



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	1.932	1.970	5.500	2.063	2.101	5.125	1.416	1.459	5.000	2.086	2.128
5.750	1.475	1.528	5.625	1.492	1.530	5.250	1.002	1.045	5.125	1.687	1.730
5.875	0.835	0.888	5.750	1.104	1.157	5.375	0.606	0.649	5.250	1.178	1.249
5.990	0.282	0.335	5.875	0.537	0.590	5.500	0.225	0.268	5.375	0.770	0.841
6.000	0.212	0.265	6.000	(0.014)	0.039	5.625	(0.252)	(0.181)	5.500	0.375	0.446
6.125	(0.351)	(0.298)	6.125	(0.512)	(0.459)	5.750	(0.619)	(0.548)	5.625	0.002	0.073
6.250	(0.780)	(0.704)	6.250	(0.948)	(0.872)	5.875	(0.958)	(0.887)	5.750	(0.286)	(0.215)
6.375	(1.316)	(1.240)	6.375	(1.436)	(1.361)	6.000	(1.280)	(1.209)	5.875	(0.563)	(0.499)
6.490	(1.766)	(1.690)	6.500	(1.897)	(1.821)	6.125	(1.736)	(1.665)	6.000	(0.916)	(0.852)

HIGH BALANCE FIXED					
30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS
5.500	3.052	3.129	5.625	1.987	2.058
5.625	2.452	2.529	5.750	1.403	1.466
5.750	2.864	2.943	5.875	0.953	1.017
5.875	2.261	2.340	6.000	0.535	0.598
5.990	1.755	1.834	6.125	0.150	0.214
6.000	1.689	1.768	6.250	(0.239)	(0.154)
6.125	1.165	1.244	6.375	(0.610)	(0.525)
6.250	0.351	0.447	6.500	(0.971)	(0.886)
6.375	(0.146)	(0.050)	6.625	(1.306)	(1.221)

LOCK POLICY
 15 DAY LOCK - AVAILABLE ONCE CTC'D
 LOCK DESK HOURS: 9AM - 4PM PST
 LOCK EXTENSION: 5 DAYS = 0.125
 MAXIMUM EXTENSION: 2
 RE-LOCK: WORST CASE + 0.25

AGENCY LOAN LEVEL PRICE ADJUSTMENTS									
CREDIT SCORE	PURCHASE LOAN TERMS > 15 YEARS (LTV / FICO)								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
≤ 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
LOAN FEATURES	ADDITIONAL LLPA - PURCHASE & RATE AND TERM								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
Condo (Attached)	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
2-4 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-Balance	0.600	0.600	0.850	0.850	1.100	1.100	1.100	1.100	1.100
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
CREDIT SCORE	RATE AND TERM LOAN TERMS > 15 YEARS (LTV / FICO)								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
≤ 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
CREDIT SCORE	CASH-OUT LOAN TERMS > 15 YEARS (LTV / FICO)								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
≥ 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
≤ 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A
LOAN FEATURES	ADDITIONAL LLPA - CASH-OUT								
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%
Condo (Attached)	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A
Investment Property	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Second Home	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A
Manufactured Home	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A
2-4 Unit Property	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A
High-Balance	1.350	1.350	1.600	1.600	1.850	N/A	N/A	N/A	N/A
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A



08:47 AM

Tuesday, June 9, 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
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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 ***



PANTHER NOO Alt-doc

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.125	2.670	BANK STATEMENT / 1099	≥ 800	(0.500)	(0.500)	(0.250)	0.125	0.125	0.375	0.750	3.625	N/A
6.250	1.795		780 - 799	(0.500)	(0.500)	(0.250)	0.125	0.125	0.375	0.750	3.750	N/A
6.375	1.045		760 - 779	(0.500)	(0.500)	(0.125)	0.125	0.125	0.500	1.000	4.125	N/A
6.500	0.295		740 - 759	(0.375)	(0.375)	(0.125)	0.125	0.375	0.625	1.250	4.625	N/A
6.625	(0.455)		720 - 739	(0.250)	(0.250)	0.000	0.250	0.500	1.000	1.875	5.625	N/A
6.750	(1.080)		700 - 719	0.125	0.125	0.375	0.625	1.125	1.875	2.500	6.375	N/A
6.875	(1.705)		680 - 699	0.750	0.750	1.250	1.750	2.250	3.250	4.125	N/A	N/A
7.000	(2.330)		660 - 679	1.125	1.500	1.750	2.875	3.500	4.375	5.500	N/A	N/A
7.125	(2.830)	ASSET DEPLETION	≥ 800	(0.250)	(0.250)	0.000	0.375	0.500	0.750	N/A	N/A	N/A
7.250	(3.330)		780 - 799	(0.250)	(0.250)	0.000	0.375	0.500	0.875	N/A	N/A	N/A
7.375	(3.830)		760 - 779	(0.250)	(0.250)	0.125	0.375	0.500	1.000	N/A	N/A	N/A
7.500	(4.330)		740 - 759	(0.125)	(0.125)	0.125	0.375	0.750	1.125	N/A	N/A	N/A
7.625	(4.830)		720 - 739	0.000	0.000	0.250	0.500	0.875	1.500	N/A	N/A	N/A
7.750	(5.330)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.375	N/A	N/A	N/A
7.875	(5.830)		680 - 699	1.125	1.125	1.625	2.125	2.750	3.875	N/A	N/A	N/A
8.000	(6.330)		660 - 679	1.500	1.875	2.125	3.250	4.000	N/A	N/A	N/A	N/A
8.125	(6.705)	P&L ONLY	≥ 800	0.125	0.125	0.375	0.750	0.875	1.250	3.750	N/A	N/A
8.250	(7.080)		780 - 799	0.125	0.125	0.375	0.750	0.875	1.250	3.750	N/A	N/A
8.375	(7.455)		760 - 779	0.125	0.125	0.500	0.750	0.875	1.375	3.750	N/A	N/A
8.500	(7.830)		740 - 759	0.250	0.250	0.500	0.750	1.125	1.500	3.875	N/A	N/A
8.625	(8.205)		720 - 739	0.375	0.375	0.625	0.875	1.250	1.875	4.250	N/A	N/A
8.750	(8.580)		700 - 719	0.750	0.750	1.000	1.250	2.000	3.000	N/A	N/A	N/A
8.875	(8.955)		680 - 699	1.625	1.625	2.125	2.625	3.250	4.375	N/A	N/A	N/A
9.000	(9.205)		660 - 679	2.000	2.375	2.625	3.750	4.500	5.500	N/A	N/A	N/A
9.125	(9.455)	ADDITIONAL PRICE ADJUSTMENT										
9.250	(9.705)		≤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%	
		12 MOS BANK STATEMENTS	0.125	0.125	0.125	0.125	0.250	0.250	0.250	0.250	N/A	
		24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
		5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
		7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	
		5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	
		7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	
		40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A	
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A	
		\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.500	0.875	N/A	
		\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A	
		\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A	
		\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A	
		\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	
		\$750,001-\$850,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	
		\$850,001-\$1,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	
		\$1,000,001-\$1,500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	N/A	
		\$1,500,001 - \$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
		\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A	
		\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A	
		\$3,000,001 - \$3,500,000	1.000	1.000	1.000	1.000	1.250	N/A	N/A	N/A	N/A	
		\$3,500,001 - \$4,000,000	1.750	1.750	1.750	N/A	N/A	N/A	N/A	0.750	N/A	
		DTI 43.01% - 45%	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125	0.125	
		DTI 45.01% - 50%	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	N/A	
		DTI 50.01% - 55%	0.125	0.125	0.125	0.250	0.375	0.375	0.375	0.500	N/A	
LOCK PERIODS		PURCHASE	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	N/A	
30 DAYS	0.000	CASHOUT	0.375	0.375	0.375	0.500	0.750	1.250	1.875	N/A	N/A	
45 DAYS	0.250	AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	
LOCK EXTENSIONS		WARRANTABLE CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A	
PER DAY	0.015	NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A	
10 DAYS	0.150	CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	N/A	N/A	N/A	
20 DAYS	0.300	2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A	
Owner Occ & 2nd Price Max		MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	
		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	
		0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A	N/A	
PREPAY PRICING (HARD)		NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
Term	Max	EVENTS 36 - 47 MOS	1.000	1.000								



SPIDER Alt-doc

FULL DOC / EXPRESS DOC / 2 YEAR 1099											
FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	3.920										
6.125	3.170	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	2.420	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	1.670	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	1.045	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	0.295	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	(0.080)	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	(0.455)	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	(0.830)										
7.125	(1.205)										
BANK STATEMENTS (12 MONTHS)											
FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed		≤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	(1.580)										
7.375	(1.830)	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	(2.205)	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	(2.455)	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	(2.705)	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	(2.955)	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(3.205)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(3.455)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(3.705)										
PRICE ADJUSTMENT											
8.375	(3.955)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(4.205)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(4.455)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(4.580)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(4.705)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(4.830)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(4.955)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(5.080)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(5.205)	\$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	(5.330)	\$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	(5.455)	\$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	(5.580)	\$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	(5.705)	\$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	5.045	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	4.170	760 - 779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	3.420	740 - 759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	2.670	720 - 739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	1.920	700 - 719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	0.920	680 - 699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	0.295	660 - 679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	(0.205)	640 - 659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	(0.705)	620 - 639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(1.080)										
PRICE ADJUSTMENT											
7.250	(1.455)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	(1.705)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(2.205)	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	(2.580)	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	(2.955)	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	(3.330)	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	(3.580)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(3.830)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(4.080)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(4.330)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(4.580)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(4.830)	\$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	(5.080)	\$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	(5.205)	\$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	(5.330)	\$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	(5.455)	\$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	(5.580)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(5.705)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(5.830)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(5.955)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(6.080)	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											



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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	2.290	780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	1.875	3.250
6.375	1.603	760 -779	(1.000)	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250	2.000	3.375
6.500	0.915	740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	2.750	4.000
6.625	0.290	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.250	4.500
6.750	(0.335)	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.375	1.125	1.750	4.375	5.750
6.875	(0.835)	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.000	(1.335)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.125	(1.835)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.250	(2.210)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.375	(2.585)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.500	(2.898)										
			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	(3.210)										
7.750	(3.523)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.875	(3.773)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(4.023)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(4.273)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(4.523)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.375	(4.773)	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	(5.023)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(5.273)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
8.750	(5.523)	\$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	(5.648)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A
9.000	(5.773)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	0.500	0.750	0.875	N/A	N/A
9.125	(5.898)	\$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	(6.023)	\$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	(6.148)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(6.273)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(6.398)	ITIN	2.000	2.250	2.250	2.250	2.500	2.500	N/A	N/A	N/A
9.750	(6.523)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.875	(6.648)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.000	(6.773)	CASHOUT	0.375	0.375	0.625	0.625	0.875	1.125	1.375	N/A	N/A
10.125	(6.898)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	(7.023)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.375	(7.148)	NON-OWNER OCCUPIED	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	0.875
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A
		MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.500	1.750
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LOCK PERIODS			HOUSING HISTORY & EVENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
30 DAYS	0.000										
45 DAYS	0.150	1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS											
5 DAYS	0.150	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
Max Extension: 2		24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
NOTES											
Max Price - 102.000		12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
Min Price - 99.500		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A



MAMBA 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	1.847	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.375	1.625	2.875	N/A
6.375	1.222	760-779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.375	1.625	3.000	N/A
6.500	0.535	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.500	1.750	3.250	N/A
6.625	(0.090)	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	2.375	3.500	N/A
6.750	(0.715)	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	4.000	N/A	N/A
6.875	(1.340)	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	5.375	N/A	N/A
7.000	(1.965)	660-679	0.125	0.500	1.000	1.875	3.000	4.500	7.250	N/A	N/A
7.125	(2.590)	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A
7.250	(3.090)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A
7.375	(3.529)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(3.904)										
		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	(4.279)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
7.750	(4.590)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
7.875	(4.904)	DSCR ≥ 0.75 - 0.99	0.375	0.375	0.375	0.875	1.500	2.500	N/A	N/A	N/A
8.000	(5.215)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A
8.125	(5.529)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A
8.250	(5.809)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.375	(6.059)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.500	(6.309)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(6.559)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A
8.750	(6.809)	\$2,000,001 - \$3,000,000	0.500	0.500	0.875	0.875	N/A	N/A	N/A	N/A	N/A
8.875	(6.934)	\$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	(7.059)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.125	(7.184)	FOREIGN NATIONAL	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A
9.250	(7.309)	ITIN	2.000	2.250	2.250	2.250	2.500	N/A	N/A	N/A	N/A
9.375	(7.434)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.500	(7.559)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.625	(7.684)	CASHOUT	0.375	0.375	0.500	0.500	1.000	1.375	N/A	N/A	N/A
9.750	(7.809)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A
9.875	(7.934)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
10.000	(8.059)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
10.125	(8.184)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
10.250	(8.309)	MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
10.375	(8.434)	RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING		PREPAYMENT PENALTY TERMS									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.875)	(0.875)	(0.875)	(0.875)	(1.000)	(1.000)	(1.000)	(1.000)	N/A
48 Months	102.000	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
24 Months	101.000	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
12 Months	100.500	12 MONTHS	1.000	1.000	1.125	1.125	1.250	1.250	1.250	1.250	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.500	1.500	1.625	1.625	1.750	1.750	1.750	1.750	N/A



VIPER Alt-doc Plus

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	4.125	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875
6.125	3.375	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125
6.250	2.607	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750
6.375	1.982	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.500	1.419	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA
6.625	0.857	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
6.750	0.358	ADDITIONAL PRICE ADJUSTMENT									
6.875	(0.111)		≤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	(0.649)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.125	(1.117)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.250	(1.492)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.375	(1.867)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
7.500	(2.180)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(2.461)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
7.750	(2.711)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
7.875	(2.993)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.000	(3.211)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	N/A	N/A
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.500	N/A	N/A	N/A
		PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	N/A	N/A
		CONDOTEL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2 - 4 UNIT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		STATE: CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		40 YEAR AMORTIZATION	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
NOO PPP MAX		PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.000	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
12 Months	101.750	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
24 Months	102.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
36 Months	102.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	102.875	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
60 Months	103.250	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
New Jersey PPP MAX		NEW JERSEY PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.000	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
12 Months	101.000	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
24 Months	101.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
36 Months	102.000	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	102.250	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
60 Months	102.500	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
LOCK PERIODS		NOTES									
45 DAYS	0.150	Penalties not permitted: AK, KS, DE, MI, MN, NH, NM, RI									
LOCK EXTENSIONS		PPP not allowed on loans vested to individuals in IL and NJ									
5 DAYS	0.050	PPP not allowed PA < \$329,411									
Max Extension: Up to 30 days		Only declining PPP allowed in MS									
Owner Occ & 2nd Price Max		Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.									
Max Price - 101.000											
Min Price - 99.500		All soft prepayment penalties will be priced as a no prepayment loan									



VIPER DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.000	4.125	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.875	N/A	N/A	
6.125	3.407	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	2.125	N/A	N/A	
6.250	2.720	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.875	N/A	N/A	
6.375	2.032	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A	
6.500	1.345	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A	
6.625	0.720	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A	
6.750	0.095	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A	
6.875	(0.530)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.000	(1.155)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.125	(1.780)	ADDITIONAL PRICE ADJUSTMENT										
7.250	(2.405)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
7.375	(2.937)	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	(3.374)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A	
7.625	(3.812)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A	
7.750	(4.249)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A	
7.875	(4.624)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
8.000	(4.999)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.125	(5.374)	\$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	(5.749)	\$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	(6.124)	\$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	(6.437)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A	
8.625	(6.749)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A	
8.750	(7.062)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A	
8.875	(7.312)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A	
9.000	(7.562)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A	
9.125	(7.812)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	
9.250	(8.062)	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	(1.350)	BANK STATEMENT / 1099	≥ 800	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.875	1.750	N/A	N/A	
8.875	(1.975)		780 - 799	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	1.000	1.875	N/A	N/A	
9.000	(2.600)		760 - 779	(0.500)	(0.500)	(0.250)	0.125	0.375	1.625	2.625	N/A	N/A	
9.125	(3.225)		740 - 759	(0.125)	(0.125)	0.250	0.625	0.875	2.250	3.875	N/A	N/A	
9.250	(3.725)		720 - 739	0.500	0.500	1.000	1.500	1.750	2.875	5.000	N/A	N/A	
9.375	(4.225)		700 - 719	1.625	1.625	2.250	2.875	3.375	4.250	N/A	N/A	N/A	
9.500	(4.600)		680 - 699	4.125	4.125	4.875	5.375	6.000	N/A	N/A	N/A	N/A	
9.625	(4.975)		660 - 679	5.875	6.000	6.500	N/A	N/A	N/A	N/A	N/A	N/A	
9.750	(5.350)	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	(5.725)		780 - 799	0.500	0.500	0.750	1.375	1.625	2.875	4.000	N/A	N/A	
10.000	(6.100)		760 - 779	1.000	1.000	1.250	1.875	2.125	3.500	4.750	N/A	N/A	
10.125	(6.475)		740 - 759	1.375	1.375	1.750	2.375	2.625	4.125	6.000	N/A	N/A	
10.250	(6.850)		720 - 739	2.125	2.125	2.625	3.375	3.625	4.875	7.250	N/A	N/A	
10.375	(7.225)		700 - 719	3.375	3.375	4.000	4.750	5.250	N/A	N/A	N/A	N/A	
10.500	(7.475)		680 - 699	5.875	5.875	6.625	7.250	N/A	N/A	N/A	N/A	N/A	
10.625	(7.725)		660 - 679	7.875	8.000	8.500	N/A	N/A	N/A	N/A	N/A	N/A	
10.750	(7.975)	DSCR	≥ 800	0.625	0.625	0.875	1.500	1.750	3.000	4.000	N/A	N/A	
10.875	(8.225)		780 - 799	0.625	0.625	0.875	1.500	1.750	3.125	4.250	N/A	N/A	
11.000	(8.475)		760 - 779	1.125	1.125	1.375	2.000	2.250	3.750	5.000	N/A	N/A	
11.125	(8.725)		740 - 759	1.500	1.500	1.875	2.500	2.750	4.375	6.250	N/A	N/A	
11.250	(8.975)		720 - 739	2.375	2.375	2.875	3.625	3.875	5.125	7.500	N/A	N/A	
11.375	(9.225)		700 - 719	3.625	3.625	4.250	5.000	5.500	6.500	N/A	N/A	N/A	
11.500	(9.475)		680 - 699	6.250	6.250	7.000	7.625	8.250	N/A	N/A	N/A	N/A	
11.625	(9.600)												
				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	0.125	0.125	N/A	N/A	
36 Months	102.750			DSCR ≥ 1.00 - 1.09	0.375	0.375	0.375	0.375	0.500	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	
60 Months	102.750			2 - 4 UNIT	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A	
Owner Occ & 2nd Price Max				MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A
Max Price - 102.75				PREPAYMENT PENALTY									
LOCK EXTENSIONS				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
PER DAY	0.015			NO PREPAYMENT PENALTY	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
10 DAYS	0.150			12 MONTHS	(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)	N/A	N/A	
LOCK PERIODS				36 MONTHS	(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)	N/A	N/A	
45 DAYS	0.250			60 MONTHS	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	



TIGER CES Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
				Full Doc								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
7.625	(0.060)											
7.750	(0.760)	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.125	6.375	
7.875	(1.435)	760-779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.625	7.750	
8.000	(2.110)	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.000	9.250	
8.125	(2.785)	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.375	10.125	
8.250	(3.410)	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.625	11.750	
8.375	(3.960)	680-699	N/A	1.875	2.250	2.250	4.500	5.625	7.625	11.000	N/A	
8.500	(4.510)	660-679	N/A	4.750	5.125	5.875	6.250	7.500	10.000	N/A	N/A	
8.625	(5.047)			Bank Statement*** (In addition to Full doc LLPA)								
8.750	(5.547)	720+	N/A	1.125	1.125	1.125	1.125	1.125	1.375	1.875	2.000	
8.875	(6.047)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000	
9.000	(6.547)			P&L Only*** (In additional to Full doc LLPA)								
9.125	(6.972)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A	
9.250	(7.372)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A	
9.375	(7.747)			ADDITIONAL PRICE ADJUSTMENT								
9.500	(8.147)		≤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	(8.522)	< 84 MOS (BK/FC/SS/DIL)	N/A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	
9.750	(8.897)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
9.875	(9.272)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
10.000	(9.522)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.125	(9.772)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A	
10.250	(10.022)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A	
10.375	(10.272)	< \$100,000	N/A	0.250	0.250	0.250	0.250	0.250	0.250	0.500	1.000	
10.500	(10.522)	< \$500,000	N/A	0.500	0.500	0.625	0.750	0.875	1.000	N/A	N/A	
10.625	(10.772)	< \$750,000	N/A	2.000	2.000	2.250	N/A	N/A	N/A	N/A	N/A	
10.750	(11.022)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A	
10.875	(11.272)	Cash Out	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.000	(11.522)	2-4 Units	N/A	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.750	
		Condo	N/A	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.750	
		Non-Warrantable Condo	N/A	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	
		DTI > 43	N/A	0.250	0.250	0.250	0.375	0.500	0.625	0.875	1.000	
		DTI > 45	N/A	0.375	0.375	0.375	0.500	0.625	0.875	1.250	1.500	
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		State (FL / TX)	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750	
				NOTES								
				Minimum Loan Amount - \$50,000								
				Maximum Loan Amount - \$1,000,000								
				Mortgage History - 0X30X12								
				Bankruptcy Seasoning - 48 Months								
				FC/SS/DIL Seasoning - 48 Months								
				Max Price - 105 and Max Price (>500k) - 104								
				Min Price - 97								
				Lock Extension - 5 Days / 0.125(30 Days Max)								



TIGER CES DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.750	(0.035)	800+	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.250	N/A	N/A
8.875	(0.660)	780 - 799	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.375	N/A	N/A
9.000	(1.160)	760 - 779	0.000	0.000	0.500	1.125	1.625	2.375	3.750	N/A	N/A
9.125	(1.685)	740 - 759	0.500	0.500	1.250	1.500	2.000	2.750	4.750	N/A	N/A
9.250	(2.185)	720 - 739	1.250	1.250	2.000	2.375	2.750	3.500	6.500	N/A	N/A
9.375	(2.685)	700 - 719	2.750	2.750	3.250	3.750	4.000	4.875	N/A	N/A	N/A
9.500	(3.210)	680 - 699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
9.625	(3.710)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(4.085)		ADDITIONAL PRICE ADJUSTMENT								
9.875	(4.535)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
10.000	(4.910)	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
10.125	(5.160)	DSCR 1.15 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(5.410)	DSCR 1.00 - 1.14	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
10.375	(5.660)	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(5.910)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(6.160)	< 100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(6.410)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(6.660)	> 350,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(6.910)	> 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2-4 Units	0.750	0.750	0.750	0.750	1.000	1.000	N/A	N/A	N/A
		Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Non-Warrantable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
			PREPAYMENT PENALTY TERMS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
		5 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		4 Year	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
		3 Year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
		2 Year	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
		1 Year	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A
		No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
			NOTES								
			Minimum Loan Amount - \$75,000								
			Maximum Loan Amount - \$500,000								
			Mortgage History - 0X30X12								
			Bankruptcy Seasoning - 48 Months								
			FC/SS/DIL Seasoning - 48 Months								
			Max Price - 101.00								
			Min Price - 100.00								
			Lock Extension - 5 Days / 0.125 (30 Days Max)								
			Program and rates are subject to change without notice. Not available in all states. Terms subject to qualification.								
			Disclosures & Licenses: www.realtpo.com								
			Real TPO, LLC. All rights reserved.								
			NMLS Consumer Access: http://nmlsconsumeraccess.org/ NMLS #2667102								
PREPAY PRICING											
60 Months	104.000										
48 Months	104.000										
36 Months	104.000										
24 Months	103.000										
12 Months	102.500										
No Prepay	102.000										