



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
6.875	1.113	1.231	6.625	2.465	2.561	6.000	1.608	1.696	6.000	1.786	1.874
6.990	0.614	0.732	6.750	1.617	1.736	6.125	1.112	1.200	6.125	1.394	1.482
7.000	0.569	0.687	6.875	1.099	1.217	6.250	0.704	0.793	6.250	0.877	0.956
7.125	0.063	0.182	7.000	0.605	0.724	6.375	0.331	0.420	6.375	0.478	0.557
7.250	(0.752)	(0.613)	7.125	0.132	0.251	6.500	(0.056)	0.024	6.500	0.108	0.187
7.375	(1.221)	(1.082)	7.250	(0.802)	(0.664)	6.625	(0.488)	(0.409)	6.625	(0.233)	(0.154)
7.490	(1.590)	(1.451)	7.375	(1.264)	(1.125)	6.750	(0.837)	(0.758)	6.750	(0.502)	(0.423)
7.500	(1.629)	(1.490)	7.500	(1.660)	(1.521)	6.875	(1.155)	(1.076)	6.875	(0.769)	(0.689)
7.625	(2.032)	(1.894)	7.625	(2.061)	(1.922)	7.000	(1.464)	(1.385)	7.000	(1.024)	(0.945)
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						
6.875	1.342	1.483	6.000	3.196	3.285						
6.990	0.873	1.014	6.125	2.725	2.814						
7.000	0.830	0.972	6.250	2.339	2.427						
7.125	0.388	0.530	6.375	1.851	1.930						
7.250	0.348	0.587	6.500	1.407	1.486						
7.375	(0.060)	0.179	6.625	1.000	1.079						
7.490	(0.358)	(0.119)	6.750	0.687	0.766						
7.500	(0.391)	(0.152)	6.875	0.419	0.499						
7.625	(0.707)	(0.469)	7.000	0.162	0.241						
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		



08:49 AM
 Thursday, October 1, 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
6.250		0.250
6.375		0.125
6.500		0.000
6.625		(0.125)
6.750		(0.250)
7/6 ARM		
RATE		YSP
6.500		0.250
6.625		0.125
6.750		0.000
6.875		(0.125)
7.000		(0.250)
RATE ADJUSTMENT (Adjustment to the RATE)		
LOAN AMOUNT ≥ \$3MM		0.250
LOAN AMOUNT ≥ \$4MM		0.375
PURCHASE & RATE AND TERM REFINANCE ≤ 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		0.250
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 ***		



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%
6.500	4.650	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.750
6.625	3.900		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.875
6.750	3.275		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.500	3.250	5.375
6.875	2.650		740 - 759	(0.500)	(0.500)	(0.375)	(0.250)	0.125	0.250	0.750	3.750	5.875
6.990	2.025		720 - 739	(0.375)	(0.375)	(0.250)	(0.125)	0.250	0.625	1.375	4.625	7.250
7.000	2.025		700 - 719	0.000	0.000	0.125	0.250	0.750	1.375	1.875	5.375	8.250
7.125	1.525		680 - 699	0.750	0.750	1.125	1.500	2.000	3.000	3.750	6.875	9.375
7.250	1.025		660 - 679	1.125	1.500	1.625	2.625	3.250	4.125	5.125	N/A	N/A
7.375	0.650		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
7.500	0.275		620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A
7.625	(0.100)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
7.750	(0.475)		780 - 799	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
7.875	(0.850)		760 - 779	(0.375)	(0.375)	(0.125)	0.375	0.250	0.625	1.375	N/A	N/A
7.990	(1.225)		740 - 759	(0.250)	(0.250)	(0.125)	0.375	0.500	0.750	1.625	N/A	N/A
8.000	(1.225)		720 - 739	(0.125)	(0.125)	0.000	0.500	0.625	1.000	2.125	N/A	N/A
8.125	(1.600)		700 - 719	0.250	0.250	0.375	0.500	1.125	1.750	2.625	N/A	N/A
8.250	(1.975)		680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
8.375	(2.225)	660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A	
8.500	(2.475)	P&L ONLY / WVOE	≥ 800	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.625	(2.725)		780 - 799	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.750	(2.975)		760 - 779	0.000	0.000	0.250	0.375	0.750	1.125	1.875	4.750	N/A
8.875	(3.100)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
8.990	(3.225)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
9.000	(3.225)		700 - 719	0.750	0.750	0.875	1.000	1.625	2.375	3.375	N/A	N/A
9.125	(3.350)		680 - 699	1.625	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
9.250	(3.475)		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					



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%
6.625	3.525	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A	
6.750	2.775		780 - 799	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A	
6.875	2.025		760 - 779	(0.625)	(0.625)	(0.250)	(0.125)	0.125	0.375	0.875	4.125	N/A	
6.990	1.400		740 - 759	(0.500)	(0.500)	(0.250)	(0.125)	0.375	0.500	1.125	4.625	N/A	
7.000	1.400		720 - 739	(0.250)	(0.250)	0.000	0.125	0.625	0.875	1.750	5.500	N/A	
7.125	0.900		700 - 719	0.125	0.125	0.375	0.500	1.125	1.625	2.250	6.250	N/A	
7.250	0.400		680 - 699	0.750	0.750	1.250	1.625	2.250	3.250	3.250	N/A	N/A	
7.375	(0.100)		660 - 679	1.125	1.500	1.750	2.750	3.500	4.375	4.375	N/A	N/A	
7.500	(0.600)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A	
7.625	(1.100)		780 - 799	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A	
7.750	(1.600)		760 - 779	(0.375)	(0.375)	0.000	0.250	0.500	1.000	N/A	N/A	N/A	
7.875	(2.100)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A	
7.990	(2.600)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A	
8.000	(2.600)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.250	N/A	N/A	N/A	
8.125	(2.975)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A	
8.250	(3.350)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A	
8.375	(3.725)	P&L ONLY	≥ 800	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A	
8.500	(4.100)		780 - 799	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A	
8.625	(4.350)		760 - 779	0.000	0.000	0.375	0.625	0.875	1.500	3.625	N/A	N/A	
8.750	(4.600)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A	
8.875	(4.850)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A	
8.990	(5.100)		700 - 719	0.750	0.750	1.000	1.250	1.875	2.750	N/A	N/A	N/A	
9.000	(5.100)		680 - 699	1.625	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A	
9.125	(5.350)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A	
9.250	(5.600)	ADDITIONAL PRICE ADJUSTMENT											
9.375	(5.850)			≤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	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									



08:49 AM

Thursday, October 1, 2026

1662 Hillhurst Avenue, Suite B

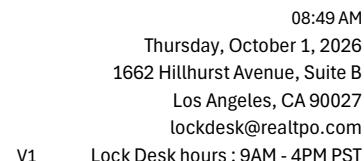
Los Angeles, CA 90027

lockdesk@realtpo.com

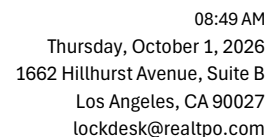
V1 Lock Desk hours : 9AM - 4PM PST

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%
6.625	3.525	≥ 800	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.750	2.775	780 - 799	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.875	2.025	760 - 779	(0.875)	(0.875)	(0.500)	(0.250)	0.125	0.625	2.125	6.500	N/A
6.990	1.400	740 - 759	(0.750)	(0.750)	(0.500)	(0.250)	0.375	0.750	2.375	7.000	N/A
7.000	1.400	720 - 739	(0.500)	(0.500)	(0.250)	0.000	0.625	1.125	3.000	7.875	N/A
7.125	0.900	700 - 719	(0.125)	(0.125)	0.125	0.375	1.125	1.875	3.625	1.125	N/A
7.250	0.400	680 - 699	1.000	1.000	1.500	2.000	2.875	4.000	6.000	2.875	N/A
7.375	(0.100)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	1.625	4.375	N/A
7.500	(0.600)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	4.500	6.750	N/A
7.625	(1.100)	ADDITIONAL PRICE ADJUSTMENT									
7.750	(1.600)		≤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%
7.875	(2.100)	5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
7.990	(2.600)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
8.000	(2.600)	5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
8.125	(2.975)	7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
8.250	(3.350)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.375	(3.725)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
8.500	(4.100)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
8.625	(4.350)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
8.750	(4.600)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
8.875	(4.850)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
8.990	(5.100)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.000	(5.100)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.125	(5.350)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
9.250	(5.600)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
9.375	(5.850)	\$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 Alt-doc											
Rate		FULL DOC / EXPRESS DOC / 2 YEAR 1099									
30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS									
6.000	10.150		≤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%
6.125	9.275	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	8.400	760-779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	7.650	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	6.900	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	6.150	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	5.400	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	4.400	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	3.275	BANK STATEMENTS (12 MONTHS)									
7.125	2.525	FICO/CLTV PRICE ADJUSTMENTS									
7.250	2.025		≤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	1.650	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	1.275	760-779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	0.900	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	0.650	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	0.400	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	0.150	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(0.100)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(0.350)	PRICE ADJUSTMENT									
8.375	(0.600)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(0.850)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(1.100)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(1.350)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(1.600)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(1.850)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(2.100)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(2.350)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(2.600)	\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
9.500	(2.850)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	(2.975)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	(3.100)	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A
9.875	(3.225)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
		\$3,000,000 - \$3,500,000	0.500	0.500	0.500	0.500	0.750	1.500	N/A	N/A	N/A
		RATE & TERM	0.000	0.000	0.000						



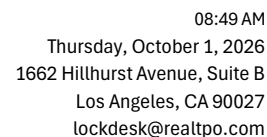
SPIDER DSCR

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	10.900	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	10.025	760 -779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	9.150	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	8.275	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	7.400	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	6.525	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	5.525	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	4.525	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	3.525	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	2.525	PRICE ADJUSTMENT									
7.250	1.900		≤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	1.525	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	1.025	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	0.650	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	0.275	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	(0.100)	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	(0.475)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(0.850)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(1.100)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(1.350)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(1.600)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(1.850)	\$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	(2.100)	\$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	(2.350)	\$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	(2.600)	\$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	(2.850)	\$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	(3.100)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(3.350)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(3.600)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(3.725)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(3.850)	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									



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%
6.625	4.275	780+	(1.250)	(1.125)	(1.000)	(0.875)	(0.500)	(0.250)	0.125	1.750	3.250
6.750	3.775	760-779	(1.125)	(1.125)	(0.875)	(0.750)	(0.500)	(0.125)	0.250	1.875	3.375
6.875	3.275	740-759	(1.125)	(1.000)	(0.750)	(0.625)	(0.375)	0.000	0.375	2.625	4.000
7.000	2.775	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.125	4.500
7.125	2.338	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.250	1.000	1.625	4.250	5.750
7.250	1.900	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.375	1.463	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.500	1.025	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.625	0.588	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.750	0.150	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.875	(0.225)	ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.600)		≤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%
8.125	(0.913)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(1.225)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(1.538)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.500	(1.788)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.625	(2.038)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.750	(2.288)	ATR-in-Full / Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.875	(2.538)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(2.663)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
9.125	(2.788)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	(2.913)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A
9.375	(3.038)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	0.500	0.750	0.875	N/A	N/A
9.500	(3.163)	\$3,000,001 - \$3,500,000	0.625	0.625	0.875	0.875	1.125	1.375	N/A	N/A	N/A
9.625	(3.288)	\$3,500,001 - \$4,000,000	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A	N/A
9.750	(3.413)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.875	(3.538)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.663)	ITIN	2.250	2.500	2.500	2.500	2.750	2.750	N/A	N/A	N/A
10.125	(3.788)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000
10.250	(3.913)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.375	(4.038)	CASHOUT	0.375	0.375	0.375	0.625	0.750	1.125	1.375	N/A	N/A
10.500	(4.163)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.625	(4.288)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.750	(4.413)	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



MAMBA NOO Alt-doc

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%
6.625	4.675	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	1.000	N/A
6.750	4.175	760 -779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	1.125	N/A
6.875	3.675	740-759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	1.250	N/A
7.000	3.175	720-739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	2.500	N/A
7.125	2.738	700-719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	2.875	N/A
7.250	2.300	680-699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A
7.375	1.863	660-679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A
7.500	1.425	640-659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A
7.625	0.988	620-639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A
7.750	0.550	600-619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A
7.875	0.175	ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.200)		≤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%
8.125	(0.512)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	(0.825)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(1.137)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.500	(1.387)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.625	(1.637)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.750	(1.887)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.875	(2.137)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(2.262)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.125	(2.387)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.250	(2.512)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A
9.375	(2.637)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	N/A	N/A	N/A	N/A	N/A
9.500	(2.762)	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(2.887)	\$3,500,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	(3.012)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.875	(3.137)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.262)	ITIN	2.125	2.375	2.375	2.500	2.750	N/A	N/A	N/A	N/A
10.125	(3.387)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	N/A	N/A
10.250	(3.512)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.375	(3.637)	CASHOUT	0.250	0.250	0.250	0.500	0.625	1.000	1.375	N/A	N/A
10.500	(3.762)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(3.887)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.750	(4.012)	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
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



08:49 AM

Thursday, October 1, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

[illegible]



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%
6.375	6.957	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	1.625	2.875
6.500	5.894	760 - 779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	1.750	3.125
6.625	4.832	740 - 759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	2.125	3.750
6.750	3.957	720 - 739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	3.375	5.250
6.875	3.082	700 - 719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	4.625	NA
7.000	2.394	680 - 699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
7.125	1.714		ADDITIONAL PRICE ADJUSTMENT								
7.250	1.122		≤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	0.552	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.500	0.104	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.625	(0.353)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
7.750	(0.778)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
7.875	(1.233)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(1.578)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
8.125	(1.953)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
8.250	(2.297)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.375	(2.610)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
8.500	(2.860)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
8.625	(3.110)	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	0.750	N/A	N/A	N/A
12 Months	102.500	12 MONTHS	0.500	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						



08:49 AM

Thursday, October 1, 2026

1662 Hillhurst Avenue, Suite B

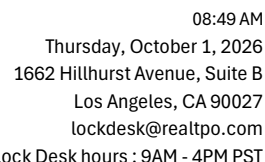
Los Angeles, CA 90027

lockdesk@realtpo.com

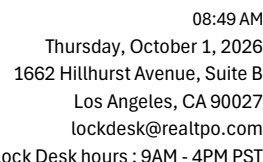
V1 Lock Desk hours : 9AM - 4PM PST

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%
6.375	6.612	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A	
6.500	5.550	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A	
6.625	4.487	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A	
6.750	3.612	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A	
6.875	2.737	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A	
7.000	1.925	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A	
7.125	1.175	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A	
7.250	0.425	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.375	(0.213)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.500	(0.850)	ADDITIONAL PRICE ADJUSTMENT										
7.625	(1.475)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
7.750	(2.069)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
7.875	(2.632)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A	
8.000	(3.163)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A	
8.125	(3.632)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A	
8.250	(4.070)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
8.375	(4.476)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.500	(4.883)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.625	(5.258)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A	
8.750	(5.633)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A	
8.875	(6.008)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A	
9.000	(6.320)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A	
9.125	(6.633)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A	
9.250	(6.946)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A	
9.375	(7.258)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A	
9.500	(7.571)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	
9.625	(7.821)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A	
9.750	(8.071)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A	
9.875	(8.321)	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	2.000	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 MAXIMUMS		24 MONTHS	0.500	0.500	0.500	0.500	0.625	0.625	0.625	N/A	N/A	
60 Months	102.000	12 MONTHS	0.875	0.875	1.125	1.125	1.125	1.125	1.125	N/A	N/A	
48 Months	102.875	NO PREPAYMENT PENALTY	1.250	1.250	1.500	1.500	1.500	1.500	1.500	N/A	N/A	
36 Months	104.500	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										



RHINO CES 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%
7.250	6.450	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.375)	4.000	6.125
7.375	5.700		780 - 799	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.250)	4.250	6.375
7.500	4.950		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(0.875)	0.500	4.875	7.375
7.625	4.200		740 - 759	(1.750)	(1.750)	(1.500)	(1.125)	(0.875)	(0.125)	1.875	6.250	9.000
7.750	3.450		720 - 739	(1.000)	(1.000)	(0.625)	(0.250)	0.000	0.750	3.125	7.875	10.000
7.875	2.825		700 - 719	0.250	0.250	0.250	0.750	1.250	2.000	4.750	9.250	11.500
7.990	2.200		680 - 699	2.250	2.250	3.000	3.500	4.125	5.125	8.125	11.250	N/A
8.000	2.200		660-679	4.375	4.500	5.000	5.625	6.125	7.375	10.375	N/A	N/A
8.125	1.575		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.250	0.950	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.750	5.250	7.625
8.375	0.450		780 - 799	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.875	5.500	7.875
8.500	(0.050)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.250	1.625	6.125	8.875
8.625	(0.550)		740 - 759	(1.000)	(1.000)	(0.750)	(0.375)	0.000	1.000	3.000	7.500	10.500
8.750	(1.050)		720 - 739	(0.250)	(0.250)	0.125	0.500	0.875	1.875	4.250	9.125	11.500
8.875	(1.425)		700 - 719	0.625	0.625	1.125	1.625	2.250	3.250	6.000	10.625	N/A
8.990	(1.800)		680 - 699	3.250	3.250	4.000	4.500	5.250	6.500	9.500	N/A	N/A
9.000	(1.800)		660 - 679	5.500	5.625	6.125	6.750	7.375	8.875	N/A	N/A	N/A
9.125	(2.175)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	1.000	1.500	2.625	3.750	8.250	N/A
9.250	(2.550)		780 - 799	0.375	0.375	0.375	1.000	1.500	2.625	3.875	8.500	N/A
9.375	(2.925)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.125	4.625	9.125	N/A
9.500	(3.300)		740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	6.000	10.500	N/A
9.625	(3.675)		720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.250	12.125	N/A
9.750	(4.050)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
9.875	(4.425)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
9.990	(4.800)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.000	(4.800)	ADDITIONAL PRICE ADJUSTMENT										
10.125	(5.050)		≤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	(5.300)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	(5.550)	24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.500	(5.800)	10 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.625	(6.050)	15 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.750	(6.300)	20 YR FIXED	(0.750)	(0.750)								

[illegible]



08:49 AM

Thursday, October 1, 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	3.325		≤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	2.650	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.250	6.500
7.875	2.025	760 -779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.750	7.875
8.000	1.375	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.125	9.375
8.125	0.715	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.500	10.250
8.250	0.115	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.875	11.875
8.375	(0.520)	680-699	N/A	2.000	2.375	2.375	4.625	5.750	8.000	11.250	N/A
8.500	(1.145)	660-679	N/A	5.000	5.375	6.125	6.500	7.750	10.000	N/A	N/A
8.625	(1.670)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(2.195)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
8.875	(2.720)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(3.245)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(3.745)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(4.220)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(4.695)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(5.170)		≤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	(5.595)	< 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	(5.995)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(6.370)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(6.745)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(7.120)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(7.495)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(7.745)	< \$100,000	N/A	0.000	0.000	0.000	0.125	0.250	0.250	0.500	1.000
10.500	(7.995)	>\$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.625	(8.245)	< \$500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
10.750	(8.495)	<\$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
10.875	(8.745)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.000	(8.995)	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)									



08:49 AM

Thursday, October 1, 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	4.900	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	4.400	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	3.900	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	3.463	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	3.056	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	2.650	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	2.275	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	1.900	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	1.544	ADDITIONAL PRICE ADJUSTMENT									
9.875	1.200		≤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	0.928	DSCR > 1.25	(1.125)	(1.250)	(1.500)	0.000	0.000	0.000	0.000	N/A	N/A
10.125	0.655	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	0.383	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	0.110	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	(0.162)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(0.412)	< 100,000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(0.662)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(0.912)	> 350,000	0.375	0.750	1.125	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(1.162)	> 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									