



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	0.537	0.646	6.625	1.789	1.882	6.000	1.240	1.316	6.000	1.416	1.508
6.990	0.029	0.138	6.750	1.061	1.170	6.125	0.738	0.830	6.125	1.017	1.109
7.000	(0.017)	0.092	6.875	0.523	0.632	6.250	0.323	0.415	6.250	0.693	0.785
7.125	(0.529)	(0.420)	7.000	0.014	0.123	6.375	(0.062)	0.030	6.375	0.379	0.484
7.250	(1.201)	(1.067)	7.125	(0.474)	(0.365)	6.500	(0.428)	(0.336)	6.500	(0.001)	0.116
7.375	(1.686)	(1.552)	7.250	(1.280)	(1.146)	6.625	(0.855)	(0.763)	6.625	(0.354)	(0.237)
7.490	(2.085)	(1.951)	7.375	(1.758)	(1.624)	6.750	(0.964)	(0.847)	6.750	(0.636)	(0.519)
7.500	(2.125)	(1.991)	7.500	(2.169)	(2.035)	6.875	(1.302)	(1.184)	6.875	(0.922)	(0.804)
7.625	(2.559)	(2.425)	7.625	(2.575)	(2.441)	7.000	(1.631)	(1.514)	7.000	(1.191)	(1.074)

HIGH BALANCE FIXED						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
30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE			
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS	
6.875	1.376	1.508	6.000	2.832	2.924	
6.990	0.900	1.032	6.125	2.351	2.443	
7.000	0.856	0.988	6.250	1.956	2.048	
7.125	0.409	0.542	6.375	1.601	1.693	
7.250	(0.720)	(0.538)	6.500	1.256	1.348	
7.375	(1.141)	(0.959)	6.625	0.851	0.943	
7.490	(1.467)	(1.285)	6.750	0.563	0.680	
7.500	(1.502)	(1.320)	6.875	0.275	0.392	
7.625	(1.841)	(1.660)	7.000	0.003	0.120	

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



08:52 AM
 Tuesday, October 13, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com
 Lock Desk hours : 9AM - 4PM PST

Rev. 10/11/2026

JUNGLE Portfolio

5/6 ARM	
RATE	YSP
6.375	0.250
6.500	0.125
6.625	0.000
6.750	(0.125)
6.875	(0.250)
7/6 ARM	
RATE	YSP
6.625	0.250
6.750	0.125
6.875	0.000
7.000	(0.125)
7.125	(0.250)
RATE ADJUSTMENT (Adjustment to the RATE)	
LOAN AMOUNT ≥ \$3MM	0.250
LOAN AMOUNT ≥ \$4MM	0.375
PURCHASE ≤ 60% LTV and < \$4MM	(0.125)
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 ***		



PANTHER 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%
6.750	4.900	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.750
6.875	4.150		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.875
6.990	3.525		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.500	3.250	5.375
7.000	3.525		740 - 759	(0.500)	(0.500)	(0.375)	(0.250)		0.125	0.250	0.750	3.750
7.125	2.900		720 - 739	(0.375)	(0.375)	(0.250)	(0.125)		0.250	0.625	1.375	4.625
7.250	2.275		700 - 719	0.000	0.000	0.125	0.250		0.750	1.375	1.875	5.375
7.375	1.650		680 - 699	0.750	0.750	1.125	1.500	2.000	3.000	3.750	6.875	9.375
7.500	1.025		660 - 679	1.125	1.500	1.625	2.625	3.250	4.125	5.125	N/A	N/A
7.625	0.525		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
7.750	0.150		620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A
7.875	(0.225)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
7.990	(0.600)		780 - 799	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
8.000	(0.600)		760 - 779	(0.375)	(0.375)	(0.125)	0.375	0.250	0.625	1.375	N/A	N/A
8.125	(0.975)		740 - 759	(0.250)	(0.250)	(0.125)	0.375	0.500	0.750	1.625	N/A	N/A
8.250	(1.350)		720 - 739	(0.125)	(0.125)	0.000	0.500	0.625	1.000	2.125	N/A	N/A
8.375	(1.725)		700 - 719	0.250	0.250	0.375	0.500	1.125	1.750	2.625	N/A	N/A
8.500	(2.100)		680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
8.625	(2.350)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A
8.750	(2.600)	P&L ONLY / WVOE	≥ 800	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.875	(2.850)		780 - 799	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.990	(3.100)		760 - 779	0.000	0.000	0.250	0.375	0.750	1.125	1.875	4.750	N/A
9.000	(3.100)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
9.125	(3.225)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
9.250	(3.350)		700 - 719	0.750	0.750	0.875	1.000	1.625	2.375	3.375	N/A	N/A
9.375	(3.475)		680 - 699	1.625	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
9.500	(3.600)		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	0.000
		24 MOS BANK STATEMENTS	0.000	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	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	0.125
		5/6 40 YR ARM SOFR	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%
6.875	3.900	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
6.990	3.150		780 - 799	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
7.000	3.150		760 - 779	(0.625)	(0.625)	(0.250)	(0.125)	0.125	0.375	0.875	4.125	N/A
7.125	2.400		740 - 759	(0.500)	(0.500)	(0.250)	(0.125)	0.375	0.500	1.125	4.625	N/A
7.250	1.650		720 - 739	(0.250)	(0.250)	0.000	0.125	0.625	0.875	1.750	5.500	N/A
7.375	1.025		700 - 719	0.125	0.125	0.375	0.500	1.125	1.625	2.250	6.250	N/A
7.500	0.400		680 - 699	0.750	0.750	1.250	1.625	2.250	3.250	3.250	N/A	N/A
7.625	(0.225)		660 - 679	1.125	1.500	1.750	2.750	3.500	4.375	4.375	N/A	N/A
7.750	(0.725)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.875	(1.225)		780 - 799	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.990	(1.725)		760 - 779	(0.375)	(0.375)	0.000	0.250	0.500	1.000	N/A	N/A	N/A
8.000	(1.725)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
8.125	(2.225)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
8.250	(2.725)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.250	N/A	N/A	N/A
8.375	(3.100)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
8.500	(3.475)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
8.625	(3.850)	P&L ONLY	≥ 800	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.750	(4.225)		780 - 799	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.875	(4.475)		760 - 779	0.000	0.000	0.375	0.625	0.875	1.500	3.625	N/A	N/A
8.990	(4.725)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
9.000	(4.725)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
9.125	(4.975)		700 - 719	0.750	0.750	1.000	1.250	1.875	2.750	N/A	N/A	N/A
9.250	(5.225)		680 - 699	1.625	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
9.375	(5.475)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
9.500	(5.725)	ADDITIONAL PRICE ADJUSTMENT										
9.625	(5.975)			≤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	0.500	0.500						



08:52 AM

Tuesday, October 13, 2026

1662 Hillhurst Avenue, Suite B

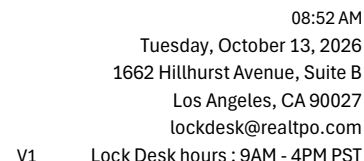
Los Angeles, CA 90027

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%
6.875	3.900	≥ 800	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.990	3.150	780 - 799	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
7.000	3.150	760 - 779	(0.875)	(0.875)	(0.500)	(0.250)	0.125	0.625	2.125	6.500	N/A
7.125	2.400	740 - 759	(0.750)	(0.750)	(0.500)	(0.250)	0.375	0.750	2.375	7.000	N/A
7.250	1.650	720 - 739	(0.500)	(0.500)	(0.250)	0.000	0.625	1.125	3.000	7.875	N/A
7.375	1.025	700 - 719	(0.125)	(0.125)	0.125	0.375	1.125	1.875	3.625	1.125	N/A
7.500	0.400	680 - 699	1.000	1.000	1.500	2.000	2.875	4.000	6.000	2.875	N/A
7.625	(0.225)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	1.625	4.375	N/A
7.750	(0.725)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	4.500	6.750	N/A
7.875	(1.225)	ADDITIONAL PRICE ADJUSTMENT									
7.990	(1.725)		≤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%
8.000	(1.725)	5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.125	(2.225)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
8.250	(2.725)	5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
8.375	(3.100)	7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
8.500	(3.475)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.625	(3.850)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
8.750	(4.225)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
8.875	(4.475)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
8.990	(4.725)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.000	(4.725)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.125	(4.975)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.250	(5.225)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	(5.475)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
9.500	(5.725)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
9.625	(5.975)	\$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	10.400		≤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	9.525	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	8.650	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	7.900	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	7.150	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	6.400	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	5.650	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	4.650	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	3.525	BANK STATEMENTS (12 MONTHS)									
7.125	2.775	FICO/CLTV PRICE ADJUSTMENTS									
7.250	2.275		≤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	1.775	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	1.400	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	1.025	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	0.775	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	0.525	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	0.275	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	0.025	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(0.225)	PRICE ADJUSTMENT									
8.375	(0.475)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(0.725)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(0.975)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(1.225)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(1.475)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(1.725)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(1.975)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(2.225)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(2.475)	\$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	(2.725)	\$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	(2.850)	\$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	(2.975)	\$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	(3.100)	\$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						



08:52 AM

Tuesday, October 13, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	12.025	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	11.150	760 - 779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	10.275	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	9.400	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	8.525	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	7.650	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	6.650	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	5.650	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	4.650	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	3.650	PRICE ADJUSTMENT									
7.250	2.900		≤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	2.150	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	1.650	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	1.275	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	0.900	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	0.525	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	0.150	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(0.225)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(0.600)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(0.850)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(1.100)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(1.350)	\$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	(1.600)	\$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	(1.850)	\$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	(2.100)	\$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	(2.350)	\$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	(2.600)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(2.850)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(3.100)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(3.225)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(3.350)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A
		30 YR INTERST ONLY	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A
		40 YR INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS		PREPAYMENT PENALTY TERMS									
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
LOCK EXTENSIONS		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
5 DAYS	0.100	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10 DAYS	0.200	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
PPP PRICE 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	6.369	780+	(1.250)	(1.125)	(1.000)	(0.875)	(0.500)	(0.250)	0.125	1.750	3.250
6.750	5.619	760-779	(1.125)	(1.125)	(0.875)	(0.750)	(0.500)	(0.125)	0.250	1.875	3.375
6.875	4.869	740-759	(1.125)	(1.000)	(0.750)	(0.625)	(0.375)	0.000	0.375	2.625	4.000
7.000	4.119	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.125	4.500
7.125	3.431	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.250	1.000	1.625	4.250	5.750
7.250	2.681	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.375	2.025	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.500	1.369	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.625	0.806	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.750	0.244	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.875	(0.256)	ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.756)		≤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	(1.194)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(1.569)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(1.944)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.500	(2.319)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.625	(2.631)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.750	(2.944)	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	(3.194)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(3.381)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
9.125	(3.506)	\$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	(3.631)	\$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	(3.756)	\$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	(3.881)	\$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	(4.006)	\$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	(4.131)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.875	(4.256)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(4.381)	ITIN	2.250	2.500	2.500	2.500	2.750	2.750	N/A	N/A	N/A
10.125	(4.506)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000
10.250	(4.631)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.375	(4.756)	CASHOUT	0.375	0.375	0.375	0.625	0.750	1.125	1.375	N/A	N/A
10.500	(4.881)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.625	(5.006)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.750	(5.131)	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											
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	6.769	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	1.000	N/A
6.750	6.019	760 -779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	1.125	N/A
6.875	5.269	740 -759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	1.250	N/A
7.000	4.519	720 -739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	2.500	N/A
7.125	3.831	700 -719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	2.875	N/A
7.250	3.081	680-699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A
7.375	2.425	660-679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A
7.500	1.769	640-659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A
7.625	1.206	620-639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A
7.750	0.644	600-619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A
7.875	0.144	ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.356)		≤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	(0.794)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	(1.169)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(1.544)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.500	(1.919)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.625	(2.231)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.750	(2.544)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.875	(2.794)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(2.981)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.125	(3.106)	\$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	(3.231)	\$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	(3.356)	\$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	(3.481)	\$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	(3.606)	\$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	(3.731)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.875	(3.856)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.981)	ITIN	2.125	2.375	2.375	2.500	2.750	N/A	N/A	N/A	N/A
10.125	(4.106)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	N/A	N/A
10.250	(4.231)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.375	(4.356)	CASHOUT	0.250	0.250	0.250	0.500	0.625	1.000	1.375	N/A	N/A
10.500	(4.481)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(4.606)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		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-W									



08:52 AM

Tuesday, October 13, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

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08:52 AM

Tuesday, October 13, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

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VIPER Alt-doc Plus

[illegible]



08:52 AM

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Los Angeles, CA 90027

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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%
6.625	6.629	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
6.750	5.629	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
6.875	4.629	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
7.000	3.723	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
7.125	2.817	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
7.250	1.911	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
7.375	1.005	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
7.500	0.099	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.625	(0.589)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.750	(1.276)	ADDITIONAL PRICE ADJUSTMENT									
7.875	(1.933)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
8.000	(2.558)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.125	(3.152)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
8.250	(3.683)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
8.375	(4.183)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
8.500	(4.621)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.625	(5.058)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	(5.496)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.875	(5.933)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A
9.000	(6.308)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A
9.125	(6.683)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
9.250	(6.995)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
9.375	(7.308)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
9.500	(7.621)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A
9.625	(7.933)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A
9.750	(8.246)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
9.875	(8.496)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A
10.000	(8.746)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
10.125	(8.996)	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									



08:52 AM

Tuesday, October 13, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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%
7.500	5.325	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.375)	4.000	6.125
7.625	4.575		780 - 799	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.250)	4.250	6.375
7.750	3.825		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(0.875)	0.500	4.875	7.375
7.875	3.075		740 - 759	(1.750)	(1.750)	(1.500)	(1.125)	(0.875)	(0.125)	1.875	6.250	9.000
7.990	2.325		720 - 739	(1.000)	(1.000)	(0.625)	(0.250)	0.000	0.750	3.125	7.875	10.000
8.000	2.325		700 - 719	0.250	0.250	0.250	0.750	1.250	2.000	4.750	9.250	11.500
8.125	1.700		680 - 699	2.250	2.250	3.000	3.500	4.125	5.125	8.125	11.250	N/A
8.250	1.075		660-679	4.375	4.500	5.000	5.625	6.125	7.375	10.375	N/A	N/A
8.375	0.450		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.500	(0.175)	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.750	5.250	7.625
8.625	(0.675)		780 - 799	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.875	5.500	7.875
8.750	(1.175)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.250	1.625	6.125	8.875
8.875	(1.550)		740 - 759	(1.000)	(1.000)	(0.750)	(0.375)	0.000	1.000	3.000	7.500	10.500
8.990	(1.925)		720 - 739	(0.250)	(0.250)	0.125	0.500	0.875	1.875	4.250	9.125	11.500
9.000	(1.925)		700 - 719	0.625	0.625	1.125	1.625	2.250	3.250	6.000	10.625	N/A
9.125	(2.300)		680 - 699	3.250	3.250	4.000	4.500	5.250	6.500	9.500	N/A	N/A
9.250	(2.675)		660 - 679	5.500	5.625	6.125	6.750	7.375	8.875	N/A	N/A	N/A
9.375	(3.050)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	1.000	1.500	2.625	3.750	8.250	N/A
9.500	(3.425)		780 - 799	0.375	0.375	0.375	1.000	1.500	2.625	3.875	8.500	N/A
9.625	(3.800)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.125	4.625	9.125	N/A
9.750	(4.175)		740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	6.000	10.500	N/A
9.875	(4.550)		720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.250	12.125	N/A
9.990	(4.925)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
10.000	(4.925)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
10.125	(5.175)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.250	(5.425)	ADDITIONAL PRICE ADJUSTMENT										
10.375	(5.675)			≤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%
10.500	(5.925)	12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.625	(6.175)	24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.750	(6.425)	10 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.875	(6.675)	15 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.990	(6.800)	20 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
11.000	(6.800)	30 YR FIXED		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.125	(6.925)	30/15 YR BALLOON		0.375	0.375	0.375	0.500	0.750	1.000	1.750	N/A	N/A
		40/15 YR BALLOON		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
		INTEREST-ONLY		0.375	0.375	0.375	0.500	0.750	1.000	1.750	N/A	N/A
		\$50,000 - \$75,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		\$75,001 - \$100,000		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
		\$100,001 - \$125,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	I'm
		\$125,001 - \$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$150,001 - \$175,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$175,001 - \$200,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$200,001 - \$300,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$300,001 - \$400,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$400,001 - \$600,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$600,001 - \$750,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$750,001 - \$850,000		0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A	0.000
		DTI ≤ 43.00%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		DTI 43.01% - 45%		0.250	0.250	0.250	0.375	0.375	0.375	0.500	0.875	1.000
		DTI 45.01% - 50%		0.500	0.500	0.500	0.750	0.750	0.750	1.000	1.375	1.500
		SECOND HOME		0.500	0.500	0.500	0.500	0.625	0.750	0.750	N/A	N/A
		CA, GA, AL		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Owner Occ & 2nd Price Max		WARRANTABLE CONDO		0.125	0.125	0.125	0.250	0.375	0.500	0.625	0.875	1.250
Max Price - 102.75		2 UNIT		0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A
LOCK EXTENSIONS		3 UNIT		0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A
PER DAY	0.015	4 UNIT		0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A
10 DAYS	0.150	MODULAR		2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
20 DAYS	0.300	30 Day		2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		45 Day		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250



08:52 AM

Tuesday, October 13, 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	1.575	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.750)	(1.250)	(0.250)	0.625	N/A	N/A
8.875	0.950		780 - 799	(2.125)	(2.125)	(2.125)	(1.750)	(1.250)	(0.250)	0.750	N/A	N/A
8.990	0.325		760 - 779	(1.625)	(1.625)	(1.625)	(1.250)	(0.750)	0.250	1.500	N/A	N/A
9.000	0.325		740 - 759	(1.000)	(1.000)	(0.750)	(0.375)	0.000	1.000	2.750	N/A	N/A
9.125	(0.300)		720 - 739	(0.250)	(0.250)	0.125	0.500	0.875	1.875	4.000	N/A	N/A
9.250	(0.800)		700 - 719	0.625	0.625	1.125	1.625	2.250	3.375	N/A	N/A	N/A
9.375	(1.300)		680 - 699	3.125	3.125	3.625	4.250	5.250	N/A	N/A	N/A	N/A
9.500	(1.675)		660 - 679	5.500	5.625	6.125	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(2.050)	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	(2.425)		780 - 799	0.375	0.375	0.375	0.875	1.500	2.625	3.750	N/A	N/A
9.875	(2.800)		760 - 779	0.875	0.875	0.875	1.375	2.000	3.125	4.500	N/A	N/A
9.990	(3.175)		740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	5.750	N/A	N/A
10.000	(3.175)		720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.000	N/A	N/A
10.125	(3.550)		700 - 719	3.125	3.125	3.625	4.250	5.000	N/A	N/A	N/A	N/A
10.250	(3.925)		680 - 699	5.750	5.750	6.250	7.000	N/A	N/A	N/A	N/A	N/A
10.375	(4.300)		660 - 679	8.125	8.250	8.750	N/A	N/A	N/A	N/A	N/A	N/A
10.500	(4.550)	DSCR	≥ 800	0.500	0.500	0.500	1.000	1.625	2.875	3.750	N/A	N/A
10.625	(4.800)		780 - 799	0.500	0.500	0.500	1.000	1.625	2.875	3.875	N/A	N/A
10.750	(5.050)		760 - 779	1.000	1.000	1.000	1.500	2.125	3.375	4.625	N/A	N/A
10.875	(5.300)		740 - 759	1.625	1.625	1.875	2.375	2.875	4.125	5.875	N/A	N/A
10.990	(5.550)		720 - 739	2.375	2.375	2.750	3.250	3.750	5.000	7.125	N/A	N/A
11.000	(5.550)		700 - 719	3.375	3.375	3.875	4.500	5.250	6.625	N/A	N/A	N/A
11.125	(5.800)	680 - 699	5.875	5.875	6.375	7.125	8.250	N/A	N/A	N/A	N/A	
11.250	(6.050)	ADDITIONAL PRICE ADJUSTMENT										
11.375	(6.175)		≤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	(6.300)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
11.625	(6.425)	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	



08:52 AM

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TIGER CES Alt-doc

FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed	Full Doc									
7.625	3.800		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	3.075	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.250	6.500
7.875	2.400	760 -779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.750	7.875
8.000	1.775	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.125	9.375
8.125	1.125	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.500	10.250
8.250	0.465	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.875	11.875
8.375	(0.135)	680-699	N/A	2.000	2.375	2.375	4.625	5.750	8.000	11.250	N/A
8.500	(0.770)	660-679	N/A	5.000	5.375	6.125	6.500	7.750	10.000	N/A	N/A
8.625	(1.395)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(1.920)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
8.875	(2.445)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(2.970)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(3.495)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(3.995)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(4.470)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(4.945)		≤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	(5.420)	< 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	(5.845)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(6.245)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(6.620)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(6.995)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(7.370)	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									
		Mort									



08:52 AM

Tuesday, October 13, 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	5.169	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	4.588	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	4.007	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	3.426	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	2.876	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	2.326	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	1.776	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	1.289	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	0.832	ADDITIONAL PRICE ADJUSTMENT									
9.875	0.426		≤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	0.051	DSCR > 1.25	(1.125)	(1.250)	(1.500)	0.000	0.000	0.000	0.000	N/A	N/A
10.125	(0.324)	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	(0.680)	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	(1.024)	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	(1.296)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(1.568)	< 100,000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(1.840)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(2.112)	> 350,000	0.375	0.750	1.125	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(2.384)	> 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									