



| 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 | 2.790 | 2.841 | 5.500 | 2.914 | 2.965 | 5.125 | 1.909 | 1.956 | 5.000 | 2.565 | 2.612 |
| 5.750 | 2.343 | 2.409 | 5.625 | 2.350 | 2.401 | 5.250 | 1.507 | 1.554 | 5.125 | 2.183 | 2.230 |
| 5.875 | 1.669 | 1.735 | 5.750 | 1.961 | 2.027 | 5.375 | 1.123 | 1.170 | 5.250 | 1.622 | 1.684 |
| 5.990 | 1.131 | 1.197 | 5.875 | 1.361 | 1.427 | 5.500 | 0.704 | 0.766 | 5.375 | 1.227 | 1.290 |
| 6.000 | 1.081 | 1.147 | 6.000 | 0.844 | 0.910 | 5.625 | 0.241 | 0.304 | 5.500 | 0.857 | 0.920 |
| 6.125 | 0.521 | 0.587 | 6.125 | 0.352 | 0.417 | 5.750 | (0.109) | (0.047) | 5.625 | 0.501 | 0.563 |
| 6.250 | (0.134) | (0.068) | 6.250 | (0.219) | (0.153) | 5.875 | (0.459) | (0.396) | 5.750 | 0.232 | 0.294 |
| 6.375 | (0.704) | (0.638) | 6.375 | (0.737) | (0.671) | 6.000 | (0.777) | (0.715) | 5.875 | (0.101) | (0.047) |
| 6.490 | (1.136) | (1.070) | 6.500 | (1.171) | (1.105) | 6.125 | (1.225) | (1.162) | 6.000 | (0.451) | (0.396) |

| 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 | 3.875 | 3.966 | 5.625 | 2.480 | 2.543 |
| 5.625 | 3.282 | 3.373 | 5.750 | 1.811 | 1.866 |
| 5.750 | 3.682 | 3.774 | 5.875 | 1.381 | 1.435 |
| 5.875 | 3.060 | 3.151 | 6.000 | 0.979 | 1.033 |
| 5.990 | 2.578 | 2.670 | 6.125 | 0.628 | 0.683 |
| 6.000 | 2.532 | 2.624 | 6.250 | 0.249 | 0.343 |
| 6.125 | 2.025 | 2.116 | 6.375 | (0.095) | (0.001) |
| 6.250 | 1.025 | 1.112 | 6.500 | (0.444) | (0.350) |
| 6.375 | 0.512 | 0.599 | 6.625 | (0.763) | (0.670) |

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 |



08:47 AM
 Wednesday, May 20, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com

Rev. 02/03/2026

Lock Desk hours : 9AM - 4PM PST

JUNGLE Portfolio

5/6 ARM

| RATE | YSP |
|-------|---------|
| 5.875 | 0.250 |
| 6.000 | 0.125 |
| 6.125 | 0.000 |
| 6.250 | (0.125) |
| 6.375 | (0.250) |

7/6 ARM

| RATE | YSP |
|-------|---------|
| 6.125 | 0.250 |
| 6.250 | 0.125 |
| 6.375 | 0.000 |
| 6.500 | (0.125) |
| 6.625 | (0.250) |

RATE ADJUSTMENT (Adjustment to the RATE)

| | |
|-----------------------------------|---------|
| LOAN AMOUNT ≥ \$3MM | 0.250 |
| LOAN AMOUNT ≥ \$4MM | 0.375 |
| PURCHASE ≤ 60% LTV and < \$4MM | (0.250) |
| CASH OUT LTV > 50% LTV | 0.375 |
| CASH OUT LTV ≤ 50% LTV | 0.125 |
| 2 - 4 UNITS | 0.250 |
| CONDO > 60% LTV | 0.125 |
| FICO < 700 | 0.375 |
| SECOND HOME / INVESTMENT PROPERTY | 0.250 |
| FOREIGN NATIONAL | 0.250 |

PRICE ADJUSTMENT

| | |
|---------------|-------|
| ESCROW WAIVER | 0.125 |
|---------------|-------|

NOTES

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

NOTES

AVAILABLE in CA, NV, TX
 MAX DTI ≤ 43%
 LOCK EXTENSION: 7 DAYS - 0.125
 MARGIN: 3.000% / INDEX: 30 DAY SOFR



JUNGLE Portfolio

Purchase and Rate and Term for the following CA Counties Only:

Los Angeles County, Orange County, Santa Barbara County, Sant Clara County, San Diego County, San Francisco County, San Mateo County, and Ventura County

PURCHASE and RATE & TERM

| PRIMARY & SECOND HOME | LOAN LIMITS | LTV / CLTV |
|-------------------------------------|---------------------------|------------|
| SFR / PUD / 2 - 4 UNITS | ≤ \$2,000,000 | 75% |
| | \$2,000,001 - \$3,000,000 | 70% |
| | \$3,000,001 - \$4,000,000 | 65% |
| | \$4,000,001 - \$5,000,000 | 60% |
| CONDO | ≤ \$2,000,000 | 70% |
| | \$2,000,001 - \$2,500 000 | 65% |
| INVESTMENT | LOAN LIMITS | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS | ≤ \$2,000,000 | 70% |
| | \$2,000,001 - \$2,500 000 | 65% |
| CONDO | ≤ \$2,000,000 | 65% |
| | \$2,000,001 - \$2,500 000 | 60% |
| FOREIGN NATIONAL (Second Home Only) | LOAN LIMITS | LTV / CLTV |
| SFR / PUD / 2 - 4 UNITS | ≤ \$2,000,000 | 65% |
| | \$2,000,001 - \$3,000,000 | 60% |
| | \$3,000,001 - \$4,000,000 | 55% |
| | \$4,000,001 - \$5,000,000 | 50% |
| CONDO | ≤ \$1,500,000 | 65% |
| | \$1,500,001 - \$2,000 000 | 60% |

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

CASH OUT

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

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

Purchase and Rate and Term CA, NV, TX

(Excluding CA Counties Listed Above)

PURCHASE and RATE & TERM

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

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



SPIDER Alt-doc

| FULL DOC / EXPRESS DOC / 2 YEAR 1099 | | | | | | | | | | | |
|--------------------------------------|-------------|--------------------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Rate | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | | |
| 6.000 | 3.920 | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.125 | 3.170 | 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) | | | | | | | | | | |
| 7.125 | (1.080) | | | | | | | | | | |
| BANK STATEMENTS (12 MONTHS) | | | | | | | | | | | |
| 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 | | | | | | | | | | | |
| 5 DAYS | 0.100 | 12 MONTHS | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| 10 DAYS | 0.200 | 24 MONTHS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 15 DAYS | 0.300 | 36 MONTHS | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | N/A | N/A |
| 20 DAYS | 0.400 | 48 MONTHS | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | N/A | N/A |
| 30 DAYS | 0.600 | 60 MONTHS | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | N/A | N/A |
| NOTES | | | | | | | | | | | |
| Max Extension: Up to 30 days | | | Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI | | | | | | | | |
| Owner Occ & 2nd Price Max | | | PPP not allowed on loans vested to individuals in IL and NJ | | | | | | | | |
| Max Price - 102.500 | | | PPP not allowed PA < \$319,777 | | | | | | | | |
| Min Price - 99.500 | | | Only declining PPP allowed in LA, MS | | | | | | | | |



| SPIDER DSCR | | | | | | | | | | | |
|---|-------------|-----------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Rate | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | | |
| | | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000 | 4.795 | 780+ | (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) | (0.500) | (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 | | | | | | | | | | |
| 36 Months | 103.000 | | | | | | | | | | |
| 24 Months | 101.500 | | | | | | | | | | |
| 12 Months | 100.500 | | | | | | | | | | |
| No Penalty | 100.000 | | | | | | | | | | |
| NOTES | | | | | | | | | | | |
| Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI | | | | | | | | | | | |
| PPP not allowed on loans vested to individuals in IL and NJ | | | | | | | | | | | |
| PPP not allowed PA < \$319,777 | | | | | | | | | | | |
| Only declining PPP allowed in LA, MS | | | | | | | | | | | |



MAMBA Alt-doc

| Rate | | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | |
|---------------------|---------|-------------------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.250 | 2.478 | 780+ | (1.125) | (1.000) | (0.875) | (0.750) | (0.375) | (0.250) | 0.125 | 1.875 | 3.250 |
| 6.375 | 1.790 | 760 -779 | (1.000) | (1.000) | (0.750) | (0.625) | (0.375) | (0.125) | 0.250 | 2.000 | 3.375 |
| 6.500 | 1.103 | 740-759 | (1.000) | (0.875) | (0.625) | (0.500) | (0.250) | 0.000 | 0.375 | 2.750 | 4.000 |
| 6.625 | 0.478 | 720-739 | (0.875) | (0.750) | (0.500) | (0.375) | (0.125) | 0.500 | 1.250 | 3.250 | 4.500 |
| 6.750 | (0.147) | 700-719 | (0.750) | (0.625) | (0.375) | (0.250) | 0.375 | 1.125 | 1.750 | 4.375 | 5.750 |
| 6.875 | (0.647) | 680-699 | (0.500) | (0.500) | 0.125 | 0.625 | 1.125 | 2.250 | 3.000 | 5.125 | N/A |
| 7.000 | (1.148) | 660-679 | 0.625 | 0.875 | 1.250 | 1.625 | 2.500 | 3.375 | 4.375 | 5.875 | N/A |
| 7.125 | (1.648) | 640-659 | 2.250 | 2.750 | 2.750 | 3.000 | 4.000 | 4.875 | 6.000 | N/A | N/A |
| 7.250 | (2.023) | 620-639 | 3.000 | 3.500 | 3.625 | 3.875 | 5.000 | 6.000 | N/A | N/A | N/A |
| 7.375 | (2.398) | 600-619 | 3.750 | 4.250 | 4.500 | 4.750 | N/A | N/A | N/A | N/A | N/A |
| 7.500 | (2.710) | | | | | | | | | | |
| | | | 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 | (3.023) | | | | | | | | | | |
| 7.750 | (3.335) | 12 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.500 | 0.750 |
| 7.875 | (3.585) | 1099 ONLY 12 MOS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 8.000 | (3.835) | 12 MONTHS P&L | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | N/A | N/A |
| 8.125 | (4.085) | 24 MONTHS P&L | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | N/A | N/A |
| 8.250 | (4.335) | WVOE | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | N/A | N/A |
| 8.375 | (4.585) | ATR-in-Full / Asset Depletion | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | N/A | N/A |
| 8.500 | (4.835) | < \$200,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| 8.625 | (5.085) | \$200,000 - \$349,999 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.250 |
| 8.750 | (5.335) | \$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 | (5.460) | \$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 | (5.585) | \$2,000,001 - \$3,000,000 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | 0.875 | N/A | N/A |
| 9.125 | (5.710) | \$3,000,001 - \$3,500,000 | 0.625 | 0.625 | 0.875 | 0.875 | 1.125 | 1.375 | N/A | N/A | N/A |
| 9.250 | (5.835) | \$3,500,001 - \$4,000,000 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | N/A | N/A | N/A | N/A |
| 9.375 | (5.960) | NON-PERMANENT RESIDENT | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A |
| 9.500 | (6.085) | FOREIGN NATIONAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.625 | (6.210) | ITIN | 2.000 | 2.250 | 2.250 | 2.250 | 2.500 | 2.500 | N/A | N/A | N/A |
| 9.750 | (6.335) | PURCHASE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 9.875 | (6.460) | RATE & TERM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| 10.000 | (6.585) | CASHOUT | 0.375 | 0.375 | 0.625 | 0.625 | 0.875 | 1.125 | 1.375 | N/A | N/A |
| 10.125 | (6.710) | PRIMARY RESIDENCE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 10.250 | (6.835) | SECOND HOME | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | N/A | N/A |
| 10.375 | (6.960) | NON-OWNER OCCUPIED | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | WARRANTABLE CONDO | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.500 | 0.750 | 0.875 |
| | | NON-WARRANTABLE CONDO | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.625 | 0.750 | N/A | N/A |
| | | CONDOTEL | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | N/A | N/A | N/A |
| | | 2 - 4 UNIT | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | 0.750 | N/A |
| | | MANUFACTURED HOME | 1.000 | 1.000 | 1.000 | 1.000 | N/A | N/A | N/A | N/A | N/A |
| | | RURAL PROPERTY | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | N/A | N/A | N/A |
| | | INTEREST ONLY | 0.500 | 0.500 | 0.500 | 0.500 | 0.750 | 0.750 | 1.000 | 1.500 | 1.750 |
| | | ESCROW WAIVER | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| | | SHORT-TERM RENTAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | LIMITED TRADELINES | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A | N/A | N/A | N/A |
| | | DECLINING MARKET | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| | | 1 YR SELF EMPLOYED | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | N/A | N/A |
| LOCK PERIODS | | | HOUSING HISTORY & EVENTS | | | | | | | | |
| | | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 30 DAYS | 0.000 | | | | | | | | | | |
| 45 DAYS | 0.150 | 1X30X12 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A |
| LOCK EXTENSIONS | | | | | | | | | | | |
| 5 DAYS | 0.150 | 0X90X12 | 4.750 | 4.750 | 4.750 | 4.750 | N/A | N/A | N/A | N/A | N/A |
| Max Extension: 2 | | 24 - 35 MOS (BK/FC) | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A |
| NOTES | | | | | | | | | | | |
| Max Price - 102.000 | | 12 - 23 MOS (SS/DIL/MOD) | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A | N/A | N/A | N/A |
| Min Price - 99.500 | | < 12 MOS (SS/DIL/MOD) | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | N/A | N/A | N/A |



| MAMBA 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% |
| 6.250 | 2.753 | 780+ | (1.125) | (1.000) | (0.875) | (0.500) | (0.125) | 0.000 | 0.500 | N/A | N/A |
| 6.375 | 2.065 | 760 - 779 | (1.000) | (1.000) | (0.750) | (0.375) | (0.125) | 0.125 | 0.625 | N/A | N/A |
| 6.500 | 1.378 | 740-759 | (1.000) | (0.875) | (0.625) | (0.250) | 0.000 | 0.250 | 0.750 | N/A | N/A |
| 6.625 | 0.753 | 720-739 | (0.875) | (0.750) | (0.500) | (0.125) | 0.125 | 0.750 | 1.625 | N/A | N/A |
| 6.750 | 0.128 | 700-719 | (0.750) | (0.625) | (0.375) | 0.000 | 0.625 | 1.375 | 2.125 | N/A | N/A |
| 6.875 | (0.372) | 680-699 | (0.500) | (0.500) | 0.125 | 0.875 | 1.375 | 2.500 | 3.375 | N/A | N/A |
| 7.000 | (0.872) | 660-679 | 0.625 | 0.875 | 1.250 | 1.875 | 2.750 | 3.625 | 4.750 | N/A | N/A |
| 7.125 | (1.372) | 640-659 | 2.250 | 2.750 | 2.750 | 3.250 | 4.250 | 5.125 | N/A | N/A | N/A |
| 7.250 | (1.747) | 620-639 | 3.000 | 3.500 | 3.625 | 4.125 | N/A | N/A | N/A | N/A | N/A |
| 7.375 | (2.122) | 600-619 | 3.750 | 4.250 | 4.500 | N/A | N/A | N/A | N/A | N/A | N/A |
| 7.500 | (2.435) | | | | | | | | | | |
| 7.625 | (2.747) | | | | | | | | | | |
| | | | 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% |
| 7.750 | (3.060) | 12 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.875 | (3.310) | 1099 ONLY 12 MOS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 8.000 | (3.560) | 12 MONTHS P&L | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | N/A | N/A |
| 8.125 | (3.810) | 24 MONTHS P&L | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | N/A | N/A |
| 8.250 | (4.060) | WVOE | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.375 | (4.310) | Asset Depletion | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | N/A | N/A |
| 8.500 | (4.560) | < \$200,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| 8.625 | (4.810) | \$200,000 - \$349,999 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 8.750 | (5.060) | \$350,000 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 8.875 | (5.185) | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.125 | 0.125 | N/A | N/A | N/A |
| 9.000 | (5.310) | \$2,000,001 - \$3,000,000 | 0.250 | 0.250 | 0.375 | 0.375 | N/A | N/A | N/A | N/A | N/A |
| 9.125 | (5.435) | \$3,000,001 - \$3,500,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.250 | (5.560) | \$3,500,001 - \$4,000,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.375 | (5.685) | NON-PERMANENT RESIDENT | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A |
| 9.500 | (5.810) | FOREIGN NATIONAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.625 | (5.935) | ITIN | 2.000 | 2.250 | 2.250 | 2.250 | 2.500 | N/A | N/A | N/A | N/A |
| 9.750 | (6.060) | PURCHASE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 9.875 | (6.185) | RATE & TERM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 10.000 | (6.310) | CASHOUT | 0.250 | 0.250 | 0.500 | 0.500 | 0.750 | 1.000 | N/A | N/A | N/A |
| 10.125 | (6.435) | PRIMARY RESIDENCE | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.250 | (6.560) | SECOND HOME | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.375 | (6.685) | NON-OWNER OCCUPIED | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | | WARRANTABLE CONDO | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.500 | N/A | N/A |
| | | 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 | N/A | 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 | 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 |
| | | 1 YR SELF EMPLOYED | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 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 | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | N/A | N/A |
| 48 Months | 102.000 | 48 MONTHS | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | N/A | N/A |
| 36 Months | 101.500 | 36 MONTHS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 24 Months | 101.000 | 24 MONTHS | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | N/A | N/A |
| 12 Months | 100.500 | 12 MONTHS | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A |
| No Prepay | 100.000 | NO PREPAYMENT PENALTY | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | N/A | N/A |



MAMBA DSCR

| Rate | | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | | |
|------------------|---------|---------------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| | | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | |
| 6.250 | 2.160 | 780+ | (1.625) | (1.375) | (1.250) | (0.750) | (0.250) | 0.375 | 1.625 | 2.875 | N/A | |
| 6.375 | 1.535 | 760-779 | (1.625) | (1.375) | (1.125) | (0.625) | (0.125) | 0.375 | 1.625 | 3.000 | N/A | |
| 6.500 | 0.847 | 740-759 | (1.500) | (1.250) | (1.000) | (0.625) | 0.000 | 0.500 | 1.750 | 3.250 | N/A | |
| 6.625 | 0.222 | 720-739 | (1.375) | (1.125) | (0.875) | (0.375) | 0.250 | 0.750 | 2.375 | 3.500 | N/A | |
| 6.750 | (0.403) | 700-719 | (1.125) | (0.750) | (0.375) | 0.125 | 0.875 | 1.750 | 4.000 | N/A | N/A | |
| 6.875 | (1.028) | 680-699 | (0.625) | (0.250) | 0.125 | 1.000 | 2.125 | 3.000 | 5.375 | N/A | N/A | |
| 7.000 | (1.653) | 660-679 | 0.125 | 0.500 | 1.000 | 1.875 | 3.000 | 4.500 | 7.250 | N/A | N/A | |
| 7.125 | (2.278) | 640-659 | 3.250 | 3.750 | 4.375 | 5.375 | 7.125 | 9.125 | N/A | N/A | N/A | |
| 7.250 | (2.778) | 620-639 | 4.000 | 4.500 | 5.250 | 6.250 | N/A | N/A | N/A | N/A | N/A | |
| 7.375 | (3.216) | 600-619 | 4.750 | 5.250 | 6.125 | N/A | N/A | N/A | N/A | N/A | N/A | |
| 7.500 | (3.591) | | | | | | | | | | | |
| | | | 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 | (3.966) | | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | N/A | |
| 7.750 | (4.278) | DSCR ≥ 1.25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 7.875 | (4.591) | DSCR ≥ 1.00 - 1.24 | 0.375 | 0.375 | 0.375 | 0.875 | 1.500 | 2.500 | N/A | N/A | N/A | |
| 8.000 | (4.903) | DSCR ≥ 0.75 - 0.99 | 1.750 | 1.750 | 1.750 | 2.125 | 2.625 | 4.500 | N/A | N/A | N/A | |
| 8.125 | (5.216) | DSCR < 0.75 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A | |
| 8.250 | (5.497) | < \$200,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 8.375 | (5.747) | \$200,000 - \$349,999 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 8.500 | (5.997) | \$350,000 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.125 | 0.125 | N/A | N/A | N/A | |
| 8.625 | (6.247) | \$1,500,001 - \$2,000,000 | 0.500 | 0.500 | 0.875 | 0.875 | N/A | N/A | N/A | N/A | N/A | |
| 8.750 | (6.497) | \$2,000,001 - \$3,000,000 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| 8.875 | (6.622) | \$3,000,001 - \$4,000,000 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A | |
| 9.000 | (6.747) | NON-PERMANENT RESIDENT | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A | N/A | N/A | |
| 9.125 | (6.872) | FOREIGN NATIONAL | 2.000 | 2.250 | 2.250 | 2.250 | 2.500 | N/A | N/A | N/A | N/A | |
| 9.250 | (6.997) | ITIN | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 9.375 | (7.122) | PURCHASE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 9.500 | (7.247) | RATE & TERM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| 9.625 | (7.372) | CASHOUT | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.500 | 0.750 | N/A | |
| 9.750 | (7.497) | WARRANTABLE CONDO | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.625 | 0.750 | N/A | N/A | |
| 9.875 | (7.622) | NON-WARRANTABLE CONDO | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | N/A | N/A | N/A | |
| 10.000 | (7.747) | CONDOTEL | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | N/A | N/A | |
| 10.125 | (7.872) | 2 - 4 UNIT | 1.000 | 1.000 | 1.000 | 1.000 | N/A | N/A | N/A | N/A | N/A | |
| 10.250 | (7.997) | MANUFACTURED HOME | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | N/A | N/A | |
| 10.375 | (8.122) | RURAL PROPERTY | 0.500 | 0.500 | 0.500 | 0.500 | 0.750 | 0.750 | 1.000 | N/A | N/A | |
| | | INTEREST ONLY | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A | |
| | | ESCROW WAIVER | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A | N/A | |
| | | SHORT-TERM RENTAL | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A | N/A | N/A | N/A | |
| | | LIMITED TRADELINES | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | N/A | |
| | | DECLINING MARKET | | | | | | | | | | |
| | | | HOUSING HISTORY & EVENTS | | | | | | | | | |
| | | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | |
| LOCK PERIODS | | 1X30X12 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A | |
| 15 DAYS | (0.150) | 0X60X12 | 2.500 | 2.500 | 2.500 | 2.500 | 2.500 | 2.500 | N/A | N/A | N/A | |
| 30 DAYS | 0.000 | 0X90X12 | 4.750 | 4.750 | 4.750 | 4.750 | N/A | N/A | N/A | N/A | N/A | |
| 45 DAYS | 0.150 | 24 - 35 MOS (BK/FC) | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A | |
| LOCK EXTENSIONS | | 12 - 23 MOS (BK/FC) | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A | N/A | N/A | N/A | |
| 5 DAYS | 0.150 | 12 - 23 MOS (SS/DIL/MOD) | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A | |
| Max Extension: 2 | | < 12 MOS (SS/DIL/MOD) | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | 1.750 | N/A | N/A | N/A | |
| PREPAY PRICING | | PREPAYMENT PENALTY TERMS | | | | | | | | | | |
| Term | Max | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | |
| 60 Months | 102.000 | 60 MONTHS | (0.875) | (0.875) | (0.875) | (0.875) | (1.000) | (1.000) | (1.000) | (1.000) | N/A | |
| 48 Months | 102.000 | 48 MONTHS | (0.500) | (0.500) | (0.500) | (0.500) | (0.625) | (0.625) | (0.625) | (0.625) | N/A | |
| 36 Months | 101.500 | 36 MONTHS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 24 Months | 101.000 | 24 MONTHS | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | N/A | |
| 12 Months | 100.500 | 12 MONTHS | 1.000 | 1.000 | 1.125 | 1.125 | 1.250 | 1.250 | 1.250 | 1.250 | N/A | |
| No Prepay | 100.000 | NO PREPAYMENT PENALTY | 1.500 | 1.500 | 1.625 | 1.625 | 1.750 | 1.750 | 1.750 | 1.750 | N/A | |



VIPER Alt-doc Plus

| Rate | | 30 Yr Fixed | FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | |
|------------------------------|---------|---|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000 | 4.475 | 780+ | (0.875) | (0.875) | (0.625) | (0.500) | (0.250) | 0.000 | 0.125 | 1.625 | 2.875 |
| 6.125 | 3.725 | 760 -779 | (0.875) | (0.875) | (0.625) | (0.500) | (0.250) | 0.000 | 0.250 | 1.750 | 3.125 |
| 6.250 | 2.957 | 740-759 | (0.750) | (0.750) | (0.500) | (0.375) | (0.125) | 0.125 | 0.375 | 2.125 | 3.750 |
| 6.375 | 2.332 | 720-739 | (0.625) | (0.625) | (0.375) | (0.125) | 0.000 | 0.375 | 1.125 | 3.375 | 5.250 |
| 6.500 | 1.769 | 700-719 | (0.375) | (0.375) | (0.125) | 0.000 | 0.375 | 0.750 | 1.625 | 4.625 | NA |
| 6.625 | 1.207 | 680-699 | (0.250) | (0.125) | 0.375 | 0.500 | 1.500 | 2.875 | 3.625 | NA | NA |
| 6.750 | 0.708 | | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | |
| 6.875 | 0.239 | | ≤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 | (0.299) | 12 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.125 | (0.767) | DTI 36.01% - 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.250 | (1.142) | DTI > 40% | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| 7.375 | (1.517) | ≤ \$250,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | N/A | N/A |
| 7.500 | (1.830) | \$250,001 - \$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.625 | (2.111) | \$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 | (2.361) | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | (0.125) | (0.125) | (0.125) | (0.125) | 0.000 | NA | NA |
| 7.875 | (2.643) | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| 8.000 | (2.861) | \$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 | | | | | | | | | |
| 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 | 4.275 | 760+ | (1.500) | (1.375) | (1.250) | (0.875) | (0.250) | 0.250 | 1.875 | N/A | N/A | |
| 6.125 | 3.557 | 740-759 | (1.500) | (1.375) | (1.125) | (0.750) | 0.000 | 0.500 | 2.125 | N/A | N/A | |
| 6.250 | 2.870 | 720-739 | (1.125) | (1.000) | (0.875) | (0.500) | 0.250 | 0.750 | 2.875 | N/A | N/A | |
| 6.375 | 2.182 | 700-719 | (0.875) | (0.750) | (0.375) | 0.125 | 1.000 | 1.750 | 4.125 | N/A | N/A | |
| 6.500 | 1.495 | 680-699 | (0.500) | (0.125) | 0.125 | 1.000 | 2.500 | 3.750 | NA | N/A | N/A | |
| 6.625 | 0.870 | 660-679 | 0.000 | 0.375 | 0.875 | 1.625 | 3.000 | 5.500 | NA | N/A | N/A | |
| 6.750 | 0.245 | 640-659 | 3.000 | 3.500 | 4.000 | 4.500 | 5.000 | 6.000 | NA | N/A | N/A | |
| 6.875 | (0.380) | 620-639 | NA | NA | NA | NA | NA | NA | NA | N/A | N/A | |
| 7.000 | (1.005) | 600-619 | NA | NA | NA | NA | NA | NA | NA | N/A | N/A | |
| 7.125 | (1.630) | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | | | |
| 7.250 | (2.255) | DSCR ≥ 1.25 | (0.500) | (0.500) | (0.500) | (0.625) | (0.625) | (0.625) | (0.625) | N/A | N/A | |
| 7.375 | (2.787) | DSCR ≥ 1.00 - 1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| 7.500 | (3.224) | DSCR ≥ 0.75 - 0.99 | 0.500 | 0.625 | 0.750 | 1.000 | 1.500 | 2.375 | NA | N/A | N/A | |
| 7.625 | (3.662) | DSCR < 0.75 | 1.750 | 2.000 | 2.000 | 2.750 | 3.000 | 4.375 | NA | N/A | N/A | |
| 7.750 | (4.099) | ≤ \$150,000 | 0.750 | 0.750 | 0.875 | 0.875 | 0.875 | 1.750 | 2.000 | N/A | N/A | |
| 7.875 | (4.474) | \$150,001 - \$250,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | N/A | N/A | |
| 8.000 | (4.849) | \$250,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| 8.125 | (5.224) | \$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 | (5.599) | \$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 | (5.974) | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.125 | 0.125 | 0.250 | 0.500 | NA | N/A | N/A | |
| 8.500 | (6.287) | \$2,000,001 - \$2,500,000 | 0.375 | 0.375 | 0.500 | 0.750 | 1.000 | NA | NA | N/A | N/A | |
| 8.625 | (6.599) | \$2,500,001 - \$3,000,000 | 0.750 | 0.750 | 0.750 | 1.125 | 1.250 | NA | NA | N/A | N/A | |
| 8.750 | (6.912) | \$3,000,001 - \$3,500,000 | 1.500 | 1.500 | 1.500 | 1.500 | 2.000 | NA | NA | N/A | N/A | |
| 8.875 | (7.162) | CASH-OUT REFI: ≥720 | 0.500 | 0.500 | 0.500 | 0.625 | 0.875 | 1.375 | NA | N/A | N/A | |
| 9.000 | (7.412) | CASH-OUT REFI: <720 | 0.875 | 0.875 | 0.875 | 1.000 | 1.375 | 1.625 | NA | N/A | N/A | |
| 9.125 | (7.662) | PURCHASE | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A | N/A | |
| 9.250 | (7.912) | 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 | |
| New Jersey PPP MAX | | | | | | | | | | | | |
| 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 | (0.850) | BANK STATEMENT / 1099 | ≥ 800 | (1.000) | (1.000) | (0.750) | (0.375) | (0.125) | 0.875 | 1.750 | N/A | N/A |
| 8.875 | (1.475) | | 780 - 799 | (1.000) | (1.000) | (0.750) | (0.375) | (0.125) | 1.000 | 1.875 | N/A | N/A |
| 9.000 | (2.100) | | 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 | (3.475) | | 700 - 719 | 1.625 | 1.625 | 2.250 | 2.875 | 3.375 | 4.250 | N/A | N/A | N/A |
| 9.500 | (3.850) | | 680 - 699 | 4.125 | 4.125 | 4.875 | 5.375 | 6.000 | N/A | N/A | N/A | N/A |
| 9.625 | (4.225) | | 660 - 679 | 5.875 | 6.000 | 6.500 | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.750 | (4.600) | P&L ONLY / WVOE | ≥ 800 | 0.500 | 0.500 | 0.750 | 1.375 | 1.625 | 2.750 | 3.750 | N/A | N/A |
| 9.875 | (4.975) | | 780 - 799 | 0.500 | 0.500 | 0.750 | 1.375 | 1.625 | 2.875 | 4.000 | N/A | N/A |
| 10.000 | (5.350) | | 760 - 779 | 1.000 | 1.000 | 1.250 | 1.875 | 2.125 | 3.500 | 4.750 | N/A | N/A |
| 10.125 | (5.725) | | 740 - 759 | 1.375 | 1.375 | 1.750 | 2.375 | 2.625 | 4.125 | 6.000 | N/A | N/A |
| 10.250 | (6.100) | | 720 - 739 | 2.125 | 2.125 | 2.625 | 3.375 | 3.625 | 4.875 | 7.250 | N/A | N/A |
| 10.375 | (6.350) | | 700 - 719 | 3.375 | 3.375 | 4.000 | 4.750 | 5.250 | N/A | N/A | N/A | N/A |
| 10.500 | (6.600) | | 680 - 699 | 5.875 | 5.875 | 6.625 | 7.250 | N/A | N/A | N/A | N/A | N/A |
| 10.625 | (6.850) | | 660 - 679 | 7.875 | 8.000 | 8.500 | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.750 | (7.100) | DSCR | ≥ 800 | 0.625 | 0.625 | 0.875 | 1.500 | 1.750 | 3.000 | 4.000 | N/A | N/A |
| 10.875 | (7.350) | | 780 - 799 | 0.625 | 0.625 | 0.875 | 1.500 | 1.750 | 3.125 | 4.250 | N/A | N/A |
| 11.000 | (7.600) | | 760 - 779 | 1.125 | 1.125 | 1.375 | 2.000 | 2.250 | 3.750 | 5.000 | N/A | N/A |
| 11.125 | (7.850) | | 740 - 759 | 1.500 | 1.500 | 1.875 | 2.500 | 2.750 | 4.375 | 6.250 | N/A | N/A |
| 11.250 | (8.100) | | 720 - 739 | 2.375 | 2.375 | 2.875 | 3.625 | 3.875 | 5.125 | 7.500 | N/A | N/A |
| 11.375 | (8.350) | | 700 - 719 | 3.625 | 3.625 | 4.250 | 5.000 | 5.500 | 6.500 | N/A | N/A | N/A |
| 11.500 | (8.475) | | 680 - 699 | 6.250 | 6.250 | 7.000 | 7.625 | 8.250 | N/A | N/A | N/A | N/A |
| 11.625 | (8.725) | | 660 - 679 | 8.250 | 8.500 | 9.000 | N/A | N/A | N/A | N/A | N/A | N/A |
| | | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | | | |
| | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | | |
| | | 12 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | 24 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | 10 YR FIXED | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | N/A | N/A | |
| | | 15 YR FIXED | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | N/A | N/A | |
| | | 20 YR FIXED | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | N/A | N/A | |
| | | 30 YR FIXED | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | 30/15 YR BALLOON | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | N/A | N/A | |
| | | 40/15 YR BALLOON | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A | |
| | | \$50,000 - \$75,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A | |
| | | \$75,001 - \$100,000 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A | |
| | | \$100,001 - \$125,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$125,001 - \$150,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$150,001 - \$175,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$175,001 - \$200,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$200,001 - \$300,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$300,001 - \$400,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$400,001 - \$600,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | \$600,001 - \$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| | | DTI ≤ 43.00% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| PREPAY PRICING (HARD) | | 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 | | | | | | | | | | |
| | | ≤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 | |
| | | 36 MONTHS | (1.375) | (1.375) | (1.375) | (1.375) | (1.375) | (1.375) | (1.375) | N/A | N/A | |
| | | 48 MONTHS | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | N/A | N/A | |
| | | 60 MONTHS | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | N/A | N/A | |



08:47 AM
 Wednesday, May 20, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES Alt-doc

| Rate | | FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | | |
|--|----------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 30 Yr Fixed | | 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 | 0.340 | | | | | | | | | | |
| 7.750 | (0.360) | 780+ | N/A | (1.000) | (1.000) | (0.625) | (0.500) | 0.375 | 1.000 | 4.125 | 6.375 |
| 7.875 | (1.035) | 760-779 | N/A | (0.500) | (0.375) | 0.125 | 0.375 | 1.000 | 1.875 | 5.625 | 7.750 |
| 8.000 | (1.710) | 740-759 | N/A | (0.375) | (0.250) | 0.125 | 0.375 | 1.500 | 3.000 | 7.000 | 9.250 |
| 8.125 | (2.385) | 720-739 | N/A | 0.375 | 0.500 | 0.625 | 1.000 | 1.750 | 4.125 | 8.375 | 10.125 |
| 8.250 | (3.010) | 700-719 | N/A | 0.875 | 1.125 | 1.500 | 2.250 | 3.375 | 5.625 | 9.625 | 11.750 |
| 8.375 | (3.560) | 680-699 | N/A | 1.875 | 2.250 | 2.250 | 4.500 | 5.625 | 7.625 | 11.000 | N/A |
| 8.500 | (4.110) | 660-679 | N/A | 4.750 | 5.125 | 5.875 | 6.250 | 7.500 | 10.000 | N/A | N/A |
| 8.625 | (4.647) | Bank Statement*** (In addition to Full doc LLPA) | | | | | | | | | |
| 8.750 | (5.147) | 720+ | N/A | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.375 | 1.875 | 2.000 |
| 8.875 | (5.647) | 660-719 | N/A | 1.375 | 1.375 | 1.750 | 1.750 | 1.750 | 2.000 | 2.625 | 3.000 |
| 9.000 | (6.147) | P&L Only*** (In additional to Full doc LLPA) | | | | | | | | | |
| 9.125 | (6.572) | 720+ | N/A | 2.375 | 2.625 | 2.875 | 3.000 | 3.375 | 3.500 | N/A | N/A |
| 9.250 | (6.972) | 660-719 | N/A | 3.375 | 3.500 | 3.625 | 3.750 | 3.875 | 4.125 | N/A | N/A |
| 9.375 | (7.347) | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | | |
| 9.500 | (7.747) | | ≤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 | (8.122) | < 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 | (8.497) | 15Yr Fixed | N/A | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| 9.875 | (8.872) | 20Yr Fixed | N/A | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) |
| 10.000 | (9.122) | 25Yr Fixed | N/A | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 10.125 | (9.372) | Second Home | N/A | 0.750 | 0.750 | 0.750 | 0.750 | 1.000 | 1.000 | 1.000 | N/A |
| 10.250 | (9.622) | Investor | N/A | 1.500 | 2.000 | 2.500 | 3.000 | 3.625 | 4.375 | N/A | N/A |
| 10.375 | (9.872) | < \$100,000 | N/A | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 1.000 |
| 10.500 | (10.122) | < \$500,000 | N/A | 0.500 | 0.500 | 0.625 | 0.750 | 0.875 | 1.000 | N/A | N/A |
| 10.625 | (10.372) | < \$750,000 | N/A | 2.000 | 2.000 | 2.250 | N/A | N/A | N/A | N/A | N/A |
| 10.750 | (10.622) | Interest Only | N/A | 1.500 | 1.750 | 2.000 | 2.250 | N/A | N/A | N/A | N/A |
| 10.875 | (10.872) | Cash Out | N/A | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 11.000 | (11.122) | 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) | | | | | | | | | | | |



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 | (0.035) | 800+ | (0.500) | (0.500) | 0.000 | 0.500 | 1.250 | 2.000 | 3.250 | N/A | N/A |
| 8.875 | (0.660) | 780 - 799 | (0.500) | (0.500) | 0.000 | 0.500 | 1.250 | 2.000 | 3.375 | N/A | N/A |
| 9.000 | (1.160) | 760 - 779 | 0.000 | 0.000 | 0.500 | 1.125 | 1.625 | 2.375 | 3.750 | N/A | N/A |
| 9.125 | (1.685) | 740 - 759 | 0.500 | 0.500 | 1.250 | 1.500 | 2.000 | 2.750 | 4.750 | N/A | N/A |
| 9.250 | (2.185) | 720 - 739 | 1.250 | 1.250 | 2.000 | 2.375 | 2.750 | 3.500 | 6.500 | N/A | N/A |
| 9.375 | (2.685) | 700 - 719 | 2.750 | 2.750 | 3.250 | 3.750 | 4.000 | 4.875 | N/A | N/A | N/A |
| 9.500 | (3.210) | 680 - 699 | 4.750 | 4.750 | 5.250 | 6.000 | N/A | N/A | N/A | N/A | N/A |
| 9.625 | (3.710) | 660 - 679 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.750 | (4.085) | | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | |
| 9.875 | (4.535) | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 10.000 | (4.910) | DSCR ≥ 1.25 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A |
| 10.125 | (5.160) | 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 | (5.410) | 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 | (5.660) | DSCR < 1.00 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.500 | (5.910) | Short-Term Rental | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.625 | (6.160) | < 100,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| 10.750 | (6.410) | < 150,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 10.875 | (6.660) | > 350,000 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A |
| 11.000 | (6.910) | > 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 | | | | | | | | | | |