



08:58 AM
Friday, October 2, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

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	0.489	0.585	6.625	1.805	1.881	6.000	1.242	1.334	6.000	1.418	1.509
6.990	(0.004)	0.093	6.750	1.001	1.098	6.125	0.747	0.838	6.125	1.026	1.117
7.000	(0.049)	0.048	6.875	0.477	0.574	6.250	0.341	0.432	6.250	0.579	0.670
7.125	(0.541)	(0.444)	7.000	(0.018)	0.078	6.375	(0.031)	0.060	6.375	0.181	0.271
7.250	(1.280)	(1.147)	7.125	(0.489)	(0.392)	6.500	(0.386)	(0.295)	6.500	(0.190)	(0.099)
7.375	(1.745)	(1.611)	7.250	(1.354)	(1.221)	6.625	(0.809)	(0.718)	6.625	(0.532)	(0.441)
7.490	(2.123)	(1.989)	7.375	(1.814)	(1.680)	6.750	(1.128)	(1.038)	6.750	(0.804)	(0.713)
7.500	(2.162)	(2.028)	7.500	(2.206)	(2.073)	6.875	(1.452)	(1.361)	6.875	(1.076)	(0.985)
7.625	(2.567)	(2.433)	7.625	(2.596)	(2.462)	7.000	(1.765)	(1.674)	7.000	(1.335)	(1.244)
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	1.327	1.447	6.000	2.831	2.922						
6.990	0.864	0.984	6.125	2.360	2.452						
7.000	0.822	0.942	6.250	1.975	2.066						
7.125	0.394	0.514	6.375	1.559	1.650						
7.250	(0.799)	(0.618)	6.500	1.116	1.207						
7.375	(1.203)	(1.021)	6.625	0.710	0.801						
7.490	(1.510)	(1.328)	6.750	0.396	0.486						
7.500	(1.543)	(1.362)	6.875	0.122	0.213						
7.625	(1.860)	(1.679)	7.000	(0.139)	(0.048)						
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		



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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%
6.750	5.275	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.750
6.875	4.525		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.875
6.990	3.900		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.500	3.250	5.375
7.000	3.900		740 - 759	(0.500)	(0.500)	(0.375)	(0.250)	0.125	0.250	0.750	3.750	5.875
7.125	3.275		720 - 739	(0.375)	(0.375)	(0.250)	(0.125)	0.250	0.625	1.375	4.625	7.250
7.250	2.650		700 - 719	0.000	0.000	0.125	0.250	0.750	1.375	1.875	5.375	8.250
7.375	2.025		680 - 699	0.750	0.750	1.125	1.500	2.000	3.000	3.750	6.875	9.375
7.500	1.400		660 - 679	1.125	1.500	1.625	2.625	3.250	4.125	5.125	N/A	N/A
7.625	0.900		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
7.750	0.525		620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A
7.875	0.150	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
7.990	(0.225)		780 - 799	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A
8.000	(0.225)		760 - 779	(0.375)	(0.375)	(0.125)	0.375	0.250	0.625	1.375	N/A	N/A
8.125	(0.600)		740 - 759	(0.250)	(0.250)	(0.125)	0.375	0.500	0.750	1.625	N/A	N/A
8.250	(0.975)		720 - 739	(0.125)	(0.125)	0.000	0.500	0.625	1.000	2.125	N/A	N/A
8.375	(1.350)		700 - 719	0.250	0.250	0.375	0.500	1.125	1.750	2.625	N/A	N/A
8.500	(1.725)		680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
8.625	(1.975)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A
8.750	(2.225)	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	(2.475)		780 - 799	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A
8.990	(2.725)		760 - 779	0.000	0.000	0.250	0.375	0.750	1.125	1.875	4.750	N/A
9.000	(2.725)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
9.125	(2.850)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
9.250	(2.975)		700 - 719	0.750	0.750	0.875	1.000	1.625	2.375	3.375	N/A	N/A
9.375	(3.100)		680 - 699	1.625	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
9.500	(3.225)		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%
6.875	4.275	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
6.990	3.525		780 - 799	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
7.000	3.525		760 - 779	(0.625)	(0.625)	(0.250)	(0.125)	0.125	0.375	0.875	4.125	N/A
7.125	2.775		740 - 759	(0.500)	(0.500)	(0.250)	(0.125)	0.375	0.500	1.125	4.625	N/A
7.250	2.025		720 - 739	(0.250)	(0.250)	0.000	0.125	0.625	0.875	1.750	5.500	N/A
7.375	1.400		700 - 719	0.125	0.125	0.375	0.500	1.125	1.625	2.250	6.250	N/A
7.500	0.775		680 - 699	0.750	0.750	1.250	1.625	2.250	3.250	3.250	N/A	N/A
7.625	0.150		660 - 679	1.125	1.500	1.750	2.750	3.500	4.375	4.375	N/A	N/A
7.750	(0.350)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.875	(0.850)		780 - 799	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.990	(1.350)		760 - 779	(0.375)	(0.375)	0.000	0.250	0.500	1.000	N/A	N/A	N/A
8.000	(1.350)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
8.125	(1.850)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
8.250	(2.350)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.250	N/A	N/A	N/A
8.375	(2.725)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
8.500	(3.100)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
8.625	(3.475)	P&L ONLY	≥ 800	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.750	(3.850)		780 - 799	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.875	(4.100)		760 - 779	0.000	0.000	0.375	0.625	0.875	1.500	3.625	N/A	N/A
8.990	(4.350)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
9.000	(4.350)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
9.125	(4.600)		700 - 719	0.750	0.750	1.000	1.250	1.875	2.750	N/A	N/A	N/A
9.250	(4.850)		680 - 699	1.625	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
9.375	(5.100)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
9.500	(5.350)	ADDITIONAL PRICE ADJUSTMENT										
9.625	(5.600)			≤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%
		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.							



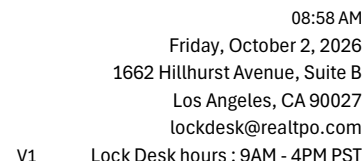
08:58 AM

Friday, October 2, 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%
6.875	4.275	≥ 800	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.990	3.525	780 - 799	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
7.000	3.525	760 - 779	(0.875)	(0.875)	(0.500)	(0.250)	0.125	0.625	2.125	6.500	N/A
7.125	2.775	740 - 759	(0.750)	(0.750)	(0.500)	(0.250)	0.375	0.750	2.375	7.000	N/A
7.250	2.025	720 - 739	(0.500)	(0.500)	(0.250)	0.000	0.625	1.125	3.000	7.875	N/A
7.375	1.400	700 - 719	(0.125)	(0.125)	0.125	0.375	1.125	1.875	3.625	1.125	N/A
7.500	0.775	680 - 699	1.000	1.000	1.500	2.000	2.875	4.000	6.000	2.875	N/A
7.625	0.150	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	1.625	4.375	N/A
7.750	(0.350)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	4.500	6.750	N/A
7.875	(0.850)	ADDITIONAL PRICE ADJUSTMENT									
7.990	(1.350)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.000	(1.350)	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	(1.850)	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	(2.350)	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	(2.725)	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	(3.100)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.625	(3.475)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
8.750	(3.850)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
8.875	(4.100)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
8.990	(4.350)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.000	(4.350)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.125	(4.600)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.250	(4.850)	\$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	(5.100)	\$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	(5.350)	\$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	(5.600)	\$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		30 Yr Fixed		FULL DOC / EXPRESS DOC / 2 YEAR 1099							
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											
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	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	(3.500)	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									



08:58 AM
Friday, October 2, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

MAMBA Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS										
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.625	4.150	780+	(1.250)	(1.125)	(1.000)	(0.875)	(0.500)	(0.250)	0.125	1.750	3.250	
6.750	3.650	760-779	(1.125)	(1.125)	(0.875)	(0.750)	(0.500)	(0.125)	0.250	1.875	3.375	
6.875	3.150	740-759	(1.125)	(1.000)	(0.750)	(0.625)	(0.375)	0.000	0.375	2.625	4.000	
7.000	2.650	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.125	4.500	
7.125	2.213	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.250	1.000	1.625	4.250	5.750	
7.250	1.775	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A	
7.375	1.338	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A	
7.500	0.900	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A	
7.625	0.463	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A	
7.750	0.025	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A	
7.875	(0.350)	ADDITIONAL PRICE ADJUSTMENT										
8.000	(0.725)		≤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%	
8.125	(1.038)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750	
8.250	(1.350)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.375	(1.663)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A	
8.500	(1.913)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A	
8.625	(2.163)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
8.750	(2.413)	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	(2.663)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
9.000	(2.788)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
9.125	(2.913)	\$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	(3.038)	\$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	(3.163)	\$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	(3.288)	\$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	(3.413)	\$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	(3.538)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.875	(3.663)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10.000	(3.788)	ITIN	2.250	2.500	2.500	2.500	2.750	2.750	N/A	N/A	N/A	
10.125	(3.913)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000	
10.250	(4.038)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
10.375	(4.163)	CASHOUT	0.375	0.375	0.375	0.625	0.750	1.125	1.375	N/A	N/A	
10.500	(4.288)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.625	(4.413)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A	
10.750	(4.538)	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	4.550	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	1.000	N/A
6.750	4.050	760 - 779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	1.125	N/A
6.875	3.550	740 - 759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	1.250	N/A
7.000	3.050	720 - 739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	2.500	N/A
7.125	2.613	700 - 719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	2.875	N/A
7.250	2.175	680 - 699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A
7.375	1.738	660 - 679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A
7.500	1.300	640 - 659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A
7.625	0.863	620 - 639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A
7.750	0.425	600 - 619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A
7.875	0.050	ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.325)		≤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%
8.125	(0.637)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	(0.950)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(1.262)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.500	(1.512)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.625	(1.762)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.750	(2.012)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.875	(2.262)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(2.387)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.125	(2.512)	\$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	(2.637)	\$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	(2.762)	\$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	(2.887)	\$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	(3.012)	\$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	(3.137)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.875	(3.262)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.387)	ITIN	2.125	2.375	2.375	2.500	2.750	N/A	N/A	N/A	N/A
10.125	(3.512)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	N/A	N/A
10.250	(3.637)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.375	(3.762)	CASHOUT	0.250	0.250	0.250	0.500	0.625	1.000	1.375	N/A	N/A
10.500	(3.887)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(4.012)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.750	(4.137)	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	



08:58 AM

Friday, October 2, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

[illegible]



08:58 AM

Friday, October 2, 2026

1662 Hillhurst Avenue, Suite B

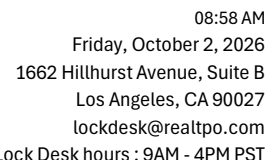
Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

VIPER Alt-doc Plus

[illegible]



VIPER 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%
6.500	5.725	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
6.625	4.662	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
6.750	3.600	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
6.875	2.725	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
7.000	1.850	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
7.125	1.037	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
7.250	0.287	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
7.375	(0.463)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.500	(1.100)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.625	(1.738)	ADDITIONAL PRICE ADJUSTMENT									
7.750	(2.363)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
7.875	(2.957)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(3.519)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
8.125	(4.051)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
8.250	(4.488)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
8.375	(4.895)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.500	(5.301)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(5.708)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.750	(6.083)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A
8.875	(6.395)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A
9.000	(6.708)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
9.125	(7.020)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
9.250	(7.333)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
9.375	(7.646)	CASH-OUT REFI: >=720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A
9.500	(7.958)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A
9.625	(8.271)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
9.750	(8.521)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A
9.875	(8.771)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
10.000	(9.021)	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%						

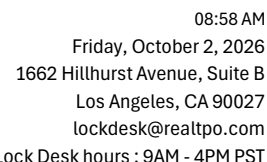


08:58 AM

Friday, October 2, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
ock 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	5.700	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.375)	4.000	6.125
7.625	4.950		780 - 799	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.250)	4.250	6.375
7.750	4.200		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(0.875)	0.500	4.875	7.375
7.875	3.450		740 - 759	(1.750)	(1.750)	(1.500)	(1.125)	(0.875)	(0.125)	1.875	6.250	9.000
7.990	2.700		720 - 739	(1.000)	(1.000)	(0.625)	(0.250)	0.000	0.750	3.125	7.875	10.000
8.000	2.700		700 - 719	0.250	0.250	0.250	0.750	1.250	2.000	4.750	9.250	11.500
8.125	2.075		680 - 699	2.250	2.250	3.000	3.500	4.125	5.125	8.125	11.250	N/A
8.250	1.450		660-679	4.375	4.500	5.000	5.625	6.125	7.375	10.375	N/A	N/A
8.375	0.825		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.500	0.200	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.750	5.250	7.625
8.625	(0.300)		780 - 799	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.875	5.500	7.875
8.750	(0.800)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.250	1.625	6.125	8.875
8.875	(1.175)		740 - 759	(1.000)	(1.000)	(0.750)	(0.375)	0.000	1.000	3.000	7.500	10.500
8.990	(1.550)		720 - 739	(0.250)	(0.250)	0.125	0.500	0.875	1.875	4.250	9.125	11.500
9.000	(1.550)		700 - 719	0.625	0.625	1.125	1.625	2.250	3.250	6.000	10.625	N/A
9.125	(1.925)		680 - 699	3.250	3.250	4.000	4.500	5.250	6.500	9.500	N/A	N/A
9.250	(2.300)		660 - 679	5.500	5.625	6.125	6.750	7.375	8.875	N/A	N/A	N/A
9.375	(2.675)	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	(3.050)		780 - 799	0.375	0.375	0.375	1.000	1.500	2.625	3.875	8.500	N/A
9.625	(3.425)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.125	4.625	9.125	N/A
9.750	(3.800)		740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	6.000	10.500	N/A
9.875	(4.175)		720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.250	12.125	N/A
9.990	(4.550)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
10.000	(4.550)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
10.125	(4.800)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.250	(5.050)	ADDITIONAL PRICE ADJUSTMENT										
10.375	(5.300)			≤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	(5.550)	12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.625	(5.800)	24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.750	(6.050)	10 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.875	(6.300)	15 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.990	(6.425)	20 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
11.000	(6.425)	30 YR FIXED		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.125	(6.550)	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

[illegible]



08:58 AM

Friday, October 2, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES Alt-doc

FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed	Full Doc									
7.625	3.400		≤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%
7.750	2.675	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.250	6.500
7.875	2.000	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	0.725	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.500	10.250
8.250	0.065	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.875	11.875
8.375	(0.535)	680-699	N/A	2.000	2.375	2.375	4.625	5.750	8.000	11.250	N/A
8.500	(1.170)	660-679	N/A	5.000	5.375	6.125	6.500	7.750	10.000	N/A	N/A
8.625	(1.795)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(2.320)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
8.875	(2.845)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(3.370)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(3.895)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(4.395)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(4.870)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(5.345)		≤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	(5.820)	< 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	(6.245)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(6.645)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(7.020)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(7.395)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(7.770)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(8.145)	< \$100,000	N/A	0.000	0.000	0.000	0.125	0.250	0.250	0.500	1.000
10.500	(8.395)	>\$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.625	(8.645)	< \$500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
10.750	(8.895)	<\$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
10.875	(9.145)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.000	(9.395)	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									



08:58 AM

Friday, October 2, 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	4.694	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	4.113	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	3.532	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	2.951	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	2.401	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	1.851	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	1.301	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	0.814	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	0.357	ADDITIONAL PRICE ADJUSTMENT									
9.875	(0.049)		≤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	(0.424)	DSCR > 1.25	(1.125)	(1.250)	(1.500)	0.000	0.000	0.000	0.000	N/A	N/A
10.125	(0.799)	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	(1.155)	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	(1.499)	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	(1.771)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(2.043)	< 100,000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(2.315)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(2.587)	> 350,000	0.375	0.750	1.125	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(2.859)	> 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									