | NA      | NA                          | NA        | NA        | NA        | NA        | NA        | N/A       | N/A       |
| 7.125   | (2.580) |                            |         |                             |           |           |           |           |           |           |           |
| ADDITIONAL PRICE ADJUSTMENT   |         |                            |         |                             |           |           |           |           |           |           |           |
| 7.250   | (3.205) | DSCR ≥ 1.25                | (0.500) | (0.500)                     | (0.500)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | N/A       | N/A       |
| 7.375   | (3.737) | 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   | (4.174) | DSCR ≥ 0.75 - 0.99         | 0.500   | 0.625                       | 0.750     | 1.000     | 1.500     | 2.375     | NA        | N/A       | N/A       |
| 7.625   | (4.612) | DSCR < 0.75                | 1.750   | 2.000                       | 2.000     | 2.750     | 3.000     | 4.375     | NA        | N/A       | N/A       |
| 7.750   | (5.049) | ≤ \$150,000                | 0.750   | 0.750                       | 0.875     | 0.875     | 0.875     | 1.750     | 2.000     | N/A       | N/A       |
| 7.875   | (5.424) | \$150,001 - \$250,000      | 0.250   | 0.250                       | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |
| 8.000   | (5.799) | \$250,001 - \$500,000      | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 8.125   | (6.174) | \$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   | (6.549) | \$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   | (6.924) | \$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   | (7.237) | \$2,000,001 - \$2,500,000  | 0.375   | 0.375                       | 0.500     | 0.750     | 1.000     | NA        | NA        | N/A       | N/A       |
| 8.625   | (7.549) | \$2,500,001 - \$3,000,000  | 0.750   | 0.750                       | 0.750     | 1.125     | 1.250     | NA        | NA        | N/A       | N/A       |
| 8.750   | (7.862) | \$3,000,001 - \$3,500,000  | 1.500   | 1.500                       | 1.500     | 1.500     | 2.000     | NA        | NA        | N/A       | N/A       |
| 8.875   | (8.112) | CASH-OUT REFI: ≥720        | 0.500   | 0.500                       | 0.500     | 0.625     | 0.875     | 1.375     | NA        | N/A       | N/A       |
| 9.000   | (8.362) | CASH-OUT REFI: <720        | 0.875   | 0.875                       | 0.875     | 1.000     | 1.375     | 1.625     | NA        | N/A       | N/A       |
| 9.125   | (8.612) | PURCHASE                   | (0.250) | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       | N/A       |
| 9.250   | (8.862) | R/T REFI                   | 0.125   | 0.125                       | 0.125     | 0.125     | 0.125     | 0.250     | N/A       | N/A       | N/A       |
|   |         | CONDO                      | 0.125   | 0.125                       | 0.125     | 0.250     | 0.500     | 0.750     | NA        | N/A       | N/A       |
|   |         | 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     | N/A       | 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  |         |                            |         |                             |           |           |           |           |           |           |           |
| No Penalty 101.500  |         |                            | ≤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 Months   | 102.000 | 1X30X12                    | 0.250   | 0.250                       | 0.250     | 0.250     | 0.500     | 0.500     | 1.000     | N/A       | N/A       |
| 24 Months   | 102.500 | 0X60X12                    | 1.000   | 1.000                       | 1.000     | 1.500     | 2.000     | NA        | NA        | N/A       | N/A       |
| 36 Months   | 103.000 | ≥ 36 Mos (BK/FC/SS/DIL)    | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 48 Months   | 103.500 | 24 - 35 Mos (BK/FC/SS/DIL) | 1.000   | 1.000                       | 1.000     | 1.500     | 2.000     | 2.000     | NA        | N/A       | N/A       |
| 60 Months   | 104.000 | ≥36MO                      | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| LOCK PERIODS  |         | 24-35MO                    | 1.000   | 1.000                       | 1.000     | 1.500     | 2.000     | 2.000     | N/A       | N/A       | N/A       |
| 30 DAYS   | 0.000   |                            |         |                             |           |           |           |           |           |           |           |
| 45 DAYS   | 0.150   |                            |         |                             |           |           |           |           |           |           |           |
| PREPAYMENT PENALTY TERMS  |         |                            |         |                             |           |           |           |           |           |           |           |
| LOCK EXTENSIONS   |         | 60 MONTHS                  | (0.750) | (0.750)                     | (0.750)   | (0.750)   | (0.875)   | (0.875)   | (0.875)   | N/A       | N/A       |
| 5 DAYS  | 0.050   | 48 MONTHS                  | (0.500) | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |
| Max Extension: Up to 30 days  |         | 36 MONTHS                  | 0.000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| PPP PRICE MAXIMUMS  |         | 24 MONTHS                  | 0.500   | 0.500                       | 0.500     | 0.500     | 0.625     | 0.625     | 0.625     | N/A       | N/A       |
| 60 Months   | 102.000 | 12 MONTHS                  | 0.875   | 0.875                       | 1.125     | 1.125     | 1.125     | 1.125     | 1.125     | N/A       | N/A       |
| 48 Months   | 102.875 | NO PREPAYMENT PENALTY      | 1.250   | 1.250                       | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       |
| 36 Months   | 104.500 |                            |         |                             |           |           |           |           |           |           |           |
| 24 Months   | 105.000 |                            |         |                             |           |           |           |           |           |           |           |
| 12 Months   | 105.500 |                            |         |                             |           |           |           |           |           |           |           |
| No Penalty  | 106.000 |                            |         |                             |           |           |           |           |           |           |           |
| NOTES   |         |                            |         |                             |           |           |           |           |           |           |           |
| Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI                         |         |                            |         |                             |           |           |           |           |           |           |           |
| PPP not allowed on loans vested to individuals in IL and NJ                     |         |                            |         |                             |           |           |           |           |           |           |           |
| PPP not allowed PA < \$319,777  |         |                            |         |                             |           |           |           |           |           |           |           |
| Only declining PPP allowed in MS  |         |                            |         |                             |           |           |           |           |           |           |           |
| 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                     | (0.725)            | BANK<br>STATEMENT<br>/<br>1099 | ≥ 800                 | (1.000)                     | (1.000)   | (0.750)   | (0.375)   | (0.125)   | 0.875     | 1.750     | N/A       | N/A       |           |
| 8.875                     | (1.350)            |                                | 780 - 799             | (1.000)                     | (1.000)   | (0.750)   | (0.375)   | (0.125)   | 1.000     | 1.875     | N/A       | N/A       |           |
| 9.000                     | (1.975)            |                                | 760 - 779             | (0.500)                     | (0.500)   | (0.250)   | 0.125     | 0.375     | 1.625     | 2.625     | N/A       | N/A       |           |
| 9.125                     | (2.600)            |                                | 740 - 759             | (0.125)                     | (0.125)   | 0.250     | 0.625     | 0.875     | 2.250     | 3.875     | N/A       | N/A       |           |
| 9.250                     | (3.100)            |                                | 720 - 739             | 0.500                       | 0.500     | 1.000     | 1.500     | 1.750     | 2.875     | 5.000     | N/A       | N/A       |           |
| 9.375                     | (3.600)            |                                | 700 - 719             | 1.625                       | 1.625     | 2.250     | 2.875     | 3.375     | 4.250     | N/A       | N/A       | N/A       |           |
| 9.500                     | (3.975)            |                                | 680 - 699             | 4.125                       | 4.125     | 4.875     | 5.375     | 6.000     | N/A       | N/A       | N/A       | N/A       |           |
| 9.625                     | (4.350)            |                                | 660 - 679             | 5.875                       | 6.000     | 6.500     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |           |
| 9.750                     | (4.725)            |                                | ≥ 800                 | 0.500                       | 0.500     | 0.750     | 1.375     | 1.625     | 2.750     | 3.750     | N/A       | N/A       |           |
| 9.875                     | (5.100)            | P&L ONLY<br>/<br>WVOE          | 780 - 799             | 0.500                       | 0.500     | 0.750     | 1.375     | 1.625     | 2.875     | 4.000     | N/A       | N/A       |           |
| 10.000                    | (5.475)            |                                | 760 - 779             | 1.000                       | 1.000     | 1.250     | 1.875     | 2.125     | 3.500     | 4.750     | N/A       | N/A       |           |
| 10.125                    | (5.850)            |                                | 740 - 759             | 1.375                       | 1.375     | 1.750     | 2.375     | 2.625     | 4.125     | 6.000     | N/A       | N/A       |           |
| 10.250                    | (6.225)            |                                | 720 - 739             | 2.125                       | 2.125     | 2.625     | 3.375     | 3.625     | 4.875     | 7.250     | N/A       | N/A       |           |
| 10.375                    | (6.600)            |                                | 700 - 719             | 3.375                       | 3.375     | 4.000     | 4.750     | 5.250     | N/A       | N/A       | N/A       | N/A       |           |
| 10.500                    | (6.850)            |                                | 680 - 699             | 5.875                       | 5.875     | 6.625     | 7.250     | N/A       | N/A       | N/A       | N/A       | N/A       |           |
| 10.625                    | (7.100)            |                                | 660 - 679             | 7.875                       | 8.000     | 8.500     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |           |
| 10.750                    | (7.350)            |                                | ≥ 800                 | 0.625                       | 0.625     | 0.875     | 1.500     | 1.750     | 3.000     | 4.000     | N/A       | N/A       |           |
| 10.875                    | (7.600)            |                                | DSCR                  | 780 - 799                   | 0.625     | 0.625     | 0.875     | 1.500     | 1.750     | 3.125     | 4.250     | N/A       | N/A       |
| 11.000                    | (7.850)            | 760 - 779                      |                       | 1.125                       | 1.125     | 1.375     | 2.000     | 2.250     | 3.750     | 5.000     | N/A       | N/A       |           |
| 11.125                    | (8.100)            | 740 - 759                      |                       | 1.500                       | 1.500     | 1.875     | 2.500     | 2.750     | 4.375     | 6.250     | N/A       | N/A       |           |
| 11.250                    | (8.350)            | 720 - 739                      |                       | 2.375                       | 2.375     | 2.875     | 3.625     | 3.875     | 5.125     | 7.500     | N/A       | N/A       |           |
| 11.375                    | (8.600)            | 700 - 719                      |                       | 3.625                       | 3.625     | 4.250     | 5.000     | 5.500     | 6.500     | N/A       | N/A       | N/A       |           |
| 11.500                    | (8.850)            | 680 - 699                      |                       | 6.250                       | 6.250     | 7.000     | 7.625     | 8.250     | N/A       | N/A       | N/A       | N/A       |           |
| 11.625                    | (8.975)            | ≥ 800                          |                       | 0.625                       | 0.625     | 0.875     | 1.500     | 1.750     | 3.000     | 4.000     | 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     | 0.000     | N/A       | N/A       |           |
|                           |                    | 24 MOS BANK STATEMENTS         | 0.000                 | 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)   | (0.500)   | N/A       | N/A       |           |
|                           |                    | 15 YR FIXED                    | (0.500)               | (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)   | (0.375)   | N/A       | N/A       |           |
|                           |                    | 30 YR FIXED                    | 0.000                 | 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     | 0.375     | N/A       | N/A       |           |
|                           |                    | 40/15 YR BALLOON               | 0.750                 | 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     | 0.250     | N/A       | N/A       |           |
|                           |                    | \$75,001 - \$100,000           | 0.125                 | 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     | 0.000     | N/A       | N/A       |           |
|                           |                    | \$125,001 - \$150,000          | 0.000                 | 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     | 0.000     | N/A       | N/A       |           |
|                           |                    | \$175,001 - \$200,000          | 0.000                 | 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     | 0.000     | N/A       | N/A       |           |
|                           |                    | \$300,001 - \$400,000          | 0.000                 | 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     | 0.000     | N/A       | N/A       |           |
|                           |                    | \$600,001 - \$750,000          | 0.000                 | 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     | 0.000     | N/A       | N/A       |           |
| PREPAY PRICING (HARD)     |                    |                                | DTI 43.01% - 45%      | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.375     | 0.500     | N/A       | N/A       |           |
| Term                      | Max                |                                | DTI 45.01% - 50%      | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 1.000     | N/A       | N/A       |           |
| No Prepay                 | 100.000            |                                | DSCR ≥ 1.50           | (0.500)                     | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |           |
| 12 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       |           |
| 24 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       |           |
| 36 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       |           |
| 48 Months                 | 102.750            |                                | WARRANTABLE CONDO     | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | N/A       | N/A       | N/A       |           |
| 60 Months                 | 102.750            |                                | 2 - 4 UNIT            | 0.375                       | 0.375     | 0.375     | 0.500     | 0.500     | N/A       | N/A       | N/A       | N/A       |           |
| Owner Occ & 2nd Price Max |                    |                                | MODULAR               | 2.000                       | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | N/A       | N/A       |           |
|                           | Max Price - 102.75 | PREPAYMENT PENALTY             |                       |                             |           |           |           |           |           |           |           |           |           |
| LOCK EXTENSIONS           |                    |                                | ≤50.00%               | 50.01-55%                   | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |           |           |
| PER DAY                   | 0.015              |                                | NO PREPAYMENT PENALTY | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
| 10 DAYS                   | 0.150              |                                | 12 MONTHS             | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       |           |
| 20 DAYS                   | 0.300              |                                | 24 MONTHS             | (0.625)                     | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | N/A       | N/A       |           |
| LOCK PERIODS              |                    |                                | 36 MONTHS             | (1.375)                     | (1.375)   | (1.375)   | (1.375)   | (1.375)   | (1.375)   | (1.375)   | N/A       | N/A       |           |
| 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  | (0.035)  |                         |   |           |           |           |           |           |           |           |           |
| 7.750  | (0.735)  | 780+                    | N/A   | (1.000)   | (1.000)   | (0.625)   | (0.500)   | 0.375     | 1.000     | 4.125     | 6.375     |
| 7.875  | (1.410)  | 760 -779                | N/A   | (0.500)   | (0.375)   | 0.125     | 0.375     | 1.000     | 1.875     | 5.625     | 7.750     |
| 8.000  | (2.085)  | 740-759                 | N/A   | (0.375)   | (0.250)   | 0.125     | 0.375     | 1.500     | 3.000     | 7.000     | 9.250     |
| 8.125  | (2.760)  | 720-739                 | N/A   | 0.375     | 0.500     | 0.625     | 1.000     | 1.750     | 4.125     | 8.375     | 10.125    |
| 8.250  | (3.385)  | 700-719                 | N/A   | 0.875     | 1.125     | 1.500     | 2.250     | 3.375     | 5.625     | 9.625     | 11.750    |
| 8.375  | (3.935)  | 680-699                 | N/A   | 1.875     | 2.250     | 2.250     | 4.500     | 5.625     | 7.625     | 11.000    | N/A       |
| 8.500  | (4.485)  | 660-679                 | N/A   | 4.750     | 5.125     | 5.875     | 6.250     | 7.500     | 10.000    | N/A       | N/A       |
| 8.625  | (5.022)  |                         | <b>Bank Statement*** (In addition to Full doc LLPA)</b> |           |           |           |           |           |           |           |           |
| 8.750  | (5.522)  | 720+                    | N/A   | 1.125     | 1.125     | 1.125     | 1.125     | 1.125     | 1.375     | 1.875     | 2.000     |
| 8.875  | (6.022)  | 660-719                 | N/A   | 1.375     | 1.375     | 1.750     | 1.750     | 1.750     | 2.000     | 2.625     | 3.000     |
| 9.000  | (6.522)  |                         | <b>P&amp;L Only*** (In additional to Full doc LLPA)</b> |           |           |           |           |           |           |           |           |
| 9.125  | (6.947)  | 720+                    | N/A   | 2.375     | 2.625     | 2.875     | 3.000     | 3.375     | 3.500     | N/A       | N/A       |
| 9.250  | (7.347)  | 660-719                 | N/A   | 3.375     | 3.500     | 3.625     | 3.750     | 3.875     | 4.125     | N/A       | N/A       |
| 9.375  | (7.722)  |                         | <b>ADDITIONAL PRICE ADJUSTMENT</b>                      |           |           |           |           |           |           |           |           |
| 9.500  | (8.122)  |                         | ≤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  | (8.497)  | < 84 MOS (BK/FC/SS/DIL) | N/A   | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.250     |
| 9.750  | (8.872)  | 15Yr Fixed              | N/A   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   |
| 9.875  | (9.247)  | 20Yr Fixed              | N/A   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   |
| 10.000                                       | (9.497)  | 25Yr Fixed              | N/A   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 10.125                                       | (9.747)  | Second Home             | N/A   | 0.750     | 0.750     | 0.750     | 0.750     | 1.000     | 1.000     | 1.000     | N/A       |
| 10.250                                       | (9.997)  | Investor                | N/A   | 1.500     | 2.000     | 2.500     | 3.000     | 3.625     | 4.375     | N/A       | N/A       |
| 10.375                                       | (10.247) | < \$100,000             | N/A   | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.500     | 1.000     |
| 10.500                                       | (10.497) | < \$500,000             | N/A   | 0.500     | 0.500     | 0.625     | 0.750     | 0.875     | 1.000     | N/A       | N/A       |
| 10.625                                       | (10.747) | < \$750,000             | N/A   | 2.000     | 2.000     | 2.250     | N/A       | N/A       | N/A       | N/A       | N/A       |
| 10.750                                       | (10.997) | Interest Only           | N/A   | 1.500     | 1.750     | 2.000     | 2.250     | N/A       | N/A       | N/A       | N/A       |
| 10.875                                       | (11.247) | Cash Out                | N/A   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| 11.000                                       | (11.497) | 2-4 Units               | N/A   | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.750     |
|  |          | Condo                   | N/A   | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.500     | 0.750     |
|  |          | Non-Warrantable Condo   | N/A   | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       | N/A       | N/A       |
|  |          | DTI > 43                | N/A   | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | 0.625     | 0.875     | 1.000     |
|  |          | DTI > 45                | N/A   | 0.375     | 0.375     | 0.375     | 0.500     | 0.625     | 0.875     | 1.250     | 1.500     |
|  |          | 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     |
| <b>NOTES</b>                                 |          |                         |   |           |           |           |           |           |           |           |           |
| Minimum Loan Amount - \$50,000               |          |                         |   |           |           |           |           |           |           |           |           |
| Maximum Loan Amount - \$1,000,000            |          |                         |   |           |           |           |           |           |           |           |           |
| Mortgage History - 0X30X12                   |          |                         |   |           |           |           |           |           |           |           |           |
| Bankruptcy Seasoning - 48 Months             |          |                         |   |           |           |           |           |           |           |           |           |
| FC/SS/DIL Seasoning - 48 Months              |          |                         |   |           |           |           |           |           |           |           |           |
| Max Price - 105 and Max Price (>500k) - 104  |          |                         |   |           |           |           |           |           |           |           |           |
| Min Price - 97                               |          |                         |   |           |           |           |           |           |           |           |           |
| Lock Extension - 5 Days / 0.125(30 Days Max) |          |                         |   |           |           |           |           |           |           |           |           |

