



AGENCY CONFORMING FIXED											
30 YR FIXED			20 YR FIXED			15 YR FIXED			10 YR FIXED		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS
5.625	0.827	0.871	5.500	0.979	1.023	5.125	0.609	0.647	5.000	1.251	1.289
5.750	0.606	0.672	5.625	0.431	0.475	5.250	0.216	0.254	5.125	0.871	0.909
5.875	0.031	0.097	5.750	0.267	0.333	5.375	(0.146)	(0.108)	5.250	0.565	0.603
5.990	(0.469)	(0.403)	5.875	(0.244)	(0.178)	5.500	(0.511)	(0.473)	5.375	0.214	0.258
6.000	(0.517)	(0.451)	6.000	(0.713)	(0.647)	5.625	(0.936)	(0.898)	5.500	(0.150)	(0.106)
6.125	(0.997)	(0.931)	6.125	(1.175)	(1.109)	5.750	(1.081)	(1.037)	5.625	(0.496)	(0.452)
6.250	(1.215)	(1.149)	6.250	(1.299)	(1.233)	5.875	(1.389)	(1.345)	5.750	(0.835)	(0.755)
6.375	(1.695)	(1.629)	6.375	(1.766)	(1.700)	6.000	(1.681)	(1.637)	5.875	(1.177)	(1.097)
6.490	(2.118)	(2.052)	6.500	(2.203)	(2.137)	6.125	(2.131)	(2.087)	6.000	(1.507)	(1.427)

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	1.821	1.905	5.625	1.693	1.736
5.625	1.276	1.360	5.750	0.912	0.992
5.750	1.905	1.997	5.875	0.520	0.600
5.875	1.380	1.472	6.000	0.143	0.223
5.990	0.933	1.025	6.125	(0.191)	(0.111)
6.000	0.890	0.982	6.250	(0.505)	(0.446)
6.125	0.456	0.548	6.375	(0.826)	(0.766)
6.250	(0.095)	(0.009)	6.500	(1.156)	(1.097)
6.375	(0.522)	(0.435)	6.625	(1.456)	(1.397)

**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



08:42 AM  
 Thursday, May 7, 2026  
 1662 Hillhurst Avenue, Suite B  
 Los Angeles, CA 90027  
 lockdesk@realtpo.com  
 Lock Desk hours : 9AM - 4PM PST

Rev. 02/03/2026

### JUNGLE Portfolio

5/6 ARM		
RATE		YSP
5.875		0.250
6.000		0.125
6.125		0.000
6.250		(0.125)
6.375		(0.250)
7/6 ARM		
RATE		YSP
6.125		0.250
6.250		0.125
6.375		0.000
6.500		(0.125)
6.625		(0.250)
RATE ADJUSTMENT (Adjustment to the RATE)		
LOAN AMOUNT ≥ \$3MM		0.250
LOAN AMOUNT ≥ \$4MM		0.375
PURCHASE ≤ 60% LTV and < \$4MM		(0.250)
CASH OUT LTV > 50% LTV		0.375
CASH OUT LTV ≤ 50% LTV		0.125
2 - 4 UNITS		0.250
CONDO > 60% LTV		0.125
FICO < 700		0.375
SECOND HOME / INVESTMENT PROPERTY		0.250
FOREIGN NATIONAL		0.250
PRICE ADJUSTMENT		
ESCROW WAIVER		0.125
NOTES		
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		

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



**JUNGLE Portfolio**

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

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

**PURCHASE and RATE & TERM**

PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
	\$4,000,001 - \$5,000,000	60%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
	≤ \$2,000,000	65%
CONDO	\$2,000,001 - \$2,500 000	60%
	≤ \$1,500,000	65%
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	3.420										
6.125	2.670	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	1.920	760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	1.170	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	0.545	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	(0.080)	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	(0.455)	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	(0.830)	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(1.205)		<b>BANK STATEMENTS (12 MONTHS)</b>								
7.125	(1.580)		<b>FICO/CLTV PRICE ADJUSTMENTS</b>								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.250	(1.955)										
7.375	(2.205)	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	(2.580)	760-779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	(2.830)	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	(3.080)	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	(3.330)	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(3.580)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(3.830)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(4.080)		<b>PRICE ADJUSTMENT</b>								
8.375	(4.330)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(4.580)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(4.830)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(4.955)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(5.080)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(5.205)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(5.330)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(5.455)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(5.580)	\$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	(5.705)	\$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	(5.830)	\$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	(5.955)	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A
9.875	(6.080)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
		\$3,000,000 - \$3,500,000	0.500	0.500	0.500	0.500	0.750	1.500	N/A	N/A	N/A
		RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A
		CASHOUT	0.250	0.375	0.375	0.625	0.625	0.750	1.125	N/A	N/A
		CASHOUT < 700 FICO	0.250	0.250	0.375	0.500	0.750	1.500	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A
		SECOND HOME	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		CONDO/COOP	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	1.500
		ASSET UTILIZATION <sup>1</sup>	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC <sup>1,2</sup>	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT <sup>3</sup>	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		12 MONTH CPA P&L <sup>1</sup>	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L <sup>1</sup>	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
		WVOE <sup>1</sup>	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
			≤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	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	4.295	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	3.420	760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	2.670	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	1.920	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	1.170	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	0.295	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	(0.330)	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(0.830)	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	(1.330)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(1.705)										
			PRICE ADJUSTMENT								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.250	(2.080)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.375	(2.330)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(2.830)	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	(3.205)	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	(3.580)	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	(3.955)	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
8.000	(4.205)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(4.455)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(4.705)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(4.955)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(5.205)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(5.455)	\$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	(5.705)	\$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	(5.830)	\$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	(5.955)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
9.125	(6.080)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.250	(6.205)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(6.330)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(6.455)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(6.580)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(6.705)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A
		30 YR INTERST ONLY	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A
		40 YR INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
30 DAYS	0.000										
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
LOCK EXTENSIONS											
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 MAXIMIUMS											
60 Months	103.500	NO PREPAYMENT PENALTY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
48 Months	103.000										
		NOTES									
36 Months	103.000	Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
24 Months	101.500	PPP not allowed on loans vested to individuals in IL and NJ									
12 Months	100.500	PPP not allowed PA < \$319,777									
No Penalty	100.000	Only declining PPP allowed in LA, MS									



### MAMBA Alt-doc

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.250	1.695	780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	1.875	3.250	
6.375	1.008	760-779	(1.000)	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250	2.000	3.375	
6.500	0.320	740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	2.750	4.000	
6.625	(0.305)	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.250	4.500	
6.750	(0.930)	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.375	1.125	1.750	4.375	5.750	
6.875	(1.430)	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A	
7.000	(1.930)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A	
7.125	(2.430)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A	
7.250	(2.805)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A	
7.375	(3.180)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A	
7.500	(3.492)											
			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	(3.805)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750	
7.750	(4.117)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.875	(4.367)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.000	(4.617)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A	
8.125	(4.867)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A	
8.250	(5.117)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
8.375	(5.367)	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	(5.617)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
8.625	(5.867)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
8.750	(6.117)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	(6.242)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A	
9.000	(6.367)	\$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	(6.492)	\$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	(6.617)	\$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	(6.742)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.500	(6.867)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.625	(6.992)	ITIN	2.000	2.250	2.250	2.250	2.500	2.500	N/A	N/A	N/A	
9.750	(7.117)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
9.875	(7.242)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
10.000	(7.367)	CASHOUT	0.375	0.375	0.625	0.625	0.875	1.125	1.375	N/A	N/A	
10.125	(7.492)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.250	(7.617)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A	
10.375	(7.742)	NON-OWNER OCCUPIED	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	0.875	
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A	
		MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.500	1.750	
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
		SHORT-TERM RENTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A	
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
LOCK PERIODS			HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
30 DAYS	0.000		0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
45 DAYS	0.150	1X30X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A	
LOCK EXTENSIONS												
5 DAYS	0.150	0X60X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A	
	Max Extension: 2	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
NOTES												
	Max Price - 102.000	12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A	
	Min Price - 99.500	< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A	





### MAMBA DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.250	1.377	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.375	1.625	2.875	N/A	
6.375	0.752	760-779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.375	1.625	3.000	N/A	
6.500	0.065	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.500	1.750	3.250	N/A	
6.625	(0.560)	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	2.375	3.500	N/A	
6.750	(1.185)	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	4.000	N/A	N/A	
6.875	(1.810)	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	5.375	N/A	N/A	
7.000	(2.435)	660-679	0.125	0.500	1.000	1.875	3.000	4.500	7.250	N/A	N/A	
7.125	(3.060)	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A	
7.250	(3.560)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A	
7.375	(3.998)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A	
7.500	(4.373)											
			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	(4.748)											
7.750	(5.060)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
7.875	(5.373)	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	(5.685)	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	(5.998)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A	
8.250	(6.279)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
8.375	(6.529)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.500	(6.779)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
8.625	(7.029)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A	
8.750	(7.279)	\$2,000,001 - \$3,000,000	0.500	0.500	0.875	0.875	N/A	N/A	N/A	N/A	N/A	
8.875	(7.404)	\$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	(7.529)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.125	(7.654)	FOREIGN NATIONAL	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	
9.250	(7.779)	ITIN	2.000	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A	
9.375	(7.904)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
9.500	(8.029)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.625	(8.154)	CASHOUT	0.375	0.375	0.500	0.500	1.000	1.375	N/A	N/A	N/A	
9.750	(8.279)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A	
9.875	(8.404)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	
10.000	(8.529)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
10.125	(8.654)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A	
10.250	(8.779)	MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
10.375	(8.904)	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												
15 DAYS	(0.150)	1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
30 DAYS	0.000	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A	
45 DAYS	0.150	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A	
		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												
5 DAYS	0.150	12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A	
		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	
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	2.925	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875
6.125	2.175	760-779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125
6.250	1.407	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750
6.375	0.782	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	0.219	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA
6.625	(0.343)	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
6.750	(0.842)		<b>ADDITIONAL PRICE ADJUSTMENT</b>								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.000	(1.849)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.125	(2.317)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250	(2.692)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.375	(3.067)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
7.500	(3.380)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(3.661)	\$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	(3.911)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
7.875	(4.193)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.000	(4.411)	\$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			<b>PREPAYMENT PENALTY TERMS</b>								
			≤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			<b>NEW JERSEY PREPAYMENT PENALTY TERMS</b>								
			≤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		<b>NOTES</b>									
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 Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	3.488	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.125	2.738	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
6.250	1.970	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
6.375	1.345	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
6.500	0.782	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
6.625	0.220	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
6.750	(0.311)	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
6.875	(0.811)	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.000	(1.380)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.125	(1.848)	Alt-Doc: Additional Adjustment (Income Type)									
7.250	(2.223)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.375	(2.598)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.500	(2.942)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
7.625	(3.255)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
7.750	(3.505)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
7.875	(3.755)	PRICE ADJUSTMENT									
8.000	(4.005)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.125	(4.255)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
8.250	(4.505)	≤ \$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.375	(4.755)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	(5.005)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
8.625	(5.224)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
8.750	(5.443)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
8.875	(5.662)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
		\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
		\$3,000,001 - \$3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		\$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	NA	NA
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.500	2.000	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	NA
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	2.000	3.000	NA
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	1.000	NA
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
		MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		40 YEAR AMORTIZATION	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.500	2.000
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
NOO PPP MAX		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	102.000	1X30X12	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000	5.000
12 Months	102.875	0X60X12	0.875	0.875	0.875	0.875	0.875	1.125	1.125	NA	NA
24 Months	104.500	0X90X12	1.250	1.250	1.250	1.250	1.500	NA	NA	NA	NA
36 Months	105.000	≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
48 Months	105.500	24 - 35 Mos (BK/FC/SS/DIL)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA
60 Months	106.000	12 - 23 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	NA
New Jersey PPP MAX		PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
12 Months	102.000	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
24 Months	102.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
36 Months	103.000	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months	103.500	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
60 Months	104.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
LOCK PERIODS		NOTES									
45 DAYS	0.150	Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI									
LOCK EXTENSIONS		PPP not allowed on loans vested to individuals in IL and NJ									
5 DAYS	0.050	PPP not allowed PA < \$329,411									
Max Extension: Up to 30 days		Only declining PPP allowed in MS									
Owner Occ & 2nd Price Max		All soft prepayment penalties will be priced as a no prepayment loan.									
Max Price - 101.000		Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do									
Min Price - 99.500		not drop below 3% in the first 3 years.									



### VIPER DSCR

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.000	3.225	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	N/A	N/A	
6.125	2.507	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	N/A	N/A	
6.250	1.820	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	N/A	N/A	
6.375	1.132	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A	
6.500	0.445	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A	
6.625	(0.180)	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A	
6.750	(0.805)	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A	
6.875	(1.430)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.000	(2.055)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.125	(2.680)											
ADDITIONAL PRICE ADJUSTMENT												
7.250	(3.305)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
7.375	(3.837)	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	(4.274)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A	
7.625	(4.712)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A	
7.750	(5.149)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A	
7.875	(5.524)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
8.000	(5.899)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.125	(6.274)	\$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	(6.649)	\$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	(7.024)	\$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	(7.337)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A	
8.625	(7.649)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A	
8.750	(7.962)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A	
8.875	(8.212)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A	
9.000	(8.462)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A	
9.125	(8.712)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	
9.250	(8.962)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A	
		CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A	
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	2.000	NA	N/A	N/A	
		2 - 4 UNIT	0.500	0.500	0.500	0.500	0.750	1.000	NA	N/A	N/A	
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A	
		40 YEAR AMORTIZATION	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	NA	N/A	N/A	
		ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
HOUSING HISTORY & EVENTS												
No Penalty 101.500			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
12 Months	102.000	1X30X12	0.250	0.250	0.250	0.250	0.500	0.500	1.000	N/A	N/A	
24 Months	102.500	0X60X12	1.000	1.000	1.000	1.500	2.000	NA	NA	N/A	N/A	
36 Months	103.000	≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
48 Months	103.500	24 - 35 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.500	2.000	2.000	NA	N/A	N/A	
60 Months	104.000	≥36MO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
LOCK PERIODS		24-35MO	1.000	1.000	1.000	1.500	2.000	2.000	N/A	N/A	N/A	
30 DAYS	0.000											
45 DAYS	0.150											
PREPAYMENT PENALTY TERMS												
LOCK EXTENSIONS		60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)	N/A	N/A	
5 DAYS	0.050	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
Max Extension: Up to 30 days		36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
PPP PRICE MAXIMUMS		24 MONTHS	0.500	0.500	0.500	0.500	0.625	0.625	0.625	N/A	N/A	
60 Months	102.000	12 MONTHS	0.875	0.875	1.125	1.125	1.125	1.125	1.125	N/A	N/A	
48 Months	102.875	NO PREPAYMENT PENALTY	1.250	1.250	1.500	1.500	1.500	1.500	1.500	N/A	N/A	
36 Months	104.500											
24 Months	105.000											
12 Months	105.500											
No Penalty	106.000											
NOTES												
Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI												
PPP not allowed on loans vested to individuals in IL and NJ												
PPP not allowed PA < \$319,777												
Only declining PPP allowed in MS												
PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH												





**RHINO CES NOO Alt-doc**

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.750	(0.975)	BANK STATEMENT / 1099	≥ 800	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.875	1.750	N/A	N/A
8.875	(1.600)		780 - 799	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	1.000	1.875	N/A	N/A
9.000	(2.225)		760 - 779	(0.500)	(0.500)	(0.250)	0.125	0.375	1.625	2.625	N/A	N/A
9.125	(2.850)		740 - 759	(0.125)	(0.125)	0.250	0.625	0.875	2.250	3.875	N/A	N/A
9.250	(3.350)		720 - 739	0.500	0.500	1.000	1.500	1.750	2.875	5.000	N/A	N/A
9.375	(3.850)		700 - 719	1.625	1.625	2.250	2.875	3.375	4.250	N/A	N/A	N/A
9.500	(4.225)		680 - 699	4.125	4.125	4.875	5.375	6.000	N/A	N/A	N/A	N/A
9.625	(4.600)		660 - 679	5.875	6.000	6.500	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(4.975)	P&L ONLY / WVOE	≥ 800	0.500	0.500	0.750	1.375	1.625	2.750	3.750	N/A	N/A
9.875	(5.350)		780 - 799	0.500	0.500	0.750	1.375	1.625	2.875	4.000	N/A	N/A
10.000	(5.725)		760 - 779	1.000	1.000	1.250	1.875	2.125	3.500	4.750	N/A	N/A
10.125	(6.100)		740 - 759	1.375	1.375	1.750	2.375	2.625	4.125	6.000	N/A	N/A
10.250	(6.475)		720 - 739	2.125	2.125	2.625	3.375	3.625	4.875	7.250	N/A	N/A
10.375	(6.850)		700 - 719	3.375	3.375	4.000	4.750	5.250	N/A	N/A	N/A	N/A
10.500	(7.100)		680 - 699	5.875	5.875	6.625	7.250	N/A	N/A	N/A	N/A	N/A
10.625	(7.350)		660 - 679	7.875	8.000	8.500	N/A	N/A	N/A	N/A	N/A	N/A
10.750	(7.600)	DSCR	≥ 800	0.625	0.625	0.875	1.500	1.750	3.000	4.000	N/A	N/A
10.875	(7.850)		780 - 799	0.625	0.625	0.875	1.500	1.750	3.125	4.250	N/A	N/A
11.000	(8.100)		760 - 779	1.125	1.125	1.375	2.000	2.250	3.750	5.000	N/A	N/A
11.125	(8.350)		740 - 759	1.500	1.500	1.875	2.500	2.750	4.375	6.250	N/A	N/A
11.250	(8.600)		720 - 739	2.375	2.375	2.875	3.625	3.875	5.125	7.500	N/A	N/A
11.375	(8.850)		700 - 719	3.625	3.625	4.250	5.000	5.500	6.500	N/A	N/A	N/A
11.500	(9.100)		680 - 699	6.250	6.250	7.000	7.625	8.250	N/A	N/A	N/A	N/A
11.625	(9.225)											
				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
<b>PREPAY PRICING (HARD)</b>			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
<b>Owner Occ &amp; 2nd Price Max</b>			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
<b>LOCK PERIODS</b>			36 MONTHS	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	N/A	N/A
30 DAYS	0.000		48 MONTHS	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	N/A	N/A
45 DAYS	0.250		60 MONTHS	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A



### TIGER CES Alt-doc

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	(0.225)										
7.750	(0.925)	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.125	6.375
7.875	(1.600)	760 -779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.625	7.750
8.000	(2.275)	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.000	9.250
8.125	(2.950)	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.375	10.125
8.250	(3.575)	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.625	11.750
8.375	(4.125)	680-699	N/A	1.875	2.250	2.250	4.500	5.625	7.625	11.000	N/A
8.500	(4.675)	660-679	N/A	4.750	5.125	5.875	6.250	7.500	10.000	N/A	N/A
8.625	(5.212)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(5.712)	720+	N/A	1.125	1.125	1.125	1.125	1.125	1.375	1.875	2.000
8.875	(6.212)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(6.712)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(7.137)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(7.537)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(7.912)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(8.312)		≤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	(8.687)	< 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	(9.062)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(9.437)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(9.687)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(9.937)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(10.187)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(10.437)	< \$100,000	N/A	0.250	0.250	0.250	0.250	0.250	0.250	0.500	1.000
10.500	(10.687)	< \$500,000	N/A	0.500	0.500	0.625	0.750	0.875	1.000	N/A	N/A
10.625	(10.937)	< \$750,000	N/A	2.000	2.000	2.250	N/A	N/A	N/A	N/A	N/A
10.750	(11.187)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
10.875	(11.437)	Cash Out	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.000	(11.687)	2-4 Units	N/A	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.750
		Condo	N/A	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.750
		Non-Warrantable Condo	N/A	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
		DTI > 43	N/A	0.250	0.250	0.250	0.375	0.500	0.625	0.875	1.000
		DTI > 45	N/A	0.375	0.375	0.375	0.500	0.625	0.875	1.250	1.500
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		State (FL / TX)	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
<b>NOTES</b>											
Minimum Loan Amount - \$50,000											
Maximum Loan Amount - \$1,000,000											
Mortgage History - 0X30X12											
Bankruptcy Seasoning - 48 Months											
FC/SS/DIL Seasoning - 48 Months											
Max Price - 105 and Max Price (>500k) - 104											
Min Price - 97											
Lock Extension - 5 Days / 0.125(30 Days Max)											



**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	(0.600)	800+	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.250	N/A	N/A
8.875	(1.225)	780 - 799	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.375	N/A	N/A
9.000	(1.725)	760 - 779	0.000	0.000	0.500	1.125	1.625	2.375	3.750	N/A	N/A
9.125	(2.250)	740 - 759	0.500	0.500	1.250	1.500	2.000	2.750	4.750	N/A	N/A
9.250	(2.750)	720 - 739	1.250	1.250	2.000	2.375	2.750	3.500	6.500	N/A	N/A
9.375	(3.250)	700 - 719	2.750	2.750	3.250	3.750	4.000	4.875	N/A	N/A	N/A
9.500	(3.775)	680 - 699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
9.625	(4.275)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(4.650)		<b>ADDITIONAL PRICE ADJUSTMENT</b>								
9.875	(5.100)		≤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	(5.475)	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
10.125	(5.725)	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	(5.975)	DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
10.375	(6.225)	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(6.475)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(6.725)	< 100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(6.975)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(7.225)	> 350,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(7.475)	> 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
			<b>PREPAYMENT PENALTY TERMS</b>								
			≤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
			<b>NOTES</b>								
			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: <a href="http://nmlsconsumeraccess.org/">http://nmlsconsumeraccess.org/</a> 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										