



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
6.000	3.187	3.250	6.000	2.920	2.983	6.000	0.176	0.230	6.000	0.365	0.400
6.125	2.590	2.652	6.125	2.389	2.452	6.125	(0.258)	(0.223)	6.125	0.003	0.038
6.250	1.950	1.982	6.250	1.718	1.749	6.250	(0.615)	(0.580)	6.250	(0.457)	(0.379)
6.375	1.357	1.388	6.375	1.190	1.222	6.375	(0.948)	(0.913)	6.375	(0.829)	(0.751)
6.490	0.830	0.861	6.500	0.675	0.707	6.500	(1.303)	(1.225)	6.500	(1.172)	(1.094)
6.500	0.783	0.815	6.625	0.197	0.228	6.625	(1.706)	(1.628)	6.625	(1.499)	(1.421)
6.625	0.269	0.300	6.750	(0.539)	(0.515)	6.750	(2.024)	(1.946)	6.750	(1.750)	(1.672)
6.750	(0.460)	(0.436)	6.875	(1.019)	(0.996)	6.875	(2.285)	(2.207)	6.875	(1.973)	(1.895)
6.875	(0.957)	(0.934)	7.000	(1.450)	(1.427)	7.000	(2.555)	(2.477)	7.000	(2.195)	(2.117)
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						
6.000	3.455	3.544	6.000	1.784	1.820						
6.125	2.887	2.975	6.125	1.355	1.391						
6.250	2.125	2.175	6.250	1.015	1.052						
6.375	1.562	1.612	6.375	0.563	0.641						
6.490	1.063	1.113	6.500	0.162	0.240						
6.500	1.018	1.068	6.625	(0.218)	(0.140)						
6.625	0.530	0.580	6.750	(0.504)	(0.426)						
6.750	(0.266)	(0.219)	6.875	(0.727)	(0.648)						
6.875	(0.732)	(0.685)	7.000	(0.951)	(0.873)						
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		



08:57 AM
 Friday, September 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
6.125	0.250
6.250	0.125
6.375	0.000
6.500	(0.125)
6.625	(0.250)
7/6 ARM	
RATE	YSP
6.375	0.250
6.500	0.125
6.625	0.000
6.750	(0.125)
6.875	(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												
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS										
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	4.795	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.750
6.125	4.045		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.875
6.250	3.420		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.500	3.250	5.375
6.375	2.795		740 - 759	(0.500)	(0.500)	(0.375)	(0.250)		0.125	0.250	0.750	3.750
6.500	2.170		720 - 739	(0.375)	(0.375)	(0.250)	(0.125)		0.250	0.625	1.375	4.625
6.625	1.545		700 - 719	0.000	0.000	0.125	0.250	0.750	1.375	1.875	5.375	8.250
6.750	0.920		680 - 699	0.750	0.750	1.125	1.500	2.000	3.000	3.750	6.875	9.375
6.875	0.295		660 - 679	1.125	1.500	1.625	2.625	3.250	4.125	5.125	N/A	N/A
6.990	(0.205)		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
7.000	(0.205)	620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A	
7.125	(0.705)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
7.250	(1.205)		780 - 799	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
7.375	(1.580)		760 - 779	(0.375)	(0.375)	(0.125)	0.375	0.250	0.625	1.375	N/A	N/A
7.500	(1.955)		740 - 759	(0.250)	(0.250)	(0.125)	0.375	0.500	0.750	1.625	N/A	N/A
7.625	(2.330)		720 - 739	(0.125)	(0.125)	0.000	0.500	0.625	1.000	2.125	N/A	N/A
7.750	(2.705)		700 - 719	0.250	0.250	0.375	0.500	1.125	1.750	2.625	N/A	N/A
7.875	(3.080)		680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
7.990	(3.455)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A
8.000	(3.455)	P&L ONLY / WVOE	≥ 800	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.125	(3.830)		780 - 799	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.250	(4.205)		760 - 779	0.000	0.000	0.250	0.375	0.750	1.125	1.875	4.750	N/A
8.375	(4.455)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
8.500	(4.705)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
8.625	(4.955)		700 - 719	0.750	0.750	0.875	1.000	1.625	2.375	3.375	N/A	N/A
8.750	(5.205)		680 - 699	1.625	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
			660 - 679	2.000	2.375	2.500	3.500	4.125	5.125	N/A	N/A	N/A
		ADDITIONAL PRICE ADJUSTMENT										
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
		12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		5/6 30 YR ARM SOFR		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		7/6 30 YR ARM SOFR		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
		5/6 40 YR ARM SOFR		0.250	0.250	0.250	0.250					



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	3.920	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
6.250	3.170		780 - 799	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
6.375	2.420		760 - 779	(0.625)	(0.625)	(0.250)	(0.125)	0.125	0.375	0.875	4.125	N/A
6.500	1.670		740 - 759	(0.500)	(0.500)	(0.250)	(0.125)	0.375	0.500	1.125	4.625	N/A
6.625	1.045		720 - 739	(0.250)	(0.250)	0.000	0.125	0.625	0.875	1.750	5.500	N/A
6.750	0.420		700 - 719	0.125	0.125	0.375	0.500	1.125	1.625	2.250	6.250	N/A
6.875	(0.205)		680 - 699	0.750	0.750	1.250	1.625	2.250	3.250	3.250	N/A	N/A
6.990	(0.830)		660 - 679	1.125	1.500	1.750	2.750	3.500	4.375	4.375	N/A	N/A
7.000	(0.830)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.125	(1.330)		780 - 799	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.250	(1.830)		760 - 779	(0.375)	(0.375)	0.000	0.250	0.500	1.000	N/A	N/A	N/A
7.375	(2.330)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
7.500	(2.830)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
7.625	(3.330)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.250	N/A	N/A	N/A
7.750	(3.830)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
7.875	(4.330)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
7.990	(4.830)	P&L ONLY	≥ 800	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.000	(4.830)		780 - 799	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.125	(5.205)		760 - 779	0.000	0.000	0.375	0.625	0.875	1.500	3.625	N/A	N/A
8.250	(5.580)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
8.375	(5.955)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
8.500	(6.330)		700 - 719	0.750	0.750	1.000	1.250	1.875	2.750	N/A	N/A	N/A
8.625	(6.580)		680 - 699	1.625	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
8.750	(6.830)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
8.875	(7.080)	ADDITIONAL PRICE ADJUSTMENT										
8.990	(7.330)			≤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	0.000	0.000	N/A
		24 MOS BANK STATEMENTS	0.000	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	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	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	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	0.375	N/A
		40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	0.375	N/A



08:57 AM

Friday, September 11, 2026

1662 Hillhurst Avenue, Suite B

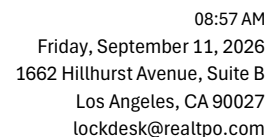
Los Angeles, CA 90027

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	3.920	≥ 800	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.250	3.170	780 - 799	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.375	2.420	760 - 779	(0.875)	(0.875)	(0.500)	(0.250)	0.125	0.625	2.125	6.500	N/A
6.500	1.670	740 - 759	(0.750)	(0.750)	(0.500)	(0.250)	0.375	0.750	2.375	7.000	N/A
6.625	1.045	720 - 739	(0.500)	(0.500)	(0.250)	0.000	0.625	1.125	3.000	7.875	N/A
6.750	0.420	700 - 719	(0.125)	(0.125)	0.125	0.375	1.125	1.875	3.625	1.125	N/A
6.875	(0.205)	680 - 699	1.000	1.000	1.500	2.000	2.875	4.000	6.000	2.875	N/A
6.990	(0.830)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	1.625	4.375	N/A
7.000	(0.830)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	4.500	6.750	N/A
7.125	(1.330)	ADDITIONAL PRICE ADJUSTMENT									
7.250	(1.830)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	(2.330)	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	(2.830)	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	(3.330)	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	(3.830)	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	(4.330)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
7.990	(4.830)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
8.000	(4.830)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
8.125	(5.205)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
8.250	(5.580)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
8.375	(5.955)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
8.500	(6.330)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
8.625	(6.580)	\$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	(6.830)	\$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	(7.080)	\$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	(7.330)	\$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	0.750	0.750	0.875	0.875	1.000	1.000	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	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
12 Months	101.000	12 MONTHS	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	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



SPIDER DSCR

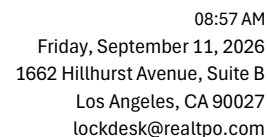
FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	6.295	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	5.420	760 -779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	4.545	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	3.670	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	2.795	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	1.920	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	1.170	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	0.670	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	0.170	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	(0.205)	PRICE ADJUSTMENT									
7.250	(0.580)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	(0.955)	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(1.330)	DSCR 0.75 - 0.89	1.500	1.500	1.625	2.000	2.875	3.125	N/A	N/A	N/A
7.625	(1.705)	DSCR 0.90 - 0.99	0.875	0.875	1.125	1.250	1.250	1.625	N/A	N/A	N/A
7.750	(2.080)	DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
7.875	(2.455)	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
8.000	(2.705)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(2.955)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(3.205)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(3.455)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(3.705)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(3.955)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.750	(4.205)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.875	(4.455)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
9.000	(4.705)	\$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	(4.830)	\$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	(4.955)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(5.080)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(5.205)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(5.330)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(5.455)	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	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									



08:57 AM
Friday, September 11, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

MAMBA Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.250	3.446	780+	(1.250)	(1.125)	(1.000)	(0.875)	(0.500)	(0.250)	0.125	1.750	3.250
6.375	2.759	760-779	(1.125)	(1.125)	(0.875)	(0.750)	(0.500)	(0.125)	0.250	1.875	3.375
6.500	2.071	740-759	(1.125)	(1.000)	(0.750)	(0.625)	(0.375)	0.000	0.375	2.625	4.000
6.625	1.446	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.125	4.500
6.750	0.821	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.250	1.000	1.625	4.250	5.750
6.875	0.321	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.000	(0.179)	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.125	(0.679)	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.250	(1.054)	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.375	(1.429)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.500	(1.741)	ADDITIONAL PRICE ADJUSTMENT									
7.625	(2.054)		≤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	(2.366)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
7.875	(2.616)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(2.866)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(3.116)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(3.366)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.375	(3.616)	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	(3.866)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(4.116)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
8.750	(4.366)	\$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	(4.491)	\$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	(4.616)	\$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	(4.741)	\$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	(4.866)	\$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	(4.991)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(5.116)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(5.241)	ITIN	2.250	2.500	2.500	2.500	2.750	2.750	N/A	N/A	N/A
9.750	(5.366)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000
9.875	(5.491)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.000	(5.616)	CASHOUT	0.375	0.375	0.375	0.625	0.750	1.125	1.375	N/A	N/A
10.125	(5.741)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.250	(5.866)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.375	(5.991)	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



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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	3.846	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	1.000	N/A
6.375	3.159	760 -779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	1.125	N/A
6.500	2.471	740-759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	1.250	N/A
6.625	1.846	720-739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	2.500	N/A
6.750	1.221	700-719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	2.875	N/A
6.875	0.721	680-699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A
7.000	0.221	660-679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A
7.125	(0.279)	640-659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A
7.250	(0.654)	620-639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A
7.375	(1.029)	600-619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A
7.500	(1.341)	ADDITIONAL PRICE ADJUSTMENT									
7.625	(1.654)		≤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	(1.966)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(2.216)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(2.466)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.125	(2.716)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.250	(2.966)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.375	(3.216)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.500	(3.466)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.625	(3.716)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	(3.966)	\$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	(4.091)	\$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	(4.216)	\$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	(4.341)	\$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	(4.466)	\$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	(4.591)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(4.716)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(4.841)	ITIN	2.125	2.375	2.375	2.500	2.750	N/A	N/A	N/A	N/A
9.750	(4.966)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	N/A	N/A
9.875	(5.091)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.000	(5.216)	CASHOUT	0.250	0.250	0.250	0.500	0.625	1.000	1.375	N/A	N/A
10.125	(5.341)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(5.466)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.375	(5.591)	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		PREPAYMENT PENALTY TERMS									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(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



08:57 AM

Friday, September 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

[illegible]



08:57 AM

Friday, September 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

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	4.224	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875	
6.250	3.411	760 -779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125	
6.375	2.625	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750	
6.500	2.001	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250	
6.625	1.308	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA	
6.750	0.625	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA	
6.875	0.084	ADDITIONAL PRICE ADJUSTMENT										
7.000	(0.495)		≤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%	
7.125	(0.943)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.250	(1.323)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.375	(1.718)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
7.500	(2.063)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A	
7.625	(2.377)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.750	(2.690)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	
7.875	(3.033)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA	
8.000	(3.284)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA	
8.125	(3.566)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA	
8.250	(3.816)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
8.375	(4.066)	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	101.500	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
		12 Months	102.500	12 MONTHS	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
		24 Months	103.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
		36 Months	103.875	36 MONTHS	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	104.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A		
60 Months	104.250	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	101.500	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
		12 Months	101.500	12 MONTHS	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	N/A	N/A	N/A
		36 Months	102.000	36 MONTHS	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)	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										
Max Price - 101.000		drop below 3% in the first 3 years.										
Min Price - 99.500		All soft prepayment penalties will be priced as a no prepayment loan										



08:57 AM

Friday, September 11, 2026

1662 Hillhurst Avenue, Suite B

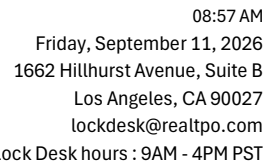
Los Angeles, CA 90027

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%
6.125	4.300	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
6.250	3.550	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
6.375	2.831	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
6.500	2.113	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
6.625	1.457	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
6.750	0.801	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
6.875	0.145	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
7.000	(0.480)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.125	(1.105)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.250	(1.730)	ADDITIONAL PRICE ADJUSTMENT									
7.375	(2.355)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
7.500	(2.887)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(3.324)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
7.750	(3.762)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
7.875	(4.199)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
8.000	(4.574)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.125	(4.949)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	(5.324)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(5.699)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A
8.500	(6.074)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A
8.625	(6.449)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
8.750	(6.761)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
8.875	(7.074)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
9.000	(7.387)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A
9.125	(7.699)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A
9.250	(8.012)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
9.375	(8.262)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A
9.500	(8.512)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
9.625	(8.762)	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									



V1 Lock Desk hours : 9AM - 4PM PST

[illegible]



08:57 AM

Friday, September 11, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

RHINO CES NOO Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS										
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
8.750	(0.475)	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.750)	(1.250)	(0.250)	0.625	N/A	N/A
8.875	(1.100)		780 - 799	(2.125)	(2.125)	(2.125)	(1.750)	(1.250)	(0.250)	0.750	N/A	N/A
8.990	(1.725)		760 - 779	(1.625)	(1.625)	(1.625)	(1.250)	(0.750)	0.250	1.500	N/A	N/A
9.000	(1.725)		740 - 759	(1.000)	(1.000)	(0.750)	0.000	1.000	2.750	N/A	N/A	N/A
9.125	(2.225)		720 - 739	(0.250)	(0.250)	0.125	0.500	0.875	1.875	4.000	N/A	N/A
9.250	(2.725)		700 - 719	0.625	0.625	1.125	1.625	2.250	3.375	N/A	N/A	N/A
9.375	(3.225)		680 - 699	3.125	3.125	3.625	4.250	5.250	N/A	N/A	N/A	N/A
9.500	(3.600)		660 - 679	5.500	5.625	6.125	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(3.975)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.875	1.500	2.625	3.625	N/A	N/A
9.750	(4.350)		780 - 799	0.375	0.375	0.375	0.875	1.500	2.625	3.750	N/A	N/A
9.875	(4.725)		760 - 779	0.875	0.875	0.875	1.375	2.000	3.125	4.500	N/A	N/A
9.990	(5.100)		740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	5.750	N/A	N/A
10.000	(5.100)		720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.000	N/A	N/A
10.125	(5.475)		700 - 719	3.125	3.125	3.625	4.250	5.000	N/A	N/A	N/A	N/A
10.250	(5.850)		680 - 699	5.750	5.750	6.250	7.000	N/A	N/A	N/A	N/A	N/A
10.375	(6.225)		660 - 679	8.125	8.250	8.750	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(6.475)	DSCR	≥ 800	0.500	0.500	0.500	1.000	1.625	2.875	3.750	N/A	N/A
10.625	(6.725)		780 - 799	0.500	0.500	0.500	1.000	1.625	2.875	3.875	N/A	N/A
10.750	(6.975)		760 - 779	1.000	1.000	1.000	1.500	2.125	3.375	4.625	N/A	N/A
10.875	(7.225)		740 - 759	1.625	1.625	1.875	2.375	2.875	4.125	5.875	N/A	N/A
10.990	(7.475)		720 - 739	2.375	2.375	2.750	3.250	3.750	5.000	7.125	N/A	N/A
11.000	(7.475)		700 - 719	3.375	3.375	3.875	4.500	5.250	6.625	N/A	N/A	N/A
11.125	(7.725)		680 - 699	5.875	5.875	6.375	7.125	8.250	N/A	N/A	N/A	N/A
11.250	(7.975)	ADDITIONAL PRICE ADJUSTMENT										
11.375	(8.100)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
11.500	(8.225)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
11.625	(8.350)	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	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	
		15 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	
		20 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	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%	0.500	0.500	0.500	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	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
24 Months	102.750	DSCR ≥ 1.10 - 1.24	0.000	0.000	0.000	0.000	0.000	0.125	0.125	N/A	N/A	
36 Months	102.750	DSCR ≥ 1.00 - 1.09	0.250	0.250	0.250	0.250	0.250	0.500	0.500	N/A	N/A	
48 Months	102.750	WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A	N/A	
60 Months	102.750	2 - 4 UNIT	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A	N/A	
Owner Occ & 2nd Price Max		MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A	
Max Price - 102.75		PREPAYMENT PENALTY										
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	0.000	N/A	N/A	
10 DAYS	0.150	12 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
20 DAYS	0.300	24 MONTHS	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A	
LOCK PERIODS		36 MONTHS	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	N/A	N/A	
30 DAYS	0.000	48 MONTHS	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A	
45 DAYS	0.250	60 MONTHS	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	N/A	N/A	



08:57 AM

Friday, September 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

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			Full Doc								
7.625	0.775		≤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	0.125	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.250	6.500
7.875	(0.525)	760 -779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.750	7.875
8.000	(1.125)	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.125	9.375
8.125	(1.750)	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.500	10.250
8.250	(2.375)	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.875	11.875
8.375	(2.900)	680-699	N/A	2.000	2.375	2.375	4.625	5.750	8.000	11.250	N/A
8.500	(3.400)	660-679	N/A	5.000	5.375	6.125	6.500	7.750	10.000	N/A	N/A
8.625	(3.925)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(4.425)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
8.875	(4.900)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(5.375)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(5.850)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(6.300)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(6.700)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(7.075)		≤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	(7.450)	< 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	(7.825)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(8.200)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(8.450)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(8.700)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(8.950)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(9.200)	< \$100,000	N/A	0.000	0.000	0.000	0.125	0.250	0.250	0.500	1.000
10.500	(9.450)	>\$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.625	(9.700)	< \$500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
10.750	(9.950)	<\$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
10.875	(10.200)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.000	(10.450)	Cash Out	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		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	2.000
		Rural	1.500	1.500	1.500	1.500	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
		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)									



08:57 AM

Friday, September 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	1.425	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	0.988	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	0.581	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	0.175	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	(0.200)	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	(0.575)	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	(0.931)	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	(1.275)	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(1.547)	ADDITIONAL PRICE ADJUSTMENT									
9.875	(1.820)		≤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	(2.092)	DSCR > 1.25	(1.125)	(1.250)	(1.500)	0.000	0.000	0.000	0.000	N/A	N/A
10.125	(2.365)	DSCR 1.20 - 1.25	(0.625)	(0.750)	(1.000)	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(2.637)	DSCR 1.10 - 1.19	(0.250)	(0.250)	(0.250)	1.750	2.500	2.875	3.000	N/A	N/A
10.375	(2.887)	DSCR 1.00 - 1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.500	(3.137)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(3.387)	< 100,000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(3.637)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(3.887)	> 350,000	0.375	0.750	1.125	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(4.137)	> 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	0.375	0.375	0.500	0.500	0.625	0.625	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	0.000	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									