



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	(0.455)	(0.357)	6.625	0.517	0.592	6.000	0.672	0.917	6.000	1.017	0.739
6.990	(0.915)	(0.816)	6.750	0.010	0.109	6.125	0.224	0.442	6.125	0.626	0.316
7.000	(0.960)	(0.861)	6.875	(0.517)	(0.418)	6.250	(0.173)	0.042	6.250	0.314	(0.081)
7.125	(1.440)	(1.341)	7.000	(1.000)	(0.901)	6.375	(0.532)	(0.321)	6.375	(0.031)	(0.440)
7.250	(1.759)	(1.646)	7.125	(1.470)	(1.372)	6.500	(0.869)	(0.657)	6.500	(0.397)	(0.777)
7.375	(2.245)	(2.132)	7.250	(1.911)	(1.798)	6.625	(1.294)	(1.084)	6.625	(0.733)	(1.202)
7.490	(2.648)	(2.535)	7.375	(2.356)	(2.243)	6.750	(1.445)	(1.224)	6.750	(1.003)	(1.353)
7.500	(2.688)	(2.575)	7.500	(2.738)	(2.625)	6.875	(1.776)	(1.552)	6.875	(1.279)	(1.683)
7.625	(3.118)	(3.005)	7.625	(3.113)	(3.000)	7.000	(2.090)	(1.864)	7.000	(1.537)	(1.998)

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	0.383	0.505	6.000	2.303	2.395	
6.990	(0.047)	0.075	6.125	1.837	1.929	
7.000	(0.089)	0.033	6.250	1.462	1.554	
7.125	(0.506)	(0.384)	6.375	1.129	1.221	
7.250	(1.277)	(1.117)	6.500	0.809	0.901	
7.375	(1.701)	(1.541)	6.625	0.402	0.494	
7.490	(2.032)	(1.872)	6.750	0.078	0.171	
7.500	(2.067)	(1.906)	6.875	(0.204)	(0.112)	
7.625	(2.404)	(2.244)	7.000	(0.464)	(0.372)	

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



08:25 AM
 Friday, October 23, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com
 Lock Desk hours : 9AM - 4PM PST

Rev. 10/11/2026

JUNGLE Portfolio

5/6 ARM	
RATE	YSP
6.375	0.250
6.500	0.125
6.625	0.000
6.750	(0.125)
6.875	(0.250)
7/6 ARM	
RATE	YSP
6.625	0.250
6.750	0.125
6.875	0.000
7.000	(0.125)
7.125	(0.250)
RATE ADJUSTMENT (Adjustment to the RATE)	
LOAN AMOUNT ≥ \$3MM	0.250
LOAN AMOUNT ≥ \$4MM	0.375
PURCHASE ≤ 60% LTV and < \$4MM	(0.125)
CASH OUT LTV > 50% LTV	0.375
CASH OUT LTV ≤ 50% LTV	0.125
2 - 4 UNITS	0.250
CONDO > 60% LTV	0.125
FICO < 700	0.375
SECOND HOME / INVESTMENT PROPERTY	0.250
FOREIGN NATIONAL	0.250
PRICE ADJUSTMENT	
ESCROW WAIVER	0.250
NOTES	
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***	

NOTES
AVAILABLE in CA, NV, TX
MAX DTI ≤ 43%
LOCK EXTENSION: 7 DAYS - 0.125
MARGIN: 3.000% / INDEX: 30 DAY SOFR



Rev. 02/03/2026

JUNGLE Portfolio

Purchase and Rate and Term for the following CA Counties Only:

Los Angeles County, Orange County, Santa Barbara County, Sant Clara County, San Diego County, San Francisco County, San Mateo County, and Ventura County

PURCHASE and RATE & TERM

PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
	\$4,000,001 - \$5,000,000	60%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
CONDO	≤ \$2,000,000	65%
	\$2,000,001 - \$2,500 000	60%
FOREIGN NATIONAL (Second Home Only)	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	65%
	\$2,000,001 - \$3,000,000	60%
	\$3,000,001 - \$4,000,000	55%
	\$4,000,001 - \$5,000,000	50%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		
CASH OUT		
PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		

Purchase and Rate and Term CA, NV, TX

(Excluding CA Counties Listed Above)

PURCHASE and RATE & TERM

PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	70%
	\$1,500,001 - \$2,000 000	65%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
FOREIGN NATIONAL (Second Home and Investment)	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
CASH OUT		
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	70%
	\$1,500,001 - \$2,000 000	65%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
FOREIGN NATIONAL	LOAN LIMITS	LTV / CLTV
ALL PROPERTIES	N/A	N/A
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		



PANTHER Alt-doc												
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	3.650	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750
7.125	3.025		780 - 799	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750
7.250	2.400		760 - 779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.000	0.375	3.125	5.375
7.375	1.775		740 - 759	(0.500)	(0.500)	(0.375)	(0.375)	0.000	0.125	0.625	3.750	5.875
7.500	1.150		720 - 739	(0.375)	(0.375)	(0.250)	(0.250)	0.125	0.375	1.250	4.625	7.250
7.625	0.525		700 - 719	(0.125)	(0.125)	0.125	0.125	0.625	1.125	1.750	5.375	8.125
7.750	0.150		680 - 699	0.625	0.625	1.000	1.375	1.750	2.625	3.375	6.875	9.375
7.875	(0.225)		660 - 679	1.125	1.500	1.625	2.625	3.250	4.000	5.125	N/A	N/A
7.990	(0.600)		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
8.000	(0.600)	620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A	
8.125	(0.975)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A
8.250	(1.350)		780 - 799	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A
8.375	(1.725)		760 - 779	(0.375)	(0.375)	(0.250)	0.000	0.250	0.625	1.375	N/A	N/A
8.500	(2.100)		740 - 759	(0.250)	(0.250)	(0.125)	0.000	0.500	0.750	1.625	N/A	N/A
8.625	(2.475)		720 - 739	(0.125)	(0.125)	0.000	0.125	0.625	1.000	2.125	N/A	N/A
8.750	(2.725)		700 - 719	0.125	0.125	0.375	0.500	1.125	1.750	2.625	N/A	N/A
8.875	(2.975)		680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
8.990	(3.225)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A
9.000	(3.225)	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	(3.350)		780 - 799	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A
9.250	(3.475)		760 - 779	0.000	0.000	0.125	0.375	0.750	1.125	1.875	4.750	N/A
9.375	(3.600)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
9.500	(3.725)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
9.625	(3.850)		700 - 719	0.625	0.625	0.875	1.000	1.625	2.375	3.375	N/A	N/A
9.750	(3.975)		680 - 699	1.500	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
9.875	(4.100)		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	0.2						



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%
7.125	2.525	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
7.250	1.775		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
7.375	1.150		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.250	0.750	4.000	N/A
7.500	0.525		740 - 759	(0.500)	(0.500)	(0.250)	(0.250)	0.250	0.375	1.000	4.625	N/A
7.625	(0.100)		720 - 739	(0.250)	(0.250)	0.000	0.000	0.500	0.750	1.625	5.500	N/A
7.750	(0.725)		700 - 719	0.000	0.000	0.375	0.375	1.000	1.500	2.125	6.250	N/A
7.875	(1.225)		680 - 699	0.625	0.625	1.125	1.500	2.000	2.875	3.750	N/A	N/A
7.990	(1.725)		660 - 679	1.125	1.500	1.750	2.750	3.500	4.250	5.500	N/A	N/A
8.000	(1.725)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
8.125	(2.225)		780 - 799	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
8.250	(2.725)		760 - 779	(0.375)	(0.375)	(0.125)	0.250	0.500	1.000	N/A	N/A	N/A
8.375	(3.225)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
8.500	(3.600)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
8.625	(3.975)		700 - 719	0.250	0.250	0.625	0.875	1.500	2.250	N/A	N/A	N/A
8.750	(4.350)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
8.875	(4.600)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
8.990	(4.850)	P&L ONLY	≥ 800	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
9.000	(4.850)		780 - 799	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
9.125	(5.100)		760 - 779	0.000	0.000	0.250	0.625	0.875	1.500	3.625	N/A	N/A
9.250	(5.350)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
9.375	(5.600)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
9.500	(5.850)		700 - 719	0.625	0.625	1.000	1.250	1.875	2.750	N/A	N/A	N/A
9.625	(6.100)		680 - 699	1.500	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
9.750	(6.350)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
9.875	(6.600)	ADDITIONAL PRICE ADJUSTMENT										
9.990	(6.850)			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
		12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		5/6 30 YR ARM SOFR		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		7/6 30 YR ARM SOFR		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
		5/6 40 YR ARM SOFR		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
		7/6 40 YR ARM SOFR		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
		40 YR Fixed		0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
		INTEREST ONLY		0.500	0.							



08:25 AM

Friday, October 23, 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	2.525	≥ 800	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.250	1.775	780 - 799	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.375	1.150	760 - 779	(1.000)	(0.875)	(0.625)	(0.375)	(0.125)	0.500	2.125	6.500	N/A
7.500	0.525	740 - 759	(0.875)	(0.750)	(0.500)	(0.375)	0.125	0.625	2.375	7.000	N/A
7.625	(0.100)	720 - 739	(0.625)	(0.500)	(0.250)	(0.125)	0.375	0.875	3.000	7.875	N/A
7.750	(0.725)	700 - 719	(0.250)	(0.125)	0.125	0.375	1.000	1.625	3.625	N/A	N/A
7.875	(1.225)	680 - 699	0.750	1.000	1.500	1.875	2.750	3.875	6.000	N/A	N/A
7.990	(1.725)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	N/A	N/A	N/A
8.000	(1.725)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	N/A	N/A	N/A
8.125	(2.225)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.725)		≤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%
8.375	(3.225)	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	(3.600)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
8.625	(3.975)	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	(4.350)	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	(4.600)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.990	(4.850)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
9.000	(4.850)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
9.125	(5.100)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
9.250	(5.350)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.375	(5.600)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.500	(5.850)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.625	(6.100)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.750	(6.350)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
9.875	(6.600)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
9.990	(6.850)	\$3,000,001 - \$3,500,000	1.000	1.000	1.000	1.000	1.250	N/A	N/A	N/A	N/A
		\$3,500,001 - \$4,000,000	1.750	1.750	1.750	N/A	N/A	N/A	N/A	0.750	N/A
		DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		DSCR ≥1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
		DSCR ≥ 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
		DSCR ≥ 1.10 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
		DSCR ≥ 1.00 - 1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		DSCR ≥ 0.75 - 0.99	1.500	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



08:25 AM

Friday, October 23, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

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	10.400		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.125	9.525	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	8.650	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	7.900	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	7.150	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	6.400	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	5.650	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	4.650	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	3.525	BANK STATEMENTS (12 MONTHS)									
7.125	2.775	FICO/CLTV PRICE ADJUSTMENTS									
7.250	2.275		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	1.775	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	1.400	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	1.025	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	(0.125)	0.375	2.750	6.375
7.750	0.650	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	0.275	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(0.100)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(0.350)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(0.600)	PRICE ADJUSTMENT									
8.375	(0.850)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(1.100)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(1.350)	30 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	1.125	1.375	N/A
8.750	(1.600)	40 YEAR INTEREST ONLY	0.500	0.500	0.625	0.750	0.875	1.125	1.375	N/A	N/A
8.875	(1.850)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(2.100)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(2.350)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(2.600)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(2.850)	\$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	(3.100)	\$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	(3.350)	\$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	(3.600)	\$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	(3.850)	\$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	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	0.250	0.250	0.250	0.250	0.250	0.375	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	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
		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	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	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									



08:25 AM

Friday, October 23, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER DSCR

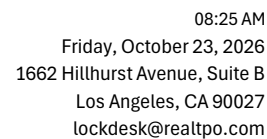
Rate30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	12.400	780+	(1.500)	(1.500)	(1.250)	(1.375)	(1.000)	(0.750)	0.125	4.375	N/A
6.125	11.525	760-779	(1.500)	(1.500)	(1.250)	(1.375)	(0.750)	(0.625)	0.125	4.875	N/A
6.250	10.650	740-759	(1.500)	(1.250)	(1.250)	(1.250)	(0.500)	(0.375)	0.625	5.375	N/A
6.375	9.775	720-739	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	0.125	1.375	N/A	N/A
6.500	8.900	700-719	(1.000)	(0.750)	(0.625)	(0.500)	0.125	0.375	2.000	N/A	N/A
6.625	8.025	680-699	(0.250)	0.000	0.125	0.250	0.750	1.750	4.500	N/A	N/A
6.750	7.025	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	6.025	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	5.025	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	4.025	PRICE ADJUSTMENT									
7.250	3.150		≤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%
7.375	2.400	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	1.900	DSCR 0.75 - 0.89	0.500	0.500	0.625	0.750	1.000	2.250	N/A	N/A	N/A
7.625	1.400	DSCR 0.90 - 0.99	0.125	0.125	0.250	0.375	0.625	1.250	N/A	N/A	N/A
7.750	0.900	DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
7.875	0.525	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
8.000	0.150	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(0.225)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(0.600)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(0.975)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(1.350)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(1.725)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.750	(1.975)	\$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	(2.225)	\$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	(2.475)	\$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	(2.725)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.250	(2.975)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(3.225)	CASHOUT	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(3.475)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(3.600)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(3.725)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	N/A	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	N/A	N/A
		30 YR INTERST ONLY	0.250	0.250	0.375	0.375	0.500	0.625	1.000	N/A	N/A
		40 YR INTEREST ONLY	0.750	0.750	0.750	0.750	0.875	1.000	1.250	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS		PREPAYMENT PENALTY TERMS									
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
LOCK EXTENSIONS		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
5 DAYS	0.100	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10 DAYS	0.200	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
PPP PRICE MAXIMIUMS		12 MONTHS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
60 Months	103.500	NO PREPAYMENT PENALTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
48 Months	103.000	NOTES									
36 Months	103.000	Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
24 Months	101.500	PPP not allowed on loans vested to individuals in IL and NJ									
12 Months	100.500	PPP not allowed PA < \$319,777									
No Penalty	100.000	Only declining PPP allowed in LA, MS									



08:25 AM
Friday, October 23, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

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Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	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



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Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	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											
PREPAYMENT PENALTY TERMS											
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.500)	(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



08:25 AM

Friday, October 23, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1

Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	4.296	780+	(1.125)	(0.875)	(0.750)	(0.500)	(0.250)	0.250	1.000	3.250	N/A
7.000	3.577	760 -779	(1.125)	(0.875)	(0.625)	(0.375)	(0.125)	0.250	1.000	3.375	N/A
7.125	2.827	740-759	(1.000)	(0.750)	(0.500)	(0.375)	0.000	0.375	1.250	3.625	N/A
7.250	2.108	720-739	(0.875)	(0.625)	(0.375)	(0.125)	0.250	0.750	1.875	3.875	N/A
7.375	1.452	700-719	(0.625)	(0.250)	0.125	0.375	0.875	1.750	3.500	N/A	N/A
7.500	0.796	680-699	(0.125)	0.250	0.625	1.250	2.125	3.000	4.875	N/A	N/A
7.625	0.140	660-679	0.875	1.250	1.750	2.375	3.375	5.000	7.375	N/A	N/A
7.750	(0.517)	640-659	4.125	4.750	5.375	6.125	7.625	9.625	N/A	N/A	N/A
7.875	(1.110)	620-639	5.000	5.500	6.250	7.000	N/A	N/A	N/A	N/A	N/A
8.000	(1.704)	600-619	5.750	6.250	7.125	N/A	N/A	N/A	N/A	N/A	N/A
8.125	(2.173)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.579)		≤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	(2.954)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.250	0.000	N/A
8.500	(3.298)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(3.642)	DSCR ≥ 0.75 - 0.99	1.625	1.625	1.625	2.125	2.750	3.750	N/A	N/A	N/A
8.750	(3.954)	DSCR < 0.75	2.750	2.750	2.750	3.125	4.000	6.000	N/A	N/A	N/A
8.875	(4.204)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(4.329)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.125	(4.454)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.250	(4.579)	\$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	(4.704)	\$2,000,001 - \$3,000,000	0.625	0.625	1.000	1.000	1.750	N/A	N/A	N/A	N/A
9.500	(4.829)	\$3,000,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(4.954)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.750	(5.079)	FOREIGN NATIONAL	1.625	1.625	1.625	1.750	1.750	N/A	N/A	N/A	N/A
9.875	(5.204)	ITIN	2.375	2.625	2.625	2.750	3.125	N/A	N/A	N/A	N/A
10.000	(5.329)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.750	N/A
10.125	(5.454)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(5.579)	CASHOUT	1.125	1.125	1.125	1.125	1.625	2.125	2.875	N/A	N/A
10.375	(5.704)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A
10.500	(5.829)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
10.625	(5.954)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
10.750	(6.079)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
10.875	(6.204)	MANUFACTURED HOME	2.000	2.000	2.250	2.250	N/A	N/A	N/A	N/A	N/A
11.000	(6.329)	RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.625	0.625	0.625	0.625	1.000	1.000	1.250	N/A	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
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING			PREPAYMENT PENALTY TERMS								
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.500)	(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	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A



08:25 AM

Friday, October 23, 2026

1662 Hillhurst Avenue, Suite B

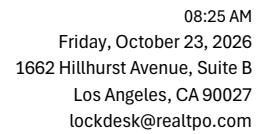
Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

VIPER Alt-doc Plus

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.750	5.837	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	N/A	N/A
6.875	4.774	760-779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	N/A	N/A
7.000	3.712	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	N/A	N/A
7.125	2.837	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	N/A	N/A
7.250	1.962	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	N/A	NA
7.375	1.274	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
7.500	0.587	ADDITIONAL PRICE ADJUSTMENT									
7.625	(0.007)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.750	(0.507)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(1.025)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(1.524)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
8.125	(2.012)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
8.250	(2.549)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(2.894)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
8.500	(3.269)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
8.625	(3.613)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.750	(3.926)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
8.875	(4.176)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
9.000	(4.426)	RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	0.875	1.250	N/A	N/A
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.375	N/A	N/A	N/A
		PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	N/A	N/A
		CONDOTEL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2 - 4 UNIT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		STATE: CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		40 YEAR AMORTIZATION	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
NOO PPP MAX		PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
12 Months	102.500	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
24 Months	103.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
36 Months	103.875	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	104.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
60 Months	104.250	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
New Jersey PPP MAX		NEW JERSEY PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
12 Months	101.500	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
24 Months	101.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
36 Months	102.000	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	102.250	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
60 Months	102.500	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
LOCK PERIODS		NOTES									
45 DAYS	0.150	Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI									
LOCK EXTENSIONS		PPP not allowed on loans vested to individuals in IL and NJ									
5 DAYS	0.050	PPP not allowed PA < \$329,411									
Max Extension: Up to 30 days		Only declining PPP allowed in MS									
Owner Occ & 2nd Price Max		Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.									
Max Price - 101.000											
Min Price - 99.500		All soft prepayment penalties will be priced as a no prepayment loan									



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	5.837	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.875	4.774	760 -779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
7.000	3.712	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
7.125	2.837	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
7.250	1.962	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
7.375	1.274	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
7.500	0.587	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
7.625	(0.007)	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.750	(0.507)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.875	(0.975)	Alt-Doc: Additional Adjustment (Income Type)									
8.000	(1.444)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.125	(1.882)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(2.319)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
8.375	(2.694)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.500	(3.069)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.625	(3.413)	PRICE ADJUSTMENT									
8.750	(3.726)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.875	(3.976)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
9.000	(4.226)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
9.125	(4.476)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	(4.726)	\$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	(4.976)	\$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	(5.226)	\$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	(5.445)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.750	(5.664)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.875	(5.883)	\$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	0.375	0.375	0.500	NA
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	2.000	3.000	NA
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	1.000	NA
		CT, IL, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
		FL, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
		40 YEAR AMORTIZATION	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	0.375	0.500	0.500	0.750	1.500	2.000
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA
NOO PPP MAX			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%
No Penalty	102.000	1X30X12	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000	5.000
12 Months	102.875	0X60X12	0.875	0.875	0.875	0.875	0.875	1.125	1.125	NA	NA
24 Months	104.500	0X90X12	1.250	1.250	1.250	1.250	1.500	NA	NA	NA	NA
36 Months	105.000	≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
48 Months	105.500	24 - 35 Mos (BK/FC/SS/DIL)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA
60 Months	106.000	12 - 23 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	NA
New Jersey PPP MAX			PREPAYMENT PENALTY TERMS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
12 Months	102.000	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
24 Months	102.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
36 Months	103.000	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months	103.500	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
60 Months	104.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
LOCK PERIODS		NOTES									
45 DAYS	0.150	Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI									
LOCK EXTENSIONS		PPP not allowed on loans vested to individuals in IL and NJ									
5 DAYS	0.050	PPP not allowed PA < \$329,411									
Max Extension: Up to 30 days		Only declining PPP allowed in MS									
Owner Occ & 2nd Price Max		All soft prepayment penalties will be priced as a no prepayment loan.									
Max Price - 101.000		Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do									
Min Price - 99.500		not drop below 3% in the first 3 years.									



08:25 AM

Friday, October 23, 2026

1662 Hillhurst Avenue, Suite B

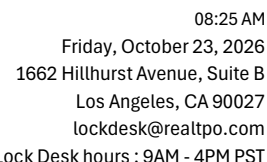
Los Angeles, CA 90027

lockdesk@realtpo.com

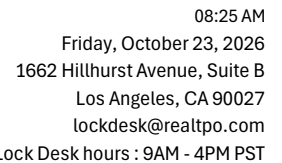
V1 Lock Desk hours : 9AM - 4PM PST

VIPER DSCR

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.750	5.561	760+	(1.250)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
6.875	4.561	740-759	(1.250)	(1.250)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
7.000	3.561	720-739	(1.000)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
7.125	2.624	700-719	(0.625)	(0.625)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
7.250	1.686	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
7.375	0.749	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
7.500	(0.126)	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
7.625	(1.001)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.750	(1.689)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.875	(2.376)	ADDITIONAL PRICE ADJUSTMENT									
8.000	(3.033)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
8.125	(3.658)	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	(4.252)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
8.375	(4.783)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
8.500	(5.283)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
8.625	(5.721)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.750	(6.158)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.875	(6.596)	\$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	(7.033)	\$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	(7.408)	\$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	(7.783)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
9.375	(8.095)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
9.500	(8.408)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
9.625	(8.721)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.125	NA	N/A	N/A
9.750	(9.033)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.000	1.375	NA	N/A	N/A
9.875	(9.346)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
10.000	(9.596)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	0.375	N/A	N/A
10.125	(9.846)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
10.250	(10.096)	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	N/A



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%	
7.875	3.200	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.625)	(2.375)	(1.625)	(0.625)	3.875	6.125
7.990	2.450		780 - 799	(2.875)	(2.875)	(2.875)	(2.625)	(2.375)	(1.625)	(0.500)	4.125	6.375
8.000	2.450		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(1.125)	0.250	4.750	7.375
8.125	1.825		740 - 759	(2.125)	(2.125)	(1.875)	(1.500)	(1.250)	(0.500)	1.500	6.000	8.875
8.250	1.200		720 - 739	(1.375)	(1.375)	(1.000)	(0.625)	(0.375)	0.375	2.750	7.625	9.875
8.375	0.575		700 - 719	(0.625)	(0.625)	(0.125)	0.375	0.875	1.625	4.375	9.000	11.375
8.500	(0.050)		680 - 699	2.000	2.000	2.750	3.250	3.875	4.875	7.875	11.125	N/A
8.625	(0.550)		660-679	4.250	4.375	4.875	5.500	6.000	7.250	10.250	N/A	N/A
8.750	(1.050)		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.875	(1.550)	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.875)	(1.500)	(0.500)	0.500	5.000	7.500
8.990	(1.925)		780 - 799	(2.125)	(2.125)	(2.125)	(1.875)	(1.500)	(0.500)	0.625	5.250	7.750
9.000	(1.925)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.000	1.375	5.875	8.750
9.125	(2.300)		740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.750	7.375	10.375
9.250	(2.675)		720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	4.000	9.000	11.375
9.375	(3.050)		700 - 719	0.375	0.375	0.875	1.375	2.125	3.000	5.750	10.500	12.875
9.500	(3.425)		680 - 699	3.125	3.125	3.875	4.375	5.250	6.375	9.000	13.500	N/A
9.625	(3.800)		660 - 679	5.375	5.500	6.000	6.625	7.375	8.750	11.750	N/A	N/A
9.750	(4.175)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.750	1.250	2.500	3.750	8.250	N/A
9.875	(4.550)		780 - 799	0.375	0.375	0.375	0.750	1.250	2.500	3.875	8.500	N/A
9.990	(4.925)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.000	4.625	9.125	N/A
10.000	(4.925)		740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	6.000	10.500	N/A
10.125	(5.300)		720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.250	12.125	N/A
10.250	(5.550)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
10.375	(5.800)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
10.500	(6.050)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.625	(6.300)	ADDITIONAL PRICE ADJUSTMENT										
10.750	(6.550)		≤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%	
10.875	(6.800)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10.990	(6.925)	24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
11.000	(6.925)	10 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
11.125	(7.050)	15 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
11.250	(7.175)	20 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(					



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	4.450	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.375	N/A	N/A
8.375	3.700		780 - 799	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.500	N/A	N/A
8.500	2.950		760 - 779	(1.625)	(1.625)	(1.625)	(1.250)	(0.750)	0.000	1.250	N/A	N/A
8.625	2.325		740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.500	N/A	N/A
8.750	1.700		720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	3.750	N/A	N/A
8.875	1.075		700 - 719	0.375	0.375	0.875	1.375	2.125	3.125	5.625	N/A	N/A
8.990	0.450		680 - 699	3.000	3.000	3.500	4.125	5.250	6.250	N/A	N/A	N/A
9.000	0.450		660 - 679	5.375	5.500	6.000	6.625	7.750	N/A	N/A	N/A	N/A
9.125	(0.175)	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	(0.675)		780 - 799	0.375	0.375	0.375	0.625	1.250	2.500	3.750	N/A	N/A
9.375	(1.175)		760 - 779	0.875	0.875	0.875	1.375	2.000	3.000	4.500	N/A	N/A
9.500	(1.675)		740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	5.750	N/A	N/A
9.625	(2.175)		720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.000	N/A	N/A
9.750	(2.550)		700 - 719	3.125	3.125	3.625	4.250	5.000	N/A	N/A	N/A	N/A
9.875	(2.925)		680 - 699	5.750	5.750	6.250	7.000	N/A	N/A	N/A	N/A	N/A
9.990	(3.300)		660 - 679	8.125	8.250	8.750	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.300)	DSCR	≥ 800	0.500	0.500	0.500	0.750	1.375	2.625	3.500	N/A	N/A
10.125	(3.675)		780 - 799	0.500	0.500	0.500	0.750	1.375	2.625	3.625	N/A	N/A
10.250	(4.050)		760 - 779	1.000	1.000	1.000	1.500	2.125	3.125	4.375	N/A	N/A
10.375	(4.425)		740 - 759	1.250	1.250	1.500	2.000	2.500	3.750	5.500	N/A	N/A
10.500	(4.675)		720 - 739	2.000	2.000	2.375	2.875	3.375	4.625	6.750	N/A	N/A
10.625	(4.925)		700 - 719	3.000	3.000	3.500	4.125	4.875	6.250	N/A	N/A	N/A
10.750	(5.175)		680 - 699	5.625	5.625	6.125	6.875	8.000	N/A	N/A	N/A	N/A
10.875	(5.425)	ADDITIONAL PRICE ADJUSTMENT										
10.990	(5.675)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
11.000	(5.675)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
11.125	(5.925)	24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
11.250	(6.175)	10 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	
11.375	(6.300)	15 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	
11.500	(6.425)	20 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A	
11.625	(6.550)	30 YR FIXED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
11.750	(6.675)	30/15 YR BALLOON	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	
11.875	(6.800)	40/15 YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
11.990	(6.925)	\$50,000 - \$75,000										



08:25 AM

Friday, October 23, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES Alt-doc

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS								
			Full Doc								
7.875	2.825		≤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	2.150	780+	N/A	(1.250)	(1.000)	(0.625)	(0.375)	0.250	1.000	5.000	7.500
8.125	1.525	760-779	N/A	(0.750)	(0.500)	0.000	0.375	0.750	2.000	6.000	8.500
8.250	0.875	740-759	N/A	(0.375)	(0.250)	0.125	0.500	1.250	3.000	7.250	10.500
8.375	0.215	720-739	N/A	0.375	0.500	0.625	0.875	1.750	4.125	8.750	12.500
8.500	(0.385)	700-719	N/A	0.750	1.125	1.500	2.000	3.375	6.375	10.000	14.500
8.625	(1.020)	680-699	N/A	1.500	2.250	2.375	4.000	5.875	8.500	12.500	N/A
8.750	(1.645)	660-679	N/A	5.000	5.375	6.125	6.875	8.000	10.375	N/A	N/A
8.875	(2.170)	Bank Statement*** (In addition to Full doc LLPA)									
9.000	(2.695)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
9.125	(3.220)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.250	(3.745)	P&L Only*** (In additional to Full doc LLPA)									
9.375	(4.245)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.500	(4.720)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.625	(5.195)	ADDITIONAL PRICE ADJUSTMENT									
9.750	(5.670)		≤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	(6.095)	< 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	(6.495)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.125	(6.870)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.250	(7.245)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	(7.620)	Second Home	N/A	1.000	1.000	1.000	1.000	1.000	1.000	2.000	N/A
10.500	(7.995)	Investor	N/A	2.000	2.500	3.000	3.500	4.000	5.250	N/A	N/A
10.625	(8.245)	< \$100,000	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
10.750	(8.495)	>\$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.875	(8.745)	< \$500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
11.000	(8.995)	<\$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
11.125	(9.245)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.250	(9.495)	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 -									



08:25 AM

Friday, October 23, 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	5.600	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	5.019	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	4.438	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	3.857	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	3.276	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	2.726	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	2.176	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	1.626	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	1.138	ADDITIONAL PRICE ADJUSTMENT									
9.875	0.682		≤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	0.276	DSCR > 1.25	(1.125)	(1.250)	(1.500)	(1.500)	(1.875)	(2.000)	(2.000)	N/A	N/A
10.125	(0.099)	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	(0.474)	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	(0.830)	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	(1.174)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(1.446)	< 100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.750	(1.718)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(1.990)	> 250,000	0.375	0.750	1.125	1.750	2.500	2.875	3.000	N/A	N/A
11.000	(2.262)	> 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									