



AGENCY CONFORMING FIXED											
30 YR FIXED			20 YR FIXED			15 YR FIXED			10 YR FIXED		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS
5.625	2.627	2.634	5.500	2.741	2.749	5.125	1.529	1.576	5.000	2.165	2.212
5.750	1.999	2.050	5.625	2.205	2.212	5.250	1.144	1.191	5.125	1.795	1.842
5.875	1.354	1.405	5.750	1.649	1.700	5.375	0.780	0.827	5.250	1.259	1.314
5.990	0.858	0.909	5.875	1.077	1.129	5.500	0.373	0.428	5.375	0.875	0.930
6.000	0.810	0.861	6.000	0.595	0.646	5.625	(0.063)	(0.008)	5.500	0.522	0.577
6.125	0.302	0.354	6.125	0.131	0.182	5.750	(0.390)	(0.335)	5.625	0.184	0.239
6.250	(0.320)	(0.239)	6.250	(0.410)	(0.330)	5.875	(0.710)	(0.655)	5.750	(0.273)	(0.226)
6.375	(0.845)	(0.764)	6.375	(0.897)	(0.816)	6.000	(1.076)	(1.029)	5.875	(0.615)	(0.568)
6.490	(1.232)	(1.151)	6.500	(1.298)	(1.218)	6.125	(1.443)	(1.393)	6.000	(0.943)	(0.896)

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	3.678	3.725	5.625	2.176	2.231
5.625	3.112	3.159	5.750	1.280	1.327
5.750	3.338	3.415	5.875	0.873	0.920
5.875	2.741	2.818	6.000	0.498	0.545
5.990	2.297	2.374	6.125	0.174	0.221
6.000	2.254	2.331	6.250	(0.201)	(0.162)
6.125	1.795	1.872	6.375	(0.525)	(0.486)
6.250	0.840	0.941	6.500	(0.852)	(0.813)
6.375	0.368	0.469	6.625	(1.149)	(1.110)

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	



08:57 AM
 Friday, May 15, 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%
CONDO	≤ \$2,000,000	65%
	\$2,000,001 - \$2,500 000	60%
FOREIGN NATIONAL (Second Home Only)	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	65%
	\$2,000,001 - \$3,000,000	60%
	\$3,000,001 - \$4,000,000	55%
	\$4,000,001 - \$5,000,000	50%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%

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

CASH OUT

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

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

Purchase and Rate and Term CA, NV, TX

(Excluding CA Counties Listed Above)

PURCHASE and RATE & TERM

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

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



SPIDER Alt-doc

Rate		30 Yr Fixed	FULL DOC / EXPRESS DOC / 2 YEAR 1099								
			FICO/CLTV PRICE ADJUSTMENTS								
			≤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	3.920										
6.125	3.170	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	2.420	760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	1.670	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	1.045	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	0.420	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	0.045	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	(0.330)	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(0.705)		BANK STATEMENTS (12 MONTHS)								
7.125	(1.080)		FICO/CLTV PRICE ADJUSTMENTS								
7.250	(1.455)		≤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	(1.705)	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	(2.080)	760-779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	(2.330)	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	(2.580)	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	(2.830)	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(3.080)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(3.330)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(3.580)		PRICE ADJUSTMENT								
8.375	(3.830)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(4.080)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(4.330)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(4.455)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(4.580)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(4.705)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(4.830)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(4.955)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(5.080)	\$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	(5.205)	\$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	(5.330)	\$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	(5.455)	\$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	(5.580)	\$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 ¹	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC ^{1,2}	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT ³	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		12 MONTH CPA P&L ¹	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L ¹	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
		WVOE ¹	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		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		NOTES								
Max Extension: Up to 30 days		Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
Owner Occ & 2nd Price Max		PPP not allowed on loans vested to individuals in IL and NJ									
Max Price - 102.500		PPP not allowed PA < \$319,777									
Min Price - 99.500		Only declining PPP allowed in LA, MS									



SPIDER DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS										
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.000	4.795	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A	
6.125	3.920	760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A	
6.250	3.170	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A	
6.375	2.420	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A	
6.500	1.670	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A	
6.625	0.795	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A	
6.750	0.170	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A	
6.875	(0.330)	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A	
7.000	(0.830)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A	
7.125	(1.205)											
			PRICE ADJUSTMENT									
7.250	(1.580)		≤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	(1.830)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.500	(2.330)	DSCR 0.75 - 0.89	1.500	1.500	1.625	2.000	2.875	3.125	N/A	N/A	N/A	
7.625	(2.705)	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	(3.080)	DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A	
7.875	(3.455)	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A	
8.000	(3.705)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A	
8.125	(3.955)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A	
8.250	(4.205)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A	
8.375	(4.455)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A	
8.500	(4.705)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.625	(4.955)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.750	(5.205)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.875	(5.330)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	
9.000	(5.455)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A	
9.125	(5.580)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A	
9.250	(5.705)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
9.375	(5.830)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A	
9.500	(5.955)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A	
9.625	(6.080)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A	
9.750	(6.205)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A	
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A	
		30 YR INTEREST ONLY	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A	
		40 YR INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A	
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A	
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A	
LOCK PERIODS			PREPAYMENT PENALTY TERMS									
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	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)	(0.125)	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	
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	2.103	780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	1.875	3.250
6.375	1.415	760-779	(1.000)	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250	2.000	3.375
6.500	0.728	740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	2.750	4.000
6.625	0.103	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.250	4.500
6.750	(0.522)	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.375	1.125	1.750	4.375	5.750
6.875	(1.023)	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.000	(1.523)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.125	(2.023)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.250	(2.398)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.375	(2.773)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.500	(3.085)		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	(3.398)										
7.750	(3.710)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.875	(3.960)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(4.210)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(4.460)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(4.710)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.375	(4.960)	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	(5.210)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(5.460)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
8.750	(5.710)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	(5.835)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A
9.000	(5.960)	\$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	(6.085)	\$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	(6.210)	\$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	(6.335)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(6.460)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(6.585)	ITIN	2.000	2.250	2.250	2.250	2.500	2.500	N/A	N/A	N/A
9.750	(6.710)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.875	(6.835)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.000	(6.960)	CASHOUT	0.375	0.375	0.625	0.625	0.875	1.125	1.375	N/A	N/A
10.125	(7.085)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	(7.210)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.375	(7.335)	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								
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		1X30X12	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS											
5 DAYS		0.150		0X60X12	2.500	2.500	2.500	2.500	2.500	N/A	N/A
Max Extension: 2				0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A
Max Extension: 2				24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	N/A
NOTES											
Max Price - 102.000				12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A
Max Price - 102.000				12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	N/A
Min Price - 99.500				< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	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	1.785	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.375	1.625	2.875	N/A	
6.375	1.160	760-779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.375	1.625	3.000	N/A	
6.500	0.472	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.500	1.750	3.250	N/A	
6.625	(0.153)	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	2.375	3.500	N/A	
6.750	(0.778)	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	4.000	N/A	N/A	
6.875	(1.403)	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	5.375	N/A	N/A	
7.000	(2.028)	660-679	0.125	0.500	1.000	1.875	3.000	4.500	7.250	N/A	N/A	
7.125	(2.653)	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A	
7.250	(3.153)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A	
7.375	(3.591)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A	
7.500	(3.966)											
			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	(4.341)											
7.750	(4.653)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
7.875	(4.966)	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	(5.278)	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	(5.591)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A	
8.250	(5.872)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
8.375	(6.122)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.500	(6.372)	\$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	(6.622)	\$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	(6.872)	\$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	(6.997)	\$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	(7.122)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.125	(7.247)	FOREIGN NATIONAL	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	
9.250	(7.372)	ITIN	2.000	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A	
9.375	(7.497)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
9.500	(7.622)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.625	(7.747)	CASHOUT	0.375	0.375	0.500	0.500	1.000	1.375	N/A	N/A	N/A	
9.750	(7.872)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A	
9.875	(7.997)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	
10.000	(8.122)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
10.125	(8.247)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A	
10.250	(8.372)	MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
10.375	(8.497)	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	3.775	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875	
6.125	3.025	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125	
6.250	2.257	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750	
6.375	1.632	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250	
6.500	1.069	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA	
6.625	0.507	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA	
6.750	0.008											
			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%	
7.000	(0.999)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.125	(1.467)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.250	(1.842)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
7.375	(2.217)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A	
7.500	(2.530)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.625	(2.811)	\$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	(3.061)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA	
7.875	(3.343)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
8.000	(3.561)	\$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	
			PREPAYMENT PENALTY TERMS									
NOO PPP 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%	
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 PREPAYMENT PENALTY TERMS									
New Jersey PPP 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%	
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	
			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			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 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	3.475	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	N/A	N/A
6.125	2.757	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	N/A	N/A
6.250	2.070	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	N/A	N/A
6.375	1.382	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
6.500	0.695	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
6.625	0.070	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
6.750	(0.555)	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
6.875	(1.180)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.000	(1.805)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.125	(2.430)										
ADDITIONAL PRICE ADJUSTMENT											
7.250	(3.055)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
7.375	(3.587)	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	(4.024)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
7.625	(4.462)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
7.750	(4.899)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
7.875	(5.274)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.000	(5.649)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.125	(6.024)	\$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	(6.399)	\$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	(6.774)	\$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	(7.087)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
8.625	(7.399)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
8.750	(7.712)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
8.875	(7.962)	CASH-OUT REFI: >=720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A
9.000	(8.212)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A
9.125	(8.462)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
9.250	(8.712)	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	2.000	N/A	N/A
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		(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK EXTENSIONS		60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
5 DAYS	0.050	48 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Max Extension: Up to 30 days		36 MONTHS	0.500	0.500	0.500	0.500	0.625	0.625	0.625	N/A	N/A
PPP PRICE MAXIMUMS		24 MONTHS	0.875	0.875	1.125	1.125	1.125	1.125	1.125	N/A	N/A
60 Months	102.000	12 MONTHS	1.250	1.250	1.500	1.500	1.500	1.500	1.500	N/A	N/A
48 Months	102.875	NO PREPAYMENT PENALTY									
36 Months	104.500										
NOTES											
24 Months	105.000	Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI									
12 Months	105.500	PPP not allowed on loans vested to individuals in IL and NJ									
No Penalty	106.000	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									



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	0.240										
7.750	(0.460)	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.125	6.375
7.875	(1.135)	760-779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.625	7.750
8.000	(1.810)	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.000	9.250
8.125	(2.485)	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.375	10.125
8.250	(3.110)	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.625	11.750
8.375	(3.660)	680-699	N/A	1.875	2.250	2.250	4.500	5.625	7.625	11.000	N/A
8.500	(4.210)	660-679	N/A	4.750	5.125	5.875	6.250	7.500	10.000	N/A	N/A
8.625	(4.747)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(5.247)	720+	N/A	1.125	1.125	1.125	1.125	1.125	1.375	1.875	2.000
8.875	(5.747)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(6.247)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(6.672)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(7.072)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(7.447)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(7.847)		≤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	(8.222)	< 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	(8.597)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(8.972)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(9.222)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(9.472)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(9.722)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(9.972)	< \$100,000	N/A	0.250	0.250	0.250	0.250	0.250	0.250	0.500	1.000
10.500	(10.222)	< \$500,000	N/A	0.500	0.500	0.625	0.750	0.875	1.000	N/A	N/A
10.625	(10.472)	< \$750,000	N/A	2.000	2.000	2.250	N/A	N/A	N/A	N/A	N/A
10.750	(10.722)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
10.875	(10.972)	Cash Out	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.000	(11.222)	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
		NOTES									
		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)									



08:57 AM
 Friday, May 15, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.750	(0.135)	800+	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.250	N/A	N/A
8.875	(0.760)	780 - 799	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.375	N/A	N/A
9.000	(1.260)	760 - 779	0.000	0.000	0.500	1.125	1.625	2.375	3.750	N/A	N/A
9.125	(1.785)	740 - 759	0.500	0.500	1.250	1.500	2.000	2.750	4.750	N/A	N/A
9.250	(2.285)	720 - 739	1.250	1.250	2.000	2.375	2.750	3.500	6.500	N/A	N/A
9.375	(2.785)	700 - 719	2.750	2.750	3.250	3.750	4.000	4.875	N/A	N/A	N/A
9.500	(3.310)	680 - 699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
9.625	(3.810)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(4.185)	ADDITIONAL PRICE ADJUSTMENT									
9.875	(4.635)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
10.000	(5.010)	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
10.125	(5.260)	DSCR 1.15 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(5.510)	DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
10.375	(5.760)	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(6.010)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(6.260)	< 100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(6.510)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(6.760)	> 350,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(7.010)	> 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2-4 Units	0.750	0.750	0.750	0.750	1.000	1.000	N/A	N/A	N/A
		Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Non-Warrantable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
		PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
		5 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		4 Year	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
		3 Year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
		2 Year	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
		1 Year	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A
		No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
		NOTES									
		Minimum Loan Amount - \$75,000									
		Maximum Loan Amount - \$500,000									
		Mortgage History - 0X30X12									
		Bankruptcy Seasoning - 48 Months									
		FC/SS/DIL Seasoning - 48 Months									
		Max Price - 101.00									
		Min Price - 100.00									
		Lock Extension - 5 Days / 0.125 (30 Days Max)									
		Program and rates are subject to change without notice. Not available in all states. Terms subject to qualification.									
		Disclosures & Licenses: www.realtpo.com									
		Real TPO, LLC. All rights reserved.									
		NMLS Consumer Access: http://nmlsconsumeraccess.org/ NMLS #2667102									
PREPAY PRICING											
60 Months	104.000										
48 Months	104.000										
36 Months	104.000										
24 Months	103.000										
12 Months	102.500										
No Prepay	102.000										