



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	(0.047)	0.059	6.625	1.060	1.149	6.000	0.880	0.964	6.000	1.053	1.137
6.990	(0.520)	(0.414)	6.750	0.459	0.565	6.125	0.387	0.471	6.125	0.662	0.746
7.000	(0.565)	(0.459)	6.875	(0.070)	0.036	6.250	(0.013)	0.071	6.250	0.350	0.433
7.125	(1.055)	(0.949)	7.000	(0.555)	(0.449)	6.375	(0.375)	(0.291)	6.375	0.065	0.149
7.250	(1.492)	(1.370)	7.125	(1.031)	(0.925)	6.500	(0.711)	(0.627)	6.500	(0.262)	(0.170)
7.375	(1.967)	(1.845)	7.250	(1.600)	(1.478)	6.625	(1.137)	(1.053)	6.625	(0.598)	(0.506)
7.490	(2.366)	(2.244)	7.375	(2.063)	(1.941)	6.750	(1.182)	(1.090)	6.750	(0.871)	(0.778)
7.500	(2.406)	(2.284)	7.500	(2.462)	(2.340)	6.875	(1.510)	(1.418)	6.875	(1.147)	(1.055)
7.625	(2.827)	(2.705)	7.625	(2.844)	(2.721)	7.000	(1.822)	(1.730)	7.000	(1.406)	(1.314)
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	0.791	0.920	6.000	2.469	2.552						
6.990	0.348	0.477	6.125	2.001	2.084						
7.000	0.306	0.435	6.250	1.622	1.706						
7.125	(0.121)	0.009	6.375	1.286	1.370						
7.250	(1.011)	(0.841)	6.500	0.969	1.053						
7.375	(1.424)	(1.254)	6.625	0.562	0.646						
7.490	(1.750)	(1.580)	6.750	0.342	0.434						
7.500	(1.785)	(1.615)	6.875	0.062	0.154						
7.625	(2.113)	(1.943)	7.000	(0.196)	(0.104)						
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		



08:26 AM
Wednesday, October 21, 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 ***		



08:26 AM

Wednesday, October 21, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

PANTHER Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.000	4.150	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750
7.125	3.525		780 - 799	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.875
7.250	2.900		760 - 779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.000	0.375	3.125	5.375
7.375	2.275		740 - 759	(0.500)	(0.500)	(0.375)	(0.375)	0.000	0.125	0.625	3.750	5.875
7.500	1.650		720 - 739	(0.375)	(0.375)	(0.250)	(0.250)	0.125	0.375	1.250	4.625	7.250
7.625	1.025		700 - 719	(0.125)	0.000	0.125	0.125	0.625	1.125	1.750	5.375	8.125
7.750	0.650		680 - 699	0.625	(0.125)	1.000	1.375	1.750	2.625	3.375	6.875	9.375
7.875	0.275		660 - 679	1.125	0.625	1.625	2.625	3.250	4.000	5.125	N/A	N/A
7.990	(0.100)		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
8.000	(0.100)		620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A
8.125	(0.475)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A
8.250	(0.850)		780 - 799	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A
8.375	(1.225)		760 - 779	(0.375)	(0.375)	(0.250)	0.375	0.250	0.625	1.375	N/A	N/A
8.500	(1.600)		740 - 759	(0.250)	(0.250)	(0.125)	0.375	0.500	0.750	1.625	N/A	N/A
8.625	(1.975)		720 - 739	(0.125)	(0.125)	0.000	0.500	0.625	1.000	2.125	N/A	N/A
8.750	(2.225)		700 - 719	0.125	0.125	0.375	0.500	1.125	1.750	2.625	N/A	N/A
8.875	(2.475)		680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
8.990	(2.725)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A
9.000	(2.725)	P&L ONLY / WVOE	≥ 800	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A
9.125	(2.850)		780 - 799	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A
9.250	(2.975)		760 - 779	0.000	0.000	0.125	0.375	0.750	1.125	1.875	4.750	N/A
9.375	(3.100)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
9.500	(3.225)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
9.625	(3.350)		700 - 719	0.625	0.625	0.875	1.000	1.625	2.375	3.375	N/A	N/A
9.750	(3.475)		680 - 699	1.500	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
9.875	(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
			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	0.250	0.250	0.250	0.250	0.250
			7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
			40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
			INTEREST ONLY	0.250	0.250	0.250	0.250	0.375	0.625	0.750	1.500	2.250
			\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.000
			\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	0.875
			\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750
			\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750
			\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
			\$750,001-\$850,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
			\$850,001-\$1,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
			\$1,000,001-\$1,500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000
			\$1,500,001 - \$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	0.500
			\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	0.625	N/A	N/A
			\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	1.000	N/A	N/A
			\$3,000,001 - \$3,500,000	1.000	1.000	1.000	1.000	1.250	1.625	N/A	N/A	N/A
			\$3,500,001 - \$4,000,000	1.750	1.750	1.750	1.750	2.000	2.375	N/A	N/A	N/A
			DTI 43.01% - 45%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
			DTI 45.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
			DTI 50.01% - 55%	0.125	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A
			PURCHASE	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)
			CASHOUT	0.375	0.375	0.375	0.500	0.625	1.000	1.750	N/A	N/A
			SECOND HOME	0.125	0.125	0.125	0.250	0.250	0.250	0.375	0.625	N/A
			AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
			RURAL	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	0.125	0.250	0.375	0.500	0.625	1.000
			NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.125	N/A
			CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	2.500	2.750	N/A
			2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A
LOCK PERIODS			MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	1.250
30 DAYS	0.000		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.250
45 DAYS	0.250		0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.500	3.000	N/A
LOCK EXTENSIONS			1X60X12	5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A
PER DAY	0.015		0X90X12	5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A
10 DAYS	0.150		NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20 DAYS	0.300		EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Owner Occ & 2nd Price Max			EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
Max Price - 101.500			EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500
Min Price - 99.500			ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150



08:26 AM
Wednesday, October 21, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

PANTHER NOO Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
					≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
7.125	3.025	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
7.250	2.275		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
7.375	1.650		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.250	0.750	4.000	N/A
7.500	1.025		740 - 759	(0.500)	(0.500)	(0.250)	(0.250)	0.250	0.375	1.000	4.625	N/A
7.625	0.400		720 - 739	(0.250)	(0.250)	0.000	0.000	0.500	0.750	1.625	5.500	N/A
7.750	(0.225)		700 - 719	0.000	0.000	0.375	0.375	1.000	1.500	2.125	6.250	N/A
7.875	(0.725)		680 - 699	0.625	0.625	1.125	1.500	2.000	2.875	3.750	N/A	N/A
7.990	(1.225)		660 - 679	1.125	1.500	1.750	2.750	3.500	4.250	4.375	N/A	N/A
8.000	(1.225)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
8.125	(1.725)		780 - 799	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
8.250	(2.225)		760 - 779	(0.375)	(0.375)	(0.125)	0.250	0.500	1.000	N/A	N/A	N/A
8.375	(2.725)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
8.500	(3.100)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
8.625	(3.475)		700 - 719	0.250	0.250	0.625	0.875	1.500	2.250	N/A	N/A	N/A
8.750	(3.850)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
8.875	(4.100)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
8.990	(4.350)	P&L ONLY	≥ 800	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
9.000	(4.350)		780 - 799	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
9.125	(4.600)		760 - 779	0.000	0.000	0.250	0.625	0.875	1.500	3.625	N/A	N/A
9.250	(4.850)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
9.375	(5.100)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
9.500	(5.350)		700 - 719	0.625	0.625	1.000	1.250	1.875	2.750	N/A	N/A	N/A
9.625	(5.600)		680 - 699	1.500	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
9.750	(5.850)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
9.875	(6.100)	ADDITIONAL PRICE ADJUSTMENT										
9.990	(6.350)		≤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%	
		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	0.500	0.750	0.875	1.375	N/A	N/A	
		\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A	
		\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A	
		\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A	
		\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A	
		\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	
		\$750,001-\$850,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	
		\$850,001-\$1,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A	
		\$1,000,001-\$1,500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	N/A	
		\$1,500,001 - \$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	
		\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A	
		\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A	
		\$3,000,001 - \$3,500,000	1.000	1.000	1.000	1.000	1.250	N/A	N/A	N/A	N/A	
		\$3,500,001 - \$4,000,000	1.750	1.750	1.750	N/A	N/A	N/A	N/A	0.750	N/A	
		DTI 43.01% - 45%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	N/A	
		DTI 45.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	
		DTI 50.01% - 55%	0.125	0.125	0.125	0.250	0.250	0.375	N/A	N/A	N/A	
LOCK PERIODS		PURCHASE	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	N/A	
30 DAYS	0.000	CASHOUT	0.375	0.375	0.375	0.500	0.750	1.250	1.875	N/A	N/A	
45 DAYS	0.250	AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	
LOCK EXTENSIONS		WARRANTABLE CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625	N/A	
PER DAY	0.015	NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.125	N/A	
10 DAYS	0.150	CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	2.500	2.750	N/A	
20 DAYS	0.300	2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	
Owner Occ & 2nd Price Max		MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	N/A	
Max Price - 101.500		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	
Min Price - 99.500		0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A	N/A	
PREPAY PRICING (HARD)		NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	
Term	Max	EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	
No Prepay	0.000	EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	
12 Months	101.000	EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A	
24 Months	101.500	ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A	
36 Months	102.000	NO PREPAYMENT PENALTY	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A	
48 Months	102.250	12 MONTHS PPP	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	
60 Months	102.500	24 MONTHS PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	
		36 MONTHS PPP	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	
NOTES		48 MONTHS PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	
No PPP LLPA on 36 Months		60 MONTHS PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A	



08:26 AM

Wednesday, October 21, 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%
7.125	3.025	≥ 800	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.250	2.275	780 - 799	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.375	1.650	760 - 779	(1.000)	(0.875)	(0.625)	(0.375)	(0.125)	0.500	2.125	6.500	N/A
7.500	1.025	740 - 759	(0.875)	(0.750)	(0.500)	(0.375)	0.125	0.625	2.375	7.000	N/A
7.625	0.400	720 - 739	(0.625)	(0.500)	(0.250)	(0.125)	0.375	0.875	3.000	7.875	N/A
7.750	(0.225)	700 - 719	(0.250)	(0.125)	0.125	0.375	1.000	1.625	3.625	1.125	N/A
7.875	(0.725)	680 - 699	0.750	1.000	1.500	1.875	2.750	3.875	6.000	2.875	N/A
7.990	(1.225)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	1.625	4.375	N/A
8.000	(1.225)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	4.500	6.750	N/A
8.125	(1.725)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.225)		≤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%
8.375	(2.725)	5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.500	(3.100)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
8.625	(3.475)	5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
8.750	(3.850)	7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
8.875	(4.100)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.990	(4.350)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
9.000	(4.350)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
9.125	(4.600)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
9.250	(4.850)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.375	(5.100)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.500	(5.350)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.625	(5.600)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.750	(5.850)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
9.875	(6.100)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
9.990	(6.350)	\$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	1.500	1.500	1.500	1.500	2.875	3.250	4.000	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	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	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



08:26 AM

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lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER Alt-doc

Rate		30 Yr Fixed	FULL DOC / EXPRESS DOC / 2 YEAR 1099								
FICO/CLTV PRICE ADJUSTMENTS											
6.000	10.525		≤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	9.650	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	8.775	760 - 779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	8.025	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	7.275	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	6.525	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	5.775	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	4.775	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	3.650		BANK STATEMENTS (12 MONTHS)								
7.125	2.900		FICO/CLTV PRICE ADJUSTMENTS								
7.250	2.400		≤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%
7.375	1.900	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	1.525	760 - 779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	1.150	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	0.400	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	0.025	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(0.225)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(0.475)	PRICE ADJUSTMENT									
8.375	(0.725)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(0.975)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(1.225)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(1.475)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(1.725)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(1.975)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(2.225)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(2.475)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(2.725)	\$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	(2.975)	\$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	(3.225)	\$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	(3.475)	\$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	(3.725)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
		\$3,000,001 - \$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	0.000	0.000	0.125	0.250	0.375	N/A
		CASHOUT	0.250	0.375	0.375	0.625	0.625	0.750	1.125	N/A	N/A
		CASHOUT < 700 FICO	0.250	0.250	0.375	0.500	0.750	1.500	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A
		SECOND HOME	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		CONDO/COOP	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	1.500
		ASSET UTILIZATION ¹	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC ^{1,2}	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT ³	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		12 MONTH CPA P&L ¹	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L ¹	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
		WVOE ¹	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
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	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 MONTHS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
5 DAYS	0.100	24 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10 DAYS	0.200	36 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
15 DAYS	0.300	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
20 DAYS	0.400	60 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
30 DAYS	0.600		NOTES								
Max Extension: Up to 30 days		Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
Owner Occ & 2nd Price Max		PPP not allowed on loans vested to individuals in IL and NJ									
Max Price - 102.500		PPP not allowed PA < \$319,777									
Min Price - 99.500		Only declining PPP allowed in LA, MS									



08:26 AM
Wednesday, October 21, 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%
6.875	5.056	780+	(1.000)	(0.875)	(0.750)	(0.750)	(0.500)	(0.250)	0.125	2.125	3.625
7.000	4.338	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.125)	0.250	2.250	3.750
7.125	3.650	740-759	(0.875)	(0.750)	(0.500)	(0.500)	(0.375)	0.000	0.375	3.000	4.375
7.250	2.931	720-739	(0.625)	(0.500)	(0.250)	(0.250)	(0.125)	0.500	1.250	3.500	4.875
7.375	2.275	700-719	(0.500)	(0.375)	(0.125)	(0.125)	0.250	1.000	1.625	4.625	6.125
7.500	1.619	680-699	(0.250)	(0.250)	0.375	0.750	1.125	2.250	3.000	5.500	N/A
7.625	0.963	660-679	1.125	1.375	1.750	2.000	2.750	3.750	4.875	6.375	N/A
7.750	0.306	640-659	2.750	3.375	3.375	3.500	4.500	5.375	6.500	N/A	N/A
7.875	(0.288)	620-639	3.625	4.250	4.375	4.500	5.500	6.500	N/A	N/A	N/A
8.000	(0.881)	600-619	4.500	5.000	5.250	5.375	N/A	N/A	N/A	N/A	N/A
8.125	(1.350)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(1.756)		≤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%
8.375	(2.131)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.500	(2.475)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(2.756)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.750	(3.006)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.875	(3.256)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
9.000	(3.381)	ATR-in-Full / Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
9.125	(3.506)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.250	(3.631)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
9.375	(3.756)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.500	(3.881)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A
9.625	(4.006)	\$2,000,001 - \$3,000,000	0.375	0.375	0.500	0.500	0.625	0.875	1.000	N/A	N/A
9.750	(4.131)	\$3,000,001 - \$3,500,000	0.750	0.750	1.000	1.000	1.250	1.500	N/A	N/A	N/A
9.875	(4.256)	\$3,500,001 - \$4,000,000	2.000	2.000	2.000	2.000	2.000	N/A	N/A	N/A	N/A
10.000	(4.381)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
10.125	(4.506)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(4.631)	ITIN	2.375	2.625	2.625	2.750	3.125	3.125	N/A	N/A	N/A
10.375	(4.756)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
10.500	(4.881)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.625	(5.006)	CASHOUT	0.875	0.875	0.875	1.125	1.250	1.625	1.875	N/A	N/A
10.750	(5.131)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	(5.256)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
11.000	(5.381)	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	2.000	2.000	2.250	2.250	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



08:26 AM

Wednesday, October 21, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA NOO Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	5.456	780+	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	0.000	0.500	1.375	N/A
7.000	4.738	760 -779	(0.750)	(0.750)	(0.500)	(0.250)	(0.125)	0.125	0.625	1.500	N/A
7.125	4.050	740 -759	(0.750)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.750	1.625	N/A
7.250	3.331	720-739	(0.625)	(0.500)	(0.250)	0.000	0.125	0.750	1.625	2.875	N/A
7.375	2.675	700-719	(0.500)	(0.375)	(0.125)	0.125	0.625	1.375	2.125	3.250	N/A
7.500	2.019	680-699	(0.250)	(0.250)	0.375	1.000	1.375	2.500	3.375	N/A	N/A
7.625	1.363	660-679	1.125	1.375	1.750	2.250	3.125	4.125	5.250	N/A	N/A
7.750	0.706	640-659	2.750	3.375	3.375	3.750	4.750	5.625	N/A	N/A	N/A
7.875	0.113	620-639	3.625	4.250	4.375	4.750	N/A	N/A	N/A	N/A	N/A
8.000	(0.481)	600-619	4.500	5.000	5.250	N/A	N/A	N/A	N/A	N/A	N/A
8.125	(0.950)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(1.356)		≤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%
8.375	(1.731)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.500	(2.075)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(2.356)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.750	(2.606)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.875	(2.856)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.000	(2.981)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
9.125	(3.106)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.250	(3.231)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	(3.356)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.500	(3.481)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A
9.625	(3.606)	\$2,000,001 - \$3,000,000	0.375	0.375	0.500	0.500	N/A	N/A	N/A	N/A	N/A
9.750	(3.731)	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.875	(3.856)	\$3,500,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.981)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
10.125	(4.106)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(4.231)	ITIN	2.375	2.625	2.625	2.750	3.125	N/A	N/A	N/A	N/A
10.375	(4.356)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
10.500	(4.481)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.625	(4.606)	CASHOUT	0.750	0.750	0.750	1.000	1.125	1.500	1.875	N/A	N/A
10.750	(4.731)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.875	(4.856)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11.000	(4.981)	NON-OWNER OCCUPIED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.625	N/A
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
		MANUFACTURED HOME	2.000	2.000	2.250	2.250	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.250	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING											
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
48 Months	102.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months	100.500	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A



08:26 AM

Wednesday, October 21, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

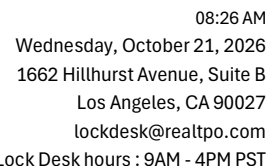
V1 Lock Desk hours : 9AM - 4PM PST

VIPER Alt-doc Plus

[illegible]



VIPER Alt-doc											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.750	6.087	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.875	5.024	760 -779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
7.000	3.962	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
7.125	3.087	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
7.250	2.212	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
7.375	1.524	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
7.500	0.837	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
7.625	0.243	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.750	(0.257)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.875	(0.725)	Alt-Doc: Additional Adjustment (Income Type)									
8.000	(1.194)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.125	(1.632)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(2.069)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
8.375	(2.444)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.500	(2.819)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.625	(3.163)	PRICE ADJUSTMENT									
8.750	(3.476)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.875	(3.726)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
9.000	(3.976)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
9.125	(4.226)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	(4.476)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.375	(4.726)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
9.500	(4.976)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
9.625	(5.195)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.750	(5.414)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.875	(5.633)	\$3,000,001 - \$3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		\$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	0.875	1.250	NA	NA
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.375	1.750	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250				



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%
6.750	5.811	760+	(1.250)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
6.875	4.811	740-759	(1.250)	(1.250)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
7.000	3.811	720-739	(1.000)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
7.125	2.874	700-719	(0.625)	(0.625)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
7.250	1.936	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
7.375	0.999	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
7.500	0.124	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
7.625	(0.751)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.750	(1.439)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.875	(2.126)	ADDITIONAL PRICE ADJUSTMENT									
8.000	(2.783)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
8.125	(3.408)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.250	(4.002)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
8.375	(4.533)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
8.500	(5.033)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
8.625	(5.471)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.750	(5.908)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.875	(6.346)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.000	(6.783)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A
9.125	(7.158)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A
9.250	(7.533)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
9.375	(7.845)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
9.500	(8.158)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
9.625	(8.471)	CASH-OUT REFI: >=720	0.500	0.500	0.500	0.625	0.875	1.125	NA	N/A	N/A
9.750	(8.783)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.000	1.375	NA	N/A	N/A
9.875	(9.096)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
10.000	(9.346)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	0.375	N/A	N/A
10.125	(9.596)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
10.250	(9.846)	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, NY	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A
		FL, TX	0.000	0.000	0.000	0.000	0.000	0.250	0.500	N/A	N/A
		NJ	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
		SHORT TERM RENTAL	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	



08:26 AM

Wednesday, October 21, 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%
8.250	4.950	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.375	N/A	N/A
8.375	4.200		780 - 799	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.500	N/A	N/A
8.500	3.450		760 - 779	(1.625)	(1.625)	(1.625)	(1.250)	(0.750)	0.000	1.250	N/A	N/A
8.625	2.825		740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.500	N/A	N/A
8.750	2.200		720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	3.750	N/A	N/A
8.875	1.575		700 - 719	0.375	0.375	0.875	1.375	2.125	3.125	5.625	N/A	N/A
8.990	0.950		680 - 699	3.000	3.000	3.500	4.125	5.250	6.250	N/A	N/A	N/A
9.000	0.950		660 - 679	5.375	5.500	6.000	6.625	7.750	N/A	N/A	N/A	N/A
9.125	0.325	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.625	1.250	2.500	3.625	N/A	N/A
9.250	(0.175)		780 - 799	0.375	0.375	0.375	0.625	1.250	2.500	3.750	N/A	N/A
9.375	(0.675)		760 - 779	0.875	0.875	0.875	1.375	2.000	3.000	4.500	N/A	N/A
9.500	(1.175)		740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	5.750	N/A	N/A
9.625	(1.675)		720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.000	N/A	N/A
9.750	(2.050)		700 - 719	3.125	3.125	3.625	4.250	5.000	N/A	N/A	N/A	N/A
9.875	(2.425)		680 - 699	5.750	5.750	6.250	7.000	N/A	N/A	N/A	N/A	N/A
9.990	(2.800)		660 - 679	8.125	8.250	8.750	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(2.800)	DSCR	≥ 800	0.500	0.500	0.500	0.750	1.375	2.625	3.500	N/A	N/A
10.125	(3.175)		780 - 799	0.500	0.500	0.500	0.750	1.375	2.625	3.625	N/A	N/A
10.250	(3.550)		760 - 779	1.000	1.000	1.000	1.500	2.125	3.125	4.375	N/A	N/A
10.375	(3.925)		740 - 759	1.250	1.250	1.500	2.000	2.500	3.750	5.500	N/A	N/A
10.500	(4.175)		720 - 739	2.000	2.000	2.375	2.875	3.375	4.625	6.750	N/A	N/A
10.625	(4.425)		700 - 719	3.000	3.000	3.500	4.125	4.875	6.250	N/A	N/A	N/A
10.750	(4.675)		680 - 699	5.625	5.625	6.125	6.875	8.000	N/A	N/A	N/A	N/A
10.875	(4.925)		ADDITIONAL PRICE ADJUSTMENT									
10.990	(5.175)			≤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%
11.000	(5.175)	12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
11.125	(5.425)	24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
11.250	(5.675)	10 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
11.375	(5.800)	15 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
11.500	(5.925)	20 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
11.625	(6.050)	30 YR FIXED		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
11.750	(6.175)	30/15 YR BALLOON		0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
11.875	(6.300)	40/15 YR BALLOON		0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
11.990	(6.425)	\$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		(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
20 DAYS	0.300	24 MONTHS		(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	N/A
LOCK PERIODS		36 MONTHS		(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A
30 DAYS	0.000	48 MONTHS		(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	N/A	N/A
45 DAYS	0.250	60 MONTHS		(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	N/A	N/A



08:26 AM

Wednesday, October 21, 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									
7.875	3.075		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.000	2.400	780+	N/A	(1.250)	(1.000)	(0.625)	(0.375)	0.250	1.000	5.000	7.500
8.125	1.775	760 -779	N/A	(0.750)	(0.500)	0.000	0.375	0.750	2.000	6.000	8.500
8.250	1.125	740-759	N/A	(0.375)	(0.250)	0.125	0.500	1.250	3.000	7.250	10.500
8.375	0.465	720-739	N/A	0.375	0.500	0.625	0.875	1.750	4.125	8.750	12.500
8.500	(0.135)	700-719	N/A	0.750	1.125	1.500	2.000	3.375	6.375	10.000	14.500
8.625	(0.770)	680-699	N/A	1.500	2.250	2.375	4.000	5.875	8.500	12.500	N/A
8.750	(1.395)	660-679	N/A	5.000	5.375	6.125	6.875	8.000	10.375	N/A	N/A
8.875	(1.920)	Bank Statement*** (In addition to Full doc LLPA)									
9.000	(2.445)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
9.125	(2.970)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.250	(3.495)	P&L Only*** (In additional to Full doc LLPA)									
9.375	(3.995)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.500	(4.470)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.625	(4.945)	ADDITIONAL PRICE ADJUSTMENT									
9.750	(5.420)		≤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%
9.875	(5.845)	< 84 MOS (BK/FC/SS/DIL)	N/A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250
10.000	(6.245)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.125	(6.620)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.250	(6.995)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	(7.370)	Second Home	N/A	1.000	1.000	1.000	1.000	1.000	1.000	2.000	N/A
10.500	(7.745)	Investor	N/A	2.000	2.500	3.000	3.500	4.000	5.250	N/A	N/A
10.625	(7.995)	< \$100,000	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
10.750	(8.245)	>\$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.875	(8.495)	< \$500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
11.000	(8.745)	<\$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
11.125	(8.995)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.250	(9.245)	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	1.500	2.000
		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 > 40	N/A	0.000	0.000	0.625	0.875	1.625	2.500	3.750	4.000
		Rural	1.500	1.500	1.500	1.500	N/A	N/A	N/A	N/A	N/A
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		State (FL / TX)	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
		NOTES									
		Minimum Loan Amount - \$50,000									
		Maximum Loan Amount - \$1,000,000									
		Mortgage History - 0X30X12									
		Bankruptcy Seasoning - 48 Months									
		FC/SS/DIL Seasoning - 48 Months									
		Max Price - 105 and Max Price (&gt									



08:26 AM

Wednesday, October 21, 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	5.750	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	5.169	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	4.588	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	4.007	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	3.426	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	2.876	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	2.326	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	1.776	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	1.289	ADDITIONAL PRICE ADJUSTMENT									
9.875	0.832		≤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	0.426	DSCR > 1.25	(1.125)	(1.250)	(1.500)	(1.500)	(1.875)	(2.000)	(2.000)	N/A	N/A
10.125	0.051	DSCR 1.20 - 1.25	(0.625)	(0.750)	(1.000)	(1.250)	(1.625)	(1.750)	(1.875)	N/A	N/A
10.250	(0.324)	DSCR 1.10 - 1.19	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	N/A	N/A
10.375	(0.680)	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	(1.024)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(1.296)	< 100,000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(1.568)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(1.840)	> 250,000	0.375	0.750	1.125	1.750	2.500	2.875	3.000	N/A	N/A
11.000	(2.112)	> 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. Disclosures & Licenses: www.realtpo.com Real TPO, LLC. All rights reserved. NMLS Consumer Access:http://nmlsconsumeraccess.org/ NMLS #2667102									
24 Months	103.000										
12 Months	102.500										
No Prepay	102.000										