



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	3.011	3.043	5.500	3.140	3.172	5.125	1.904	1.971	5.000	2.593	2.660
5.750	2.396	2.460	5.625	2.558	2.590	5.250	1.473	1.540	5.125	2.182	2.249
5.875	1.733	1.797	5.750	1.992	2.056	5.375	1.057	1.124	5.250	1.566	1.624
5.990	1.154	1.219	5.875	1.402	1.466	5.500	0.583	0.641	5.375	1.145	1.204
6.000	1.103	1.167	6.000	0.844	0.909	5.625	0.082	0.141	5.500	0.741	0.799
6.125	0.507	0.571	6.125	0.317	0.381	5.750	(0.310)	(0.251)	5.625	0.352	0.411
6.250	0.014	0.095	6.250	(0.219)	(0.138)	5.875	(0.674)	(0.616)	5.750	(0.012)	0.030
6.375	(0.578)	(0.497)	6.375	(0.762)	(0.681)	6.000	(1.020)	(0.961)	5.875	(0.400)	(0.358)
6.490	(1.084)	(1.003)	6.500	(1.276)	(1.195)	6.125	(1.425)	(1.366)	6.000	(0.759)	(0.717)
HIGH BALANCE FIXED											
30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE			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					
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS						
5.500	4.174	4.251	5.625	2.321	2.380						
5.625	3.537	3.614	5.750	1.555	1.596						
5.750	2.599	2.689	5.875	1.094	1.136						
5.875	1.974	2.065	6.000	0.664	0.706						
5.990	1.456	1.546	6.125	0.271	0.313						
6.000	1.408	1.499	6.250	(0.040)	0.002						
6.125	0.860	0.950	6.375	(0.329)	(0.287)						
6.250	0.261	0.360	6.500	(0.653)	(0.557)						
6.375	(0.282)	(0.183)	6.625	(1.003)	(0.959)						
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		



08:45 AM
 Tuesday, August 11, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com
 Lock Desk hours : 9AM - 4PM PST

Rev. 02/03/2026

JUNGLE Portfolio		
5/6 ARM		
RATE		YSP
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 ***		

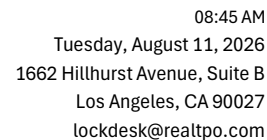
NOTES	
AVAILABLE in CA, NV, TX	
MAX DTI ≤ 43%	
LOCK EXTENSION: 7 DAYS - 0.125	
MARGIN: 3.000% / INDEX: 30 DAY SOFR	



Rev. 02/03/2026

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 Alt-doc

[illegible]



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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	3.045	BANK STATEMENT / 1099	≥ 800	(0.500)	(0.500)	(0.250)	0.125	0.125	0.375	0.750	3.625	N/A
6.250	2.295		780 - 799	(0.500)	(0.500)	(0.250)	0.125	0.125	0.375	0.750	3.750	N/A
6.375	1.545		760 - 779	(0.500)	(0.500)	(0.125)	0.125	0.125	0.500	1.000	4.125	N/A
6.500	0.795		740 - 759	(0.375)	(0.375)	(0.125)	0.125	0.375	0.625	1.250	4.625	N/A
6.625	0.170		720 - 739	(0.250)	(0.250)	0.000	0.250	0.500	1.000	1.875	5.625	N/A
6.750	(0.455)		700 - 719	0.125	0.125	0.375	0.625	1.125	1.875	2.500	6.375	N/A
6.875	(1.080)		680 - 699	0.750	0.750	1.250	1.750	2.250	3.250	4.125	N/A	N/A
7.000	(1.705)		660 - 679	1.125	1.500	1.750	2.875	3.500	4.375	5.500	N/A	N/A
7.125	(1.705)	ASSET DEPLETION	≥ 800	(0.250)	(0.250)	0.000	0.375	0.500	0.750	N/A	N/A	N/A
7.250	(2.205)		780 - 799	(0.250)	(0.250)	0.000	0.375	0.500	0.875	N/A	N/A	N/A
7.375	(2.705)		760 - 779	(0.250)	(0.250)	0.125	0.375	0.500	1.000	N/A	N/A	N/A
7.500	(3.205)		740 - 759	(0.125)	(0.125)	0.125	0.375	0.750	1.125	N/A	N/A	N/A
7.625	(3.705)		720 - 739	0.000	0.000	0.250	0.500	0.875	1.500	N/A	N/A	N/A
7.750	(4.205)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.375	N/A	N/A	N/A
7.875	(4.705)		680 - 699	1.125	1.125	1.625	2.125	2.750	3.875	N/A	N/A	N/A
8.000	(5.205)		660 - 679	1.500	1.875	2.125	3.250	4.000	N/A	N/A	N/A	N/A
8.125	(5.705)	P&L ONLY	≥ 800	0.125	0.125	0.375	0.750	0.875	1.250	3.750	N/A	N/A
8.250	(5.705)		780 - 799	0.125	0.125	0.375	0.750	0.875	1.250	3.750	N/A	N/A
8.375	(6.080)		760 - 779	0.125	0.125	0.500	0.750	0.875	1.375	3.750	N/A	N/A
8.500	(6.455)		740 - 759	0.250	0.250	0.500	0.750	1.125	1.500	3.875	N/A	N/A
8.625	(6.830)		720 - 739	0.375	0.375	0.625	0.875	1.250	1.875	4.250	N/A	N/A
8.750	(7.205)		700 - 719	0.750	0.750	1.000	1.250	2.000	3.000	N/A	N/A	N/A
8.875	(7.455)		680 - 699	1.625	1.625	2.125	2.625	3.250	4.375	N/A	N/A	N/A
9.000	(7.705)		660 - 679	2.000	2.375	2.625	3.750	4.500	5.500	N/A	N/A	N/A
9.125	(7.955)	ADDITIONAL PRICE ADJUSTMENT										
9.250	(8.205)			≤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	0.750	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	N/A
		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
Max Price - 101.500		1X30X12		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Min Price - 99.500		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	1.000	1.000	1.000	1.000	1.000	1.000	N/A
No Prepay	0.000	EVENTS 24 - 35 MOS		1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
12 Months	101.000	EVENTS 12 - 23 MOS		2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A
24 Months	101.500	ESCROW WAIVER		0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
36 Months	102.000	NO PREPAYMENT PENALTY		2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A
48 Months	102.250	12 MONTHS PPP		1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
60 Months	102.500	24 MONTHS PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
		36 MONTHS PPP		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
NOTES		48 MONTHS PPP		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
No PPP LLPA on 36 Months		60 MONTHS PPP		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

PANTHER 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%
6.125	3.045	≥ 800	(0.875)	(0.875)	(0.625)	(0.125)	0.000	0.375	1.875	6.250	N/A
6.250	2.295	780 - 799	(0.875)	(0.875)	(0.625)	(0.125)	0.000	0.375	1.875	6.250	N/A
6.375	1.545	760 - 779	(0.750)	(0.750)	(0.375)	0.000	0.125	0.625	2.250	6.500	N/A
6.500	0.795	740 - 759	(0.625)	(0.625)	(0.375)	0.000	0.375	0.750	2.500	6.750	N/A
6.625	0.170	720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.625	1.250	3.250	7.750	N/A
6.750	(0.455)	700 - 719	(0.125)	(0.125)	0.250	0.625	1.250	2.125	3.875	N/A	N/A
6.875	(1.080)	680 - 699	0.875	0.875	1.375	2.125	3.000	4.125	6.125	N/A	N/A
6.990	(1.705)	660 - 679	1.500	1.875	2.125	3.500	4.500	5.750	N/A	N/A	N/A
7.000	(1.705)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	N/A	N/A	N/A
7.125	(2.205)	ADDITIONAL PRICE ADJUSTMENT									
7.250	(2.705)		≤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	(3.205)	5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
7.500	(3.705)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
7.625	(4.205)	5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
7.750	(4.705)	7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
7.875	(5.205)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
7.990	(5.705)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
8.000	(5.705)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
8.125	(6.080)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
8.250	(6.455)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
8.375	(6.830)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
8.500	(7.205)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
8.625	(7.455)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	(7.705)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
8.875	(7.955)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
8.990	(8.205)	\$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
		DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		DSCR ≥1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
		DSCR ≥ 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
		DSCR ≥ 1.10 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
		DSCR ≥ 1.00 - 1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		DSCR ≥ 0.75 - 0.99	1.750	1.750	1.750	1.750	3.125	3.375	4.125	N/A	N/A
		DSCR<0.75	5.625	5.625	5.625	5.625	7.000	7.500	9.000	N/A	N/A
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
		CASHOUT	0.375	0.375	0.375	0.500	0.750	1.250	1.875	N/A	N/A
		AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A
		NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	N/A	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
		MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
30 DAYS	0.000	0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A	N/A
45 DAYS	0.250	NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
LOCK EXTENSIONS		EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
PER DAY	0.015	EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
10 DAYS	0.150	EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A
20 DAYS	0.300	ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
PREPAY PRICING (HARD)		PREPAYMENT PENALTY									
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%
No Prepay	0.000	NO PREPAYMENT PENALTY	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A
12 Months	101.000	12 MONTHS	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A
24 Months	101.500	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
36 Months	102.000	36 MONTHS	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
48 Months	102.250	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
60 Months	102.500	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A



08:45 AM

Tuesday, August 11, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER Alt-doc

[illegible]



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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	5.295	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	4.420	760-779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	3.670	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	2.920	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	2.170	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	1.170	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	0.545	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	0.045	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	(0.455)	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(0.830)	PRICE ADJUSTMENT									
7.250	(1.205)		≤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	(1.455)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(1.955)	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	(2.330)	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	(2.705)	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	(3.080)	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	(3.330)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(3.580)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(3.830)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(4.080)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(4.330)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(4.580)	\$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	(4.830)	\$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	(4.955)	\$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	(5.080)	\$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	(5.205)	\$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	(5.330)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(5.455)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(5.580)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(5.705)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(5.830)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A
		30 YR INTERST ONLY	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A
		40 YR INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS		PREPAYMENT PENALTY TERMS									
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 MAXIMIUMS		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	NOTES									
36 Months	103.000	Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
24 Months	101.500	PPP not allowed on loans vested to individuals in IL and NJ									
12 Months	100.500	PPP not allowed PA < \$319,777									
No Penalty	100.000	Only declining PPP allowed in LA, MS									



MAMBA Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.250	2.259	780+	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	(0.250)	0.125	1.875	3.250
6.375	1.571	760 -779	(1.000)	(1.000)	(0.750)	(0.625)	(0.375)	(0.125)	0.250	2.000	3.375
6.500	0.884	740-759	(1.000)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	2.750	4.000
6.625	0.259	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.250	4.500
6.750	(0.366)	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.375	1.125	1.750	4.375	5.750
6.875	(0.866)	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.000	(1.366)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.125	(1.866)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.250	(2.241)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.375	(2.616)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.500	(2.929)	ADDITIONAL PRICE ADJUSTMENT									
7.625	(3.241)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	(3.554)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.875	(3.804)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(4.054)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(4.304)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(4.554)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.375	(4.804)	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	(5.054)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(5.304)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
8.750	(5.554)	\$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	(5.679)	\$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	(5.804)	\$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	(5.929)	\$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	(6.054)	\$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	(6.179)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(6.304)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(6.429)	ITIN	2.250	2.500	2.500	2.750	3.000	3.000	N/A	N/A	N/A
9.750	(6.554)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000
9.875	(6.679)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.000	(6.804)	CASHOUT	0.375	0.375	0.375	0.625	0.750	1.125	1.375	N/A	N/A
10.125	(6.929)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	(7.054)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.375	(7.179)	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	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.500	1.750
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LOCK PERIODS		HOUSING HISTORY & EVENTS									
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
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		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
Max Price - 102.000		12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	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

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA NOO Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.250	2.659	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	1.000	N/A
6.375	1.971	760 -779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	1.125	N/A
6.500	1.284	740 -759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	1.250	N/A
6.625	0.659	720 -739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	2.500	N/A
6.750	0.034	700 -719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	2.875	N/A
6.875	(0.466)	680 -699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A
7.000	(0.966)	660 -679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A
7.125	(1.466)	640 -659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A
7.250	(1.841)	620 -639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A
7.375	(2.216)	600 -619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(2.529)	ADDITIONAL PRICE ADJUSTMENT									
7.625	(2.841)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	(3.154)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(3.404)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(3.654)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(3.904)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(4.154)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.375	(4.404)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.500	(4.654)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(4.904)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	(5.154)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.875	(5.279)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A
9.000	(5.404)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	N/A	N/A	N/A	N/A	N/A
9.125	(5.529)	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.250	(5.654)	\$3,500,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.375	(5.779)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(5.904)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(6.029)	ITIN	2.250	2.500	2.500	2.750	3.000	N/A	N/A	N/A	N/A
9.750	(6.154)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	N/A	N/A
9.875	(6.279)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.000	(6.404)	CASHOUT	0.250	0.250	0.250	0.500	0.625	1.000	1.375	N/A	N/A
10.125	(6.529)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(6.654)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.375	(6.779)	NON-OWNER OCCUPIED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.625	N/A
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
		MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.250	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING											
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
48 Months	102.000	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months	100.500	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	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	1.753	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.375	1.625	2.875	N/A
6.375	1.128	760-779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.375	1.625	3.000	N/A
6.500	0.441	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.500	1.750	3.250	N/A
6.625	(0.184)	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	2.375	3.500	N/A
6.750	(0.809)	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	4.000	N/A	N/A
6.875	(1.434)	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	5.375	N/A	N/A
7.000	(2.059)	660-679	0.125	0.500	1.000	1.875	3.000	4.500	7.250	N/A	N/A
7.125	(2.684)	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A
7.250	(3.184)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A
7.375	(3.622)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(3.997)	ADDITIONAL PRICE ADJUSTMENT									
7.625	(4.372)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	(4.684)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
7.875	(4.997)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.000	(5.309)	DSCR ≥ 0.75 - 0.99	0.375	0.375	0.375	0.875	1.500	2.500	N/A	N/A	N/A
8.125	(5.622)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A
8.250	(5.903)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.375	(6.153)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.500	(6.403)	\$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	(6.653)	\$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	(6.903)	\$2,000,001 - \$3,000,000	0.500	0.500	0.875	0.875	1.500	N/A	N/A	N/A	N/A
8.875	(7.028)	\$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	(7.153)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.125	(7.278)	FOREIGN NATIONAL	1.500	1.500	1.500	1.750	1.750	N/A	N/A	N/A	N/A
9.250	(7.403)	ITIN	2.250	2.500	2.500	2.750	3.000	N/A	N/A	N/A	N/A
9.375	(7.528)	PURCHASE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.500	(7.653)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.625	(7.778)	CASHOUT	0.500	0.500	0.375	0.500	1.000	1.375	1.750	N/A	N/A
9.750	(7.903)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A
9.875	(8.028)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
10.000	(8.153)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
10.125	(8.278)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
10.250	(8.403)	MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
10.375	(8.528)	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



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

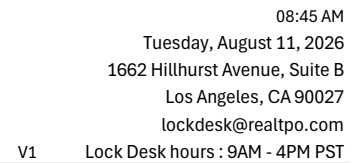
Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

VIPER Alt-doc Plus

[illegible]



VIPER Alt-doc											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	4.788	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.125	4.038	760 - 779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
6.250	3.270	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
6.375	2.645	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
6.500	2.082	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
6.625	1.520	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
6.750	0.989	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
6.875	0.489	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.000	(0.080)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.125	(0.548)	Alt-Doc: Additional Adjustment (Income Type)									
7.250	(0.923)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.375	(1.298)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.500	(1.642)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
7.625	(1.955)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
7.750	(2.205)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
7.875	(2.455)	PRICE ADJUSTMENT									
8.000	(2.705)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.125	(2.955)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
8.250	(3.205)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
8.375	(3.455)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.500	(3.705)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
8.625	(3.924)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
8.750	(4.143)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
8.875	(4.362)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.000	(4.581)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.125	(4.800)	\$3,000,001 - \$3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		\$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	NA	NA
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.500	2.000	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250</				



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

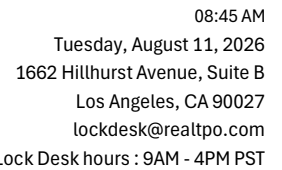
Los Angeles, CA 90027

lockdesk@realtpo.com

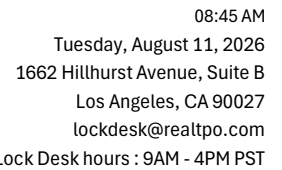
V1 Lock Desk hours : 9AM - 4PM PST

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	4.325	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A	
6.125	3.607	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A	
6.250	2.920	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A	
6.375	2.232	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A	
6.500	1.545	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A	
6.625	0.920	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A	
6.750	0.295	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A	
6.875	(0.330)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.000	(0.955)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.125	(1.580)	ADDITIONAL PRICE ADJUSTMENT										
7.250	(2.205)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
7.375	(2.737)	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	(3.174)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A	
7.625	(3.612)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A	
7.750	(4.049)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A	
7.875	(4.424)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
8.000	(4.799)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.125	(5.174)	\$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	(5.549)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A	
8.375	(5.924)	\$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	(6.237)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A	
8.625	(6.549)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A	
8.750	(6.862)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A	
8.875	(7.112)	CASH-OUT REFI: >=720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A	
9.000	(7.362)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A	
9.125	(7.612)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	
9.250	(7.862)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A	
9.375	(8.112)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A	
9.500	(8.362)	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	
New Jersey PPP MAX		ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
HOUSING HISTORY & EVENTS												
No Penalty	101.500		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
12 Months	102.000	1X30X12	0.250	0.250	0.250	0.250	0.500	0.500	1.000	N/A	N/A	
24 Months	102.500	0X60X12	1.000	1.000	1.000	1.500	2.000	NA	NA	N/A	N/A	
36 Months	103.000	≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
48 Months	103.500	24 - 35 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.500	2.000	2.000	NA	N/A	N/A	
60 Months	104.000	>=36MO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
LOCK PERIODS		24-35MO	1.000	1.000	1.000	1.500	2.000	2.000	N/A	N/A	N/A	
30 DAYS	0.000	PREPAYMENT PENALTY TERMS										
45 DAYS	0.150		≤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 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 MAXIMIUMS		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	NOTES										
24 Months	105.000	Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI										
12 Months	105.500	PPP not allowed on loans vested to individuals in IL and NJ										
No Penalty	106.000	PPP not allowed PA < \$319,777										
		Only declining PPP allowed in MS										
		PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH										



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%
7.375	3.150	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.250)	0.000	4.250	6.125
7.500	2.400		780 - 799	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.125)	0.125	4.500	6.375
7.625	1.650		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(0.500)	0.875	5.125	7.375
7.750	0.900		740 - 759	(1.750)	(1.750)	(1.375)	(1.125)	(0.875)	0.375	2.250	6.500	9.000
7.875	0.275		720 - 739	(0.875)	(0.875)	(0.375)	0.000	0.250	1.250	3.500	7.875	10.000
7.990	(0.350)		700 - 719	0.375	0.375	1.000	1.500	2.000	2.750	5.125	9.250	11.500
8.000	(0.350)		680 - 699	3.125	3.125	3.875	4.250	4.875	5.875	8.500	11.250	N/A
8.125	(0.975)		660 - 679	4.375	4.500	5.000	5.625	6.125	7.375	10.375	N/A	N/A
8.250	(1.600)	BANK STATEMENT / 1099	≥ 800	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.875	1.750	5.750	7.625
8.375	(2.100)		780 - 799	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	1.000	1.875	6.000	7.875
8.500	(2.600)		760 - 779	(0.500)	(0.500)	(0.250)	0.125	0.375	1.625	2.625	6.625	8.875
8.625	(3.100)		740 - 759	(0.125)	(0.125)	0.250	0.625	0.875	2.250	3.875	8.125	10.750
8.750	(3.600)		720 - 739	0.500	0.500	1.000	1.500	1.750	2.875	5.000	9.500	11.750
8.875	(3.975)		700 - 719	1.625	1.625	2.250	2.875	3.375	4.250	6.750	11.250	N/A
8.990	(4.350)		680 - 699	4.125	4.125	4.875	5.375	6.000	7.125	9.875	N/A	N/A
9.000	(4.350)		660 - 679	5.875	6.000	6.500	7.250	7.750	9.125	N/A	N/A	N/A
9.125	(4.725)	P&L ONLY / WVOE	≥ 800	0.500	0.500	0.750	1.375	1.625	2.750	3.750	7.875	N/A
9.250	(5.100)		780 - 799	0.500	0.500	0.750	1.375	1.625	2.875	4.000	8.125	N/A
9.375	(5.475)		760 - 779	1.000	1.000	1.250	1.875	2.125	3.500	4.750	8.750	N/A
9.500	(5.850)		740 - 759	1.375	1.375	1.750	2.375	2.625	4.125	6.000	10.250	N/A
9.625	(6.225)		720 - 739	2.125	2.125	2.625	3.375	3.625	4.875	7.250	11.875	N/A
9.750	(6.600)		700 - 719	3.375	3.375	4.000	4.750	5.250	6.250	9.000	N/A	N/A
9.875	(6.975)		680 - 699	5.875	5.875	6.625	7.250	7.875	9.125	N/A	N/A	N/A
9.990	(7.350)		660 - 679	7.875	8.000	8.500	9.500	10.000	N/A	N/A	N/A	N/A
10.000	(7.350)	ADDITIONAL PRICE ADJUSTMENT										
10.125	(7.600)			≤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%
10.250	(7.850)	12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	(8.100)	24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.500	(8.350)	10 YR FIXED		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.625	(8.600)	15 YR FIXED		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.750	(8.850)	20 YR FIXED		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.875	(9.100)	30 YR FIXED		0.000	0.000	0.000	0.000					



Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS										
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
8.750	(0.975)	BANK STATEMENT / 1099	≥ 800	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.875	1.750	N/A	N/A
8.875	(1.600)		780 - 799	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	1.000	1.875	N/A	N/A
8.990	(2.225)		760 - 779	(0.500)	(0.500)	(0.250)	0.125	0.375	1.625	2.625	N/A	N/A
9.000	(2.225)		740 - 759	(0.125)	(0.125)	0.250	0.625	0.875	2.250	3.875	N/A	N/A
9.125	(2.725)		720 - 739	0.500	0.500	1.000	1.500	1.750	2.875	5.000	N/A	N/A
9.250	(3.225)		700 - 719	1.625	1.625	2.250	2.875	3.375	4.250	N/A	N/A	N/A
9.375	(3.725)		680 - 699	4.125	4.125	4.875	5.375	6.000	N/A	N/A	N/A	N/A
9.500	(4.100)		660 - 679	5.875	6.000	6.500	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(4.475)		P&L ONLY / WVOE	≥ 800	0.500	0.500	0.750	1.375	1.625	2.750	3.750	N/A
9.750	(4.850)	780 - 799		0.500	0.500	0.750	1.375	1.625	2.875	4.000	N/A	N/A
9.875	(5.225)	760 - 779		1.000	1.000	1.250	1.875	2.125	3.500	4.750	N/A	N/A
9.990	(5.600)	740 - 759		1.375	1.375	1.750	2.375	2.625	4.125	6.000	N/A	N/A
10.000	(5.600)	720 - 739		2.125	2.125	2.625	3.375	3.625	4.875	7.250	N/A	N/A
10.125	(5.975)	700 - 719		3.375	3.375	4.000	4.750	5.250	N/A	N/A	N/A	N/A
10.250	(6.350)	680 - 699		5.875	5.875	6.625	7.250	N/A	N/A	N/A	N/A	N/A
10.375	(6.725)	660 - 679		7.875	8.000	8.500	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(6.975)	DSCR		≥ 800	0.625	0.625	0.875	1.500	1.750	3.000	4.000	N/A
10.625	(7.225)		780 - 799	0.625	0.625	0.875	1.500	1.750	3.125	4.250	N/A	N/A
10.750	(7.475)		760 - 779	1.125	1.125	1.375	2.000	2.250	3.750	5.000	N/A	N/A
10.875	(7.725)		740 - 759	1.500	1.500	1.875	2.500	2.750	4.375	6.250	N/A	N/A
10.990	(7.975)		720 - 739	2.375	2.375	2.875	3.625	3.875	5.125	7.500	N/A	N/A
11.000	(7.975)		700 - 719	3.625	3.625	4.250	5.000	5.500	6.500	N/A	N/A	N/A
11.125	(8.225)		680 - 699	6.250	6.250	7.000	7.625	8.250	N/A	N/A	N/A	N/A
11.250	(8.475)	ADDITIONAL PRICE ADJUSTMENT										
11.375	(8.600)		≤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%	
11.500	(8.725)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
11.625	(8.850)	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									



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.750	0.315	800+	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.250	N/A	N/A
8.875	(0.310)	780 - 799	(0.500)	(0.500)	0.000	0.500	1.250	2.000	3.375	N/A	N/A
9.000	(0.810)	760 - 779	0.000	0.000	0.500	1.125	1.625	2.375	3.750	N/A	N/A
9.125	(1.335)	740 - 759	0.500	0.500	1.250	1.500	2.000	2.750	4.750	N/A	N/A
9.250	(1.835)	720 - 739	1.250	1.250	2.000	2.375	2.750	3.500	6.500	N/A	N/A
9.375	(2.310)	700 - 719	2.750	2.750	3.250	3.750	4.000	4.875	N/A	N/A	N/A
9.500	(2.760)	680 - 699	4.750	4.750	5.250	6.000	N/A	N/A	N/A	N/A	N/A
9.625	(3.210)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(3.585)	ADDITIONAL PRICE ADJUSTMENT									
9.875	(3.960)		≤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	(4.335)	DSCR ≥ 1.25	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
10.125	(4.585)	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	(4.835)	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	(5.085)	DSCR < 1.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(5.335)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(5.585)	< 100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(5.835)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(6.085)	> 350,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(6.335)	> 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									



08:45 AM

Tuesday, August 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES Alt-doc

FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed	Full Doc									
7.625	(0.475)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	(1.125)	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.125	6.375
7.875	(1.775)	760 -779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.625	7.750
8.000	(2.400)	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.000	9.250
8.125	(3.025)	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.375	10.125
8.250	(3.650)	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.625	11.750
8.375	(4.175)	680-699	N/A	1.875	2.250	2.250	4.500	5.625	7.625	11.000	N/A
8.500	(4.675)	660-679	N/A	4.750	5.125	5.875	6.250	7.500	10.000	N/A	N/A
8.625	(5.200)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(5.700)	720+	N/A	1.125	1.125	1.125	1.125	1.125	1.375	1.875	2.000
8.875	(6.175)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(6.650)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(7.125)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(7.575)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(7.975)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(8.350)		≤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	(8.725)	< 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	(9.100)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(9.475)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(9.725)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(9.975)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(10.225)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(10.475)	< \$100,000	N/A	0.250	0.250	0.250	0.250	0.250	0.250	0.500	1.000
10.500	(10.725)	< \$500,000	N/A	0.500	0.500	0.625	0.750	0.875	1.000	N/A	N/A
10.625	(10.975)	<\$750,000	N/A	2.000	2.000	2.250	N/A	N/A	N/A	N/A	N/A
10.750	(11.225)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
10.875	(11.475)	Cash Out	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.000	(11.725)	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)									