



| AGENCY CONFORMING FIXED | | | | | | | | | | | |
|-------------------------|---------|---------|-------------|---------|---------|-------------|---------|---------|-------------|---------|---------|
| 30 YR FIXED | | | 20 YR FIXED | | | 15 YR FIXED | | | 10 YR FIXED | | |
| RATE | 15 DAYS | 30 DAYS | RATE | 15 DAYS | 30 DAYS | RATE | 15 DAYS | 30 DAYS | RATE | 15 DAYS | 30 DAYS |
| 5.625 | 1.271 | 1.317 | 5.500 | 1.409 | 1.454 | 5.125 | 1.052 | 1.108 | 5.000 | 1.719 | 1.776 |
| 5.750 | 0.910 | 0.963 | 5.625 | 0.839 | 0.884 | 5.250 | 0.637 | 0.694 | 5.125 | 1.320 | 1.377 |
| 5.875 | 0.270 | 0.323 | 5.750 | 0.546 | 0.599 | 5.375 | 0.242 | 0.299 | 5.250 | 0.905 | 0.962 |
| 5.990 | (0.283) | (0.230) | 5.875 | (0.021) | 0.032 | 5.500 | (0.139) | (0.082) | 5.375 | 0.497 | 0.554 |
| 6.000 | (0.343) | (0.290) | 6.000 | (0.562) | (0.509) | 5.625 | (0.579) | (0.522) | 5.500 | 0.103 | 0.160 |
| 6.125 | (0.897) | (0.844) | 6.125 | (1.059) | (1.006) | 5.750 | (0.889) | (0.832) | 5.625 | (0.271) | (0.214) |
| 6.250 | (1.179) | (1.111) | 6.250 | (1.350) | (1.282) | 5.875 | (1.227) | (1.170) | 5.750 | (0.558) | (0.501) |
| 6.375 | (1.713) | (1.645) | 6.375 | (1.840) | (1.772) | 6.000 | (1.549) | (1.492) | 5.875 | (0.823) | (0.766) |
| 6.490 | (2.162) | (2.094) | 6.500 | (2.301) | (2.233) | 6.125 | (2.003) | (1.946) | 6.000 | (1.080) | (1.024) |

| HIGH BALANCE FIXED | | | | | |
|--------------------------|---------|---------|--------------------------|---------|---------|
| 30 YR FIXED HIGH BALANCE | | | 15 YR FIXED HIGH BALANCE | | |
| RATE | 15 DAYS | 30 DAYS | RATE | 15 DAYS | 30 DAYS |
| 5.500 | 2.391 | 2.477 | 5.625 | 1.717 | 1.774 |
| 5.625 | 1.791 | 1.877 | 5.750 | 1.289 | 1.346 |
| 5.750 | 2.299 | 2.378 | 5.875 | 0.840 | 0.897 |
| 5.875 | 1.696 | 1.775 | 6.000 | 0.422 | 0.479 |
| 5.990 | 1.190 | 1.269 | 6.125 | 0.037 | 0.094 |
| 6.000 | 1.134 | 1.213 | 6.250 | (0.248) | (0.192) |
| 6.125 | 0.620 | 0.698 | 6.375 | (0.544) | (0.501) |
| 6.250 | (0.048) | 0.041 | 6.500 | (0.905) | (0.862) |
| 6.375 | (0.543) | (0.455) | 6.625 | (1.240) | (1.198) |

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 |



08:37 AM
 Monday, June 15, 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 |
| 6.000 | | 0.250 |
| 6.125 | | 0.125 |
| 6.250 | | 0.000 |
| 6.375 | | (0.125) |
| 6.500 | | (0.250) |
| 7/6 ARM | | |
| RATE | | YSP |
| 6.250 | | 0.250 |
| 6.375 | | 0.125 |
| 6.500 | | 0.000 |
| 6.625 | | (0.125) |
| 6.750 | | (0.250) |
| RATE ADJUSTMENT (Adjustment to the RATE) | | |
| LOAN AMOUNT ≥ \$3MM | | 0.250 |
| LOAN AMOUNT ≥ \$4MM | | 0.375 |
| PURCHASE ≤ 60% LTV and < \$4MM | | (0.250) |
| CASH OUT LTV > 50% LTV | | 0.375 |
| CASH OUT LTV ≤ 50% LTV | | 0.125 |
| 2 - 4 UNITS | | 0.250 |
| CONDO > 60% LTV | | 0.125 |
| FICO < 700 | | 0.375 |
| SECOND HOME / INVESTMENT PROPERTY | | 0.250 |
| FOREIGN NATIONAL | | 0.250 |
| PRICE ADJUSTMENT | | |
| ESCROW WAIVER | | 0.125 |
| NOTES | | |
| *** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO *** | | |

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



JUNGLE Portfolio

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

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

PURCHASE and RATE & TERM

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

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

CASH OUT

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

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

Purchase and Rate and Term CA, NV, TX

(Excluding CA Counties Listed Above)

PURCHASE and RATE & TERM

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

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



SPIDER Alt-doc

| Rate | | 30 Yr Fixed | | FULL DOC / EXPRESS DOC / 2 YEAR 1099 | | | | | | | |
|------------------------------|---------|--------------------------------------|---|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | | | | |
| 6.000 | 3.670 | | ≤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 | 2.920 | 780+ | (0.875) | (0.875) | (0.750) | (0.625) | (0.500) | (0.375) | (0.125) | 1.750 | 5.750 |
| 6.250 | 2.170 | 760 -779 | (0.875) | (0.875) | (0.625) | (0.625) | (0.500) | (0.375) | 0.000 | 1.875 | 5.750 |
| 6.375 | 1.420 | 740-759 | (0.750) | (0.750) | (0.500) | (0.500) | (0.250) | (0.125) | 0.125 | 2.250 | 6.125 |
| 6.500 | 0.795 | 720-739 | (0.375) | (0.375) | (0.250) | (0.250) | (0.125) | 0.125 | 0.500 | 2.750 | 6.250 |
| 6.625 | 0.045 | 700-719 | (0.250) | (0.250) | 0.000 | 0.000 | 0.125 | 0.625 | 1.000 | 3.625 | 7.125 |
| 6.750 | (0.330) | 680-699 | (0.125) | 0.000 | 0.125 | 0.375 | 0.875 | 2.000 | 2.125 | 4.375 | N/A |
| 6.875 | (0.705) | 660-679 | 0.375 | 0.625 | 0.750 | 1.250 | 1.875 | 2.875 | 3.375 | N/A | N/A |
| 7.000 | (1.080) | | | | | | | | | | |
| 7.125 | (1.455) | | | | | | | | | | |
| BANK STATEMENTS (12 MONTHS) | | | | | | | | | | | |
| FICO/CLTV PRICE ADJUSTMENTS | | | | | | | | | | | |
| 7.250 | (1.830) | | ≤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 | (2.080) | 780+ | (0.875) | (0.875) | (0.625) | (0.500) | (0.375) | (0.250) | 0.125 | 2.125 | 6.000 |
| 7.500 | (2.455) | 760 -779 | (0.875) | (0.875) | (0.500) | (0.500) | (0.250) | (0.250) | 0.250 | 2.250 | 6.000 |
| 7.625 | (2.705) | 740-759 | (0.625) | (0.625) | (0.375) | (0.375) | (0.250) | 0.125 | 0.375 | 2.750 | 6.375 |
| 7.750 | (2.955) | 720-739 | (0.250) | (0.250) | (0.250) | (0.250) | (0.125) | 0.125 | 0.625 | 3.375 | 6.500 |
| 7.875 | (3.205) | 700-719 | (0.125) | (0.125) | 0.125 | 0.125 | 0.250 | 0.625 | 1.125 | 4.250 | 7.375 |
| 8.000 | (3.455) | 680-699 | 0.000 | 0.125 | 0.250 | 0.500 | 1.000 | 2.375 | 2.750 | 5.125 | N/A |
| 8.125 | (3.705) | 660-679 | 0.500 | 0.750 | 1.000 | 1.500 | 2.125 | 3.250 | 4.000 | N/A | N/A |
| 8.250 | (3.955) | | | | | | | | | | |
| PRICE ADJUSTMENT | | | | | | | | | | | |
| 8.375 | (4.205) | DTI 43.01% - 50% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.125 |
| 8.500 | (4.455) | DTI > 50% | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.750 | N/A | N/A |
| 8.625 | (4.705) | 30 YEAR INTEREST ONLY | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | 0.750 | 1.000 | 1.250 | N/A |
| 8.750 | (4.830) | 40 YEAR INTEREST ONLY | 0.250 | 0.250 | 0.375 | 0.500 | 0.625 | 0.875 | 0.250 | 0.250 | 0.250 |
| 8.875 | (4.955) | 40 YR FULLY AMORTIZED | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| 9.000 | (5.080) | ≤ \$250,000 | 0.375 | 0.375 | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.750 | 0.875 |
| 9.125 | (5.205) | \$250,001 - \$500,000 | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | 0.000 |
| 9.250 | (5.330) | \$500,001 - \$750,000 | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | (0.375) | 0.000 |
| 9.375 | (5.455) | \$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 | (5.580) | \$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 | (5.705) | \$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 | (5.830) | \$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 | (5.955) | \$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 | 0.670 | 680-699 | (0.250) | 0.000 | 0.125 | 0.250 | 1.250 | 2.000 | 4.750 | N/A | N/A |
| 6.750 | 0.045 | 660-679 | 1.000 | 1.000 | 1.125 | 1.625 | 2.125 | 3.750 | 5.500 | N/A | N/A |
| 6.875 | (0.455) | 640-659 | 2.250 | 2.500 | 2.625 | 3.250 | 4.000 | 5.000 | 7.125 | N/A | N/A |
| 7.000 | (0.955) | 620-639 | 3.250 | 3.750 | 4.000 | 4.500 | 5.000 | 6.250 | N/A | N/A | N/A |
| 7.125 | (1.330) | | | | | | | | | | |
| PRICE ADJUSTMENT | | | | | | | | | | | |
| 7.250 | (1.705) | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.375 | (1.955) | NO RATIO | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 7.500 | (2.455) | 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 | (2.830) | 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 | (3.205) | 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 | (3.580) | 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 | (3.830) | DSCR ≥ 1.50 | (0.625) | (0.625) | (0.625) | (0.625) | (0.625) | (0.625) | (0.625) | 0.000 | N/A |
| 8.125 | (4.080) | ≤ \$150,000 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 1.250 | 1.500 | 1.750 | N/A |
| 8.250 | (4.330) | \$150,001 - \$250,000 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.750 | N/A |
| 8.375 | (4.580) | \$250,001 - \$350,000 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | 0.000 | N/A |
| 8.500 | (4.830) | \$350,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| 8.625 | (5.080) | \$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 | (5.330) | \$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 | (5.455) | \$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 | (5.580) | \$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 | (5.705) | \$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 | (5.830) | RATE & TERM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| 9.375 | (5.955) | CASHOUT | 0.000 | 0.000 | 0.000 | 0.500 | 0.500 | 0.750 | N/A | N/A | N/A |
| 9.500 | (6.080) | NON-WARRANTABLE CONDO | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | 0.750 | 0.875 | N/A | N/A |
| 9.625 | (6.205) | CONDO | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.125 | 0.250 | N/A | N/A |
| 9.750 | (6.330) | 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 | | | | | | | | | | | |



08:37 AM
 Monday, June 15, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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 | 2.040 | 780+ | (1.125) | (1.000) | (0.875) | (0.750) | (0.375) | (0.250) | 0.125 | 1.875 | 3.250 |
| 6.375 | 1.353 | 760 -779 | (1.000) | (1.000) | (0.750) | (0.625) | (0.375) | (0.125) | 0.250 | 2.000 | 3.375 |
| 6.500 | 0.665 | 740-759 | (1.000) | (0.875) | (0.625) | (0.500) | (0.250) | 0.000 | 0.375 | 2.750 | 4.000 |
| 6.625 | 0.040 | 720-739 | (0.875) | (0.750) | (0.500) | (0.375) | (0.125) | 0.500 | 1.250 | 3.250 | 4.500 |
| 6.750 | (0.585) | 700-719 | (0.750) | (0.625) | (0.375) | (0.250) | 0.375 | 1.125 | 1.750 | 4.375 | 5.750 |
| 6.875 | (1.085) | 680-699 | (0.500) | (0.500) | 0.125 | 0.625 | 1.125 | 2.250 | 3.000 | 5.125 | N/A |
| 7.000 | (1.585) | 660-679 | 0.625 | 0.875 | 1.250 | 1.625 | 2.500 | 3.375 | 4.375 | 5.875 | N/A |
| 7.125 | (2.085) | 640-659 | 2.250 | 2.750 | 2.750 | 3.000 | 4.000 | 4.875 | 6.000 | N/A | N/A |
| 7.250 | (2.460) | 620-639 | 3.000 | 3.500 | 3.625 | 3.875 | 5.000 | 6.000 | N/A | N/A | N/A |
| 7.375 | (2.835) | 600-619 | 3.750 | 4.250 | 4.500 | 4.750 | N/A | N/A | N/A | N/A | N/A |
| 7.500 | (3.148) | | | | | | | | | | |
| | | | 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 | (3.460) | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.500 | 0.750 |
| 7.750 | (3.773) | 12 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.875 | (4.023) | 1099 ONLY 12 MOS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 8.000 | (4.273) | 12 MONTHS P&L | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | N/A | N/A |
| 8.125 | (4.523) | 24 MONTHS P&L | 0.250 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | 0.750 | N/A | N/A |
| 8.250 | (4.773) | WVOE | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | N/A | N/A |
| 8.375 | (5.023) | 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 | (5.273) | < \$200,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| 8.625 | (5.523) | \$200,000 - \$349,999 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.250 | 0.250 |
| 8.750 | (5.773) | \$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 | (5.898) | \$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 | (6.023) | \$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 | (6.148) | \$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 | (6.273) | \$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 | (6.398) | NON-PERMANENT RESIDENT | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | N/A | N/A |
| 9.500 | (6.523) | FOREIGN NATIONAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.625 | (6.648) | ITIN | 2.000 | 2.250 | 2.250 | 2.250 | 2.500 | 2.500 | N/A | N/A | N/A |
| 9.750 | (6.773) | PURCHASE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 9.875 | (6.898) | RATE & TERM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| 10.000 | (7.023) | CASHOUT | 0.375 | 0.375 | 0.625 | 0.625 | 0.875 | 1.125 | 1.375 | N/A | N/A |
| 10.125 | (7.148) | PRIMARY RESIDENCE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 10.250 | (7.273) | SECOND HOME | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.375 | 0.500 | N/A | N/A |
| 10.375 | (7.398) | 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 | 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 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 | 1.597 | 780+ | (1.625) | (1.375) | (1.250) | (0.750) | (0.250) | 0.375 | 1.625 | 2.875 | N/A | |
| 6.375 | 0.972 | 760 -779 | (1.625) | (1.375) | (1.125) | (0.625) | (0.125) | 0.375 | 1.625 | 3.000 | N/A | |
| 6.500 | 0.285 | 740-759 | (1.500) | (1.250) | (1.000) | (0.625) | 0.000 | 0.500 | 1.750 | 3.250 | N/A | |
| 6.625 | (0.340) | 720-739 | (1.375) | (1.125) | (0.875) | (0.375) | 0.250 | 0.750 | 2.375 | 3.500 | N/A | |
| 6.750 | (0.965) | 700-719 | (1.125) | (0.750) | (0.375) | 0.125 | 0.875 | 1.750 | 4.000 | N/A | N/A | |
| 6.875 | (1.590) | 680-699 | (0.625) | (0.250) | 0.125 | 1.000 | 2.125 | 3.000 | 5.375 | N/A | N/A | |
| 7.000 | (2.215) | 660-679 | 0.125 | 0.500 | 1.000 | 1.875 | 3.000 | 4.500 | 7.250 | N/A | N/A | |
| 7.125 | (2.840) | 640-659 | 3.250 | 3.750 | 4.375 | 5.375 | 7.125 | 9.125 | N/A | N/A | N/A | |
| 7.250 | (3.340) | 620-639 | 4.000 | 4.500 | 5.250 | 6.250 | N/A | N/A | N/A | N/A | N/A | |
| 7.375 | (3.779) | 600-619 | 4.750 | 5.250 | 6.125 | N/A | N/A | N/A | N/A | N/A | N/A | |
| 7.500 | (4.154) | | | | | | | | | | | |
| | | | 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 | (4.529) | | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | N/A | |
| 7.750 | (4.840) | DSCR ≥1.25 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 7.875 | (5.154) | 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 | (5.465) | 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 | (5.779) | DSCR < 0.75 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A | |
| 8.250 | (6.059) | < \$200,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 8.375 | (6.309) | \$200,000 - \$349,999 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 8.500 | (6.559) | \$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 | (6.809) | \$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 | (7.059) | \$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 | (7.184) | \$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 | (7.309) | NON-PERMANENT RESIDENT | 1.250 | 1.250 | 1.250 | 1.250 | 1.250 | N/A | N/A | N/A | N/A | |
| 9.125 | (7.434) | FOREIGN NATIONAL | 2.000 | 2.250 | 2.250 | 2.250 | 2.500 | N/A | N/A | N/A | N/A | |
| 9.250 | (7.559) | ITIN | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 9.375 | (7.684) | PURCHASE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | |
| 9.500 | (7.809) | RATE & TERM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| 9.625 | (7.934) | CASHOUT | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | 0.375 | 0.500 | 0.750 | N/A | |
| 9.750 | (8.059) | WARRANTABLE CONDO | 0.375 | 0.375 | 0.375 | 0.500 | 0.500 | 0.625 | 0.750 | N/A | N/A | |
| 9.875 | (8.184) | NON-WARRANTABLE CONDO | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | N/A | N/A | N/A | |
| 10.000 | (8.309) | CONDOTEL | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.500 | N/A | N/A | |
| 10.125 | (8.434) | 2 - 4 UNIT | 1.000 | 1.000 | 1.000 | 1.000 | N/A | N/A | N/A | N/A | N/A | |
| 10.250 | (8.559) | MANUFACTURED HOME | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | 1.500 | N/A | N/A | |
| 10.375 | (8.684) | 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 | 3.775 | 780+ | (0.875) | (0.875) | (0.625) | (0.500) | (0.250) | 0.000 | 0.125 | 1.625 | 2.875 |
| 6.125 | 3.025 | 760 -779 | (0.875) | (0.875) | (0.625) | (0.500) | (0.250) | 0.000 | 0.250 | 1.750 | 3.125 |
| 6.250 | 2.257 | 740-759 | (0.750) | (0.750) | (0.500) | (0.375) | (0.125) | 0.125 | 0.375 | 2.125 | 3.750 |
| 6.375 | 1.632 | 720-739 | (0.625) | (0.625) | (0.375) | (0.125) | 0.000 | 0.375 | 1.125 | 3.375 | 5.250 |
| 6.500 | 1.069 | 700-719 | (0.375) | (0.375) | (0.125) | 0.000 | 0.375 | 0.750 | 1.625 | 4.625 | NA |
| 6.625 | 0.507 | 680-699 | (0.250) | (0.125) | 0.375 | 0.500 | 1.500 | 2.875 | 3.625 | NA | NA |
| 6.750 | 0.008 | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | | |
| 6.875 | (0.461) | | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.000 | (0.999) | 12 MOS BANK STATEMENTS | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.125 | (1.467) | DTI 36.01% - 40% | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.250 | (1.842) | DTI > 40% | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| 7.375 | (2.217) | ≤ \$250,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 0.500 | 0.500 | N/A | N/A |
| 7.500 | (2.530) | \$250,001 - \$750,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 7.625 | (2.811) | \$750,001 - \$1,000,000 | 0.000 | 0.000 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | 0.000 | 0.000 |
| 7.750 | (3.061) | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | (0.125) | (0.125) | (0.125) | (0.125) | 0.000 | NA | NA |
| 7.875 | (3.343) | \$1,500,001 - \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA | NA |
| 8.000 | (3.561) | \$2,000,001 - \$2,500,000 | 0.000 | 0.000 | 0.125 | 0.125 | 0.250 | 0.250 | NA | NA | NA |
| | | PURCHASE | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A |
| | | RATE & TERM | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | N/A | N/A |
| | | CASHOUT ≥ 720 FICO | 0.250 | 0.250 | 0.375 | 0.625 | 0.750 | 1.000 | 1.500 | N/A | N/A |
| | | CASHOUT < 720 FICO | 0.375 | 0.375 | 0.500 | 0.750 | 0.875 | 1.500 | N/A | N/A | N/A |
| | | PRIMARY RESIDENCE | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| | | SECOND HOME | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | N/A | N/A | N/A |
| | | NON-OWNER OCCUPIED | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.250 | N/A | N/A | N/A |
| | | CONDO | 0.125 | 0.125 | 0.125 | 0.125 | 0.250 | 0.375 | 0.375 | N/A | N/A |
| | | CONDOTEL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | 2 - 4 UNIT | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | STATE: CT, IL, NJ, NY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A |
| | | 40 YEAR AMORTIZATION | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | | INTEREST ONLY | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | 0.500 | 0.750 | N/A | N/A |
| | | ESCROW WAIVER | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | N/A | N/A |
| 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 | 3.875 | 760+ | (1.500) | (1.375) | (1.250) | (0.875) | (0.250) | 0.250 | 1.875 | N/A | N/A | |
| 6.125 | 3.157 | 740-759 | (1.500) | (1.375) | (1.125) | (0.750) | 0.000 | 0.500 | 2.125 | N/A | N/A | |
| 6.250 | 2.470 | 720-739 | (1.125) | (1.000) | (0.875) | (0.500) | 0.250 | 0.750 | 2.875 | N/A | N/A | |
| 6.375 | 1.782 | 700-719 | (0.875) | (0.750) | (0.375) | 0.125 | 1.000 | 1.750 | 4.125 | N/A | N/A | |
| 6.500 | 1.095 | 680-699 | (0.500) | (0.125) | 0.125 | 1.000 | 2.500 | 3.750 | NA | N/A | N/A | |
| 6.625 | 0.470 | 660-679 | 0.000 | 0.375 | 0.875 | 1.625 | 3.000 | 5.500 | NA | N/A | N/A | |
| 6.750 | (0.155) | 640-659 | 3.000 | 3.500 | 4.000 | 4.500 | 5.000 | 6.000 | NA | N/A | N/A | |
| 6.875 | (0.780) | 620-639 | NA | NA | NA | NA | NA | NA | NA | N/A | N/A | |
| 7.000 | (1.405) | 600-619 | NA | NA | NA | NA | NA | NA | NA | N/A | N/A | |
| 7.125 | (2.030) | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | | | |
| 7.250 | (2.655) | DSCR ≥ 1.25 | (0.500) | (0.500) | (0.500) | (0.625) | (0.625) | (0.625) | (0.625) | N/A | N/A | |
| 7.375 | (3.187) | 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 | (3.624) | DSCR ≥ 0.75 - 0.99 | 0.500 | 0.625 | 0.750 | 1.000 | 1.500 | 2.375 | NA | N/A | N/A | |
| 7.625 | (4.062) | DSCR < 0.75 | 1.750 | 2.000 | 2.000 | 2.750 | 3.000 | 4.375 | NA | N/A | N/A | |
| 7.750 | (4.499) | ≤ \$150,000 | 0.750 | 0.750 | 0.875 | 0.875 | 0.875 | 1.750 | 2.000 | N/A | N/A | |
| 7.875 | (4.874) | \$150,001 - \$250,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.375 | 0.500 | N/A | N/A | |
| 8.000 | (5.249) | \$250,001 - \$500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A | |
| 8.125 | (5.624) | \$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 | (5.999) | \$1,000,001 - \$1,500,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.500 | N/A | N/A | |
| 8.375 | (6.374) | \$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 | (6.687) | \$2,000,001 - \$2,500,000 | 0.375 | 0.375 | 0.500 | 0.750 | 1.000 | NA | NA | N/A | N/A | |
| 8.625 | (6.999) | \$2,500,001 - \$3,000,000 | 0.750 | 0.750 | 0.750 | 1.125 | 1.250 | NA | NA | N/A | N/A | |
| 8.750 | (7.312) | \$3,000,001 - \$3,500,000 | 1.500 | 1.500 | 1.500 | 1.500 | 2.000 | NA | NA | N/A | N/A | |
| 8.875 | (7.562) | CASH-OUT REFI: ≥720 | 0.500 | 0.500 | 0.500 | 0.625 | 0.875 | 1.375 | NA | N/A | N/A | |
| 9.000 | (7.812) | CASH-OUT REFI: <720 | 0.875 | 0.875 | 0.875 | 1.000 | 1.375 | 1.625 | NA | N/A | N/A | |
| 9.125 | (8.062) | PURCHASE | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A | N/A | |
| 9.250 | (8.312) | 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 | (1.100) | BANK STATEMENT / 1099 | ≥ 800 | (1.000) | (1.000) | (0.750) | (0.375) | (0.125) | 0.875 | 1.750 | N/A | N/A |
| 8.875 | (1.725) | | 780 - 799 | (1.000) | (1.000) | (0.750) | (0.375) | (0.125) | 1.000 | 1.875 | N/A | N/A |
| 9.000 | (2.350) | | 760 - 779 | (0.500) | (0.500) | (0.250) | 0.125 | 0.375 | 1.625 | 2.625 | N/A | N/A |
| 9.125 | (2.975) | | 740 - 759 | (0.125) | (0.125) | 0.250 | 0.625 | 0.875 | 2.250 | 3.875 | N/A | N/A |
| 9.250 | (3.475) | | 720 - 739 | 0.500 | 0.500 | 1.000 | 1.500 | 1.750 | 2.875 | 5.000 | N/A | N/A |
| 9.375 | (3.975) | | 700 - 719 | 1.625 | 1.625 | 2.250 | 2.875 | 3.375 | 4.250 | N/A | N/A | N/A |
| 9.500 | (4.350) | | 680 - 699 | 4.125 | 4.125 | 4.875 | 5.375 | 6.000 | N/A | N/A | N/A | N/A |
| 9.625 | (4.725) | | 660 - 679 | 5.875 | 6.000 | 6.500 | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.750 | (5.100) | 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 | (5.475) | | 780 - 799 | 0.500 | 0.500 | 0.750 | 1.375 | 1.625 | 2.875 | 4.000 | N/A | N/A |
| 10.000 | (5.850) | | 760 - 779 | 1.000 | 1.000 | 1.250 | 1.875 | 2.125 | 3.500 | 4.750 | N/A | N/A |
| 10.125 | (6.225) | | 740 - 759 | 1.375 | 1.375 | 1.750 | 2.375 | 2.625 | 4.125 | 6.000 | N/A | N/A |
| 10.250 | (6.600) | | 720 - 739 | 2.125 | 2.125 | 2.625 | 3.375 | 3.625 | 4.875 | 7.250 | N/A | N/A |
| 10.375 | (6.975) | | 700 - 719 | 3.375 | 3.375 | 4.000 | 4.750 | 5.250 | N/A | N/A | N/A | N/A |
| 10.500 | (7.225) | | 680 - 699 | 5.875 | 5.875 | 6.625 | 7.250 | N/A | N/A | N/A | N/A | N/A |
| 10.625 | (7.475) | | 660 - 679 | 7.875 | 8.000 | 8.500 | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.750 | (7.725) | DSCR | ≥ 800 | 0.625 | 0.625 | 0.875 | 1.500 | 1.750 | 3.000 | 4.000 | N/A | N/A |
| 10.875 | (7.975) | | 780 - 799 | 0.625 | 0.625 | 0.875 | 1.500 | 1.750 | 3.125 | 4.250 | N/A | N/A |
| 11.000 | (8.225) | | 760 - 779 | 1.125 | 1.125 | 1.375 | 2.000 | 2.250 | 3.750 | 5.000 | N/A | N/A |
| 11.125 | (8.475) | | 740 - 759 | 1.500 | 1.500 | 1.875 | 2.500 | 2.750 | 4.375 | 6.250 | N/A | N/A |
| 11.250 | (8.725) | | 720 - 739 | 2.375 | 2.375 | 2.875 | 3.625 | 3.875 | 5.125 | 7.500 | N/A | N/A |
| 11.375 | (8.975) | | 700 - 719 | 3.625 | 3.625 | 4.250 | 5.000 | 5.500 | 6.500 | N/A | N/A | N/A |
| 11.500 | (9.225) | | 680 - 699 | 6.250 | 6.250 | 7.000 | 7.625 | 8.250 | N/A | N/A | N/A | N/A |
| 11.625 | (9.350) | | 660 - 679 | 8.250 | 8.250 | 9.000 | 9.625 | 10.250 | 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% |
| | | | NO PREPAYMENT PENALTY | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| | | | 12 MONTHS | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A |
| | | | 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 |
| LOCK PERIODS | | | | | | | | | | | | |
| 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 |



08:37 AM
 Monday, June 15, 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 | (0.360) | | | | | | | | | | |
| 7.750 | (1.060) | 780+ | N/A | (1.000) | (1.000) | (0.625) | (0.500) | 0.375 | 1.000 | 4.125 | 6.375 |
| 7.875 | (1.735) | 760-779 | N/A | (0.500) | (0.375) | 0.125 | 0.375 | 1.000 | 1.875 | 5.625 | 7.750 |
| 8.000 | (2.410) | 740-759 | N/A | (0.375) | (0.250) | 0.125 | 0.375 | 1.500 | 3.000 | 7.000 | 9.250 |
| 8.125 | (3.085) | 720-739 | N/A | 0.375 | 0.500 | 0.625 | 1.000 | 1.750 | 4.125 | 8.375 | 10.125 |
| 8.250 | (3.710) | 700-719 | N/A | 0.875 | 1.125 | 1.500 | 2.250 | 3.375 | 5.625 | 9.625 | 11.750 |
| 8.375 | (4.260) | 680-699 | N/A | 1.875 | 2.250 | 2.250 | 4.500 | 5.625 | 7.625 | 11.000 | N/A |
| 8.500 | (4.810) | 660-679 | N/A | 4.750 | 5.125 | 5.875 | 6.250 | 7.500 | 10.000 | N/A | N/A |
| 8.625 | (5.347) | Bank Statement*** (In addition to Full doc LLPA) | | | | | | | | | |
| 8.750 | (5.847) | 720+ | N/A | 1.125 | 1.125 | 1.125 | 1.125 | 1.125 | 1.375 | 1.875 | 2.000 |
| 8.875 | (6.347) | 660-719 | N/A | 1.375 | 1.375 | 1.750 | 1.750 | 1.750 | 2.000 | 2.625 | 3.000 |
| 9.000 | (6.847) | P&L Only*** (In additional to Full doc LLPA) | | | | | | | | | |
| 9.125 | (7.272) | 720+ | N/A | 2.375 | 2.625 | 2.875 | 3.000 | 3.375 | 3.500 | N/A | N/A |
| 9.250 | (7.672) | 660-719 | N/A | 3.375 | 3.500 | 3.625 | 3.750 | 3.875 | 4.125 | N/A | N/A |
| 9.375 | (8.047) | ADDITIONAL PRICE ADJUSTMENT | | | | | | | | | |
| 9.500 | (8.447) | | ≤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 | (8.822) | < 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 | (9.197) | 15Yr Fixed | N/A | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| 9.875 | (9.572) | 20Yr Fixed | N/A | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) |
| 10.000 | (9.822) | 25Yr Fixed | N/A | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 10.125 | (10.072) | Second Home | N/A | 0.750 | 0.750 | 0.750 | 0.750 | 1.000 | 1.000 | 1.000 | N/A |
| 10.250 | (10.322) | Investor | N/A | 1.500 | 2.000 | 2.500 | 3.000 | 3.625 | 4.375 | N/A | N/A |
| 10.375 | (10.572) | < \$100,000 | N/A | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.500 | 1.000 |
| 10.500 | (10.822) | < \$500,000 | N/A | 0.500 | 0.500 | 0.625 | 0.750 | 0.875 | 1.000 | N/A | N/A |
| 10.625 | (11.072) | < \$750,000 | N/A | 2.000 | 2.000 | 2.250 | N/A | N/A | N/A | N/A | N/A |
| 10.750 | (11.322) | Interest Only | N/A | 1.500 | 1.750 | 2.000 | 2.250 | N/A | N/A | N/A | N/A |
| 10.875 | (11.572) | Cash Out | N/A | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 11.000 | (11.822) | 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% |
| 8.750 | 0.090 | 800+ | (0.500) | (0.500) | 0.000 | 0.500 | 1.250 | 2.000 | 3.250 | N/A | N/A |
| 8.875 | (0.535) | 780 - 799 | (0.500) | (0.500) | 0.000 | 0.500 | 1.250 | 2.000 | 3.375 | N/A | N/A |
| 9.000 | (1.035) | 760 - 779 | 0.000 | 0.000 | 0.500 | 1.125 | 1.625 | 2.375 | 3.750 | N/A | N/A |
| 9.125 | (1.560) | 740 - 759 | 0.500 | 0.500 | 1.250 | 1.500 | 2.000 | 2.750 | 4.750 | N/A | N/A |
| 9.250 | (2.060) | 720 - 739 | 1.250 | 1.250 | 2.000 | 2.375 | 2.750 | 3.500 | 6.500 | N/A | N/A |
| 9.375 | (2.560) | 700 - 719 | 2.750 | 2.750 | 3.250 | 3.750 | 4.000 | 4.875 | N/A | N/A | N/A |
| 9.500 | (3.085) | 680 - 699 | 4.750 | 4.750 | 5.250 | 6.000 | N/A | N/A | N/A | N/A | N/A |
| 9.625 | (3.585) | 660 - 679 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 9.750 | (3.960) | | | | | | | | | | |
| | | 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% |
| 10.000 | (4.785) | DSCR ≥ 1.25 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A |
| 10.125 | (5.035) | 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 | (5.285) | 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 | (5.535) | DSCR < 1.00 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.500 | (5.785) | Short-Term Rental | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 10.625 | (6.035) | < 100,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | N/A | N/A |
| 10.750 | (6.285) | < 150,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | N/A | N/A |
| 10.875 | (6.535) | > 350,000 | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | N/A | N/A |
| 11.000 | (6.785) | > 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 | | | | | | | | | |
| PREPAY PRICING | | Max Price - 101.00 | | | | | | | | | |
| 60 Months | 104.000 | Min Price - 100.00 | | | | | | | | | |
| 48 Months | 104.000 | Lock Extension - 5 Days / 0.125 (30 Days Max) | | | | | | | | | |
| 36 Months | 104.000 | Program and rates are subject to change without notice. Not available in all states. Terms subject to qualification. | | | | | | | | | |
| 24 Months | 103.000 | Disclosures & Licenses: www.realtpo.com | | | | | | | | | |
| 12 Months | 102.500 | Real TPO, LLC. All rights reserved. | | | | | | | | | |
| No Prepay | 102.000 | NMLS Consumer Access: http://nmlsconsumeraccess.org/ NMLS #2667102 | | | | | | | | | |