



| 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                               | (0.435)                                          | (0.334)        | 6.625                    | 0.646       | 0.720       | 6.000                                                                                                                                                                       | 0.711       | 0.800       | 6.000       | 0.888   | 0.977   |
| 6.990                               | (0.867)                                          | (0.766)        | 6.750                    | 0.022       | 0.122       | 6.125                                                                                                                                                                       | 0.270       | 0.359       | 6.125       | 0.537   | 0.625   |
| 7.000                               | (0.909)                                          | (0.808)        | 6.875                    | (0.462)     | (0.361)     | 6.250                                                                                                                                                                       | (0.081)     | 0.008       | 6.250       | 0.164   | 0.254   |
| 7.125                               | (1.360)                                          | (1.259)        | 7.000                    | (0.901)     | (0.800)     | 6.375                                                                                                                                                                       | (0.397)     | (0.308)     | 6.375       | (0.188) | (0.098) |
| 7.250                               | (1.700)                                          | (1.592)        | 7.125                    | (1.344)     | (1.243)     | 6.500                                                                                                                                                                       | (0.694)     | (0.605)     | 6.500       | (0.514) | (0.425) |
| 7.375                               | (2.151)                                          | (2.043)        | 7.250                    | (1.835)     | (1.726)     | 6.625                                                                                                                                                                       | (1.128)     | (1.040)     | 6.625       | (0.818) | (0.729) |
| 7.490                               | (2.530)                                          | (2.421)        | 7.375                    | (2.242)     | (2.134)     | 6.750                                                                                                                                                                       | (1.359)     | (1.269)     | 6.750       | (1.072) | (0.983) |
| 7.500                               | (2.567)                                          | (2.459)        | 7.500                    | (2.588)     | (2.479)     | 6.875                                                                                                                                                                       | (1.665)     | (1.575)     | 6.875       | (1.332) | (1.242) |
| 7.625                               | (2.954)                                          | (2.845)        | 7.625                    | (2.925)     | (2.817)     | 7.000                                                                                                                                                                       | (1.980)     | (1.891)     | 7.000       | (1.592) | (1.503) |
| HIGH BALANCE FIXED                  |                                                  |                |                          |             |             |                                                                                                                                                                             |             |             |             |         |         |
| 30 YR FIXED HIGH BALANCE            |                                                  |                | 15 YR FIXED HIGH BALANCE |             |             | LOCK POLICY<br>15 DAY LOCK - AVAILABLE ONCE CTC'D<br>LOCK DESK HOURS: 9AM - 4PM PST<br>LOCK EXTENSION: 5 DAYS = 0.125<br>MAXIMUM EXTENSION: 2<br>RE-LOCK: WORST CASE + 0.25 |             |             |             |         |         |
| RATE                                | 15 DAYS                                          | 30 DAYS        | RATE                     | 15 DAYS     | 30 DAYS     |                                                                                                                                                                             |             |             |             |         |         |
| 6.875                               | 0.402                                            | 0.526          | 6.000                    | 2.301       | 2.389       |                                                                                                                                                                             |             |             |             |         |         |
| 6.990                               | 0.006                                            | 0.130          | 6.125                    | 1.884       | 1.972       |                                                                                                                                                                             |             |             |             |         |         |
| 7.000                               | (0.034)                                          | 0.091          | 6.250                    | 1.554       | 1.642       |                                                                                                                                                                             |             |             |             |         |         |
| 7.125                               | (0.433)                                          | (0.309)        | 6.375                    | 1.189       | 1.279       |                                                                                                                                                                             |             |             |             |         |         |
| 7.250                               | (1.219)                                          | (1.063)        | 6.500                    | 0.801       | 0.890       |                                                                                                                                                                             |             |             |             |         |         |
| 7.375                               | (1.621)                                          | (1.465)        | 6.625                    | 0.452       | 0.542       |                                                                                                                                                                             |             |             |             |         |         |
| 7.490                               | (1.950)                                          | (1.794)        | 6.750                    | 0.158       | 0.248       |                                                                                                                                                                             |             |             |             |         |         |
| 7.500                               | (1.984)                                          | (1.827)        | 6.875                    | (0.114)     | (0.024)     |                                                                                                                                                                             |             |             |             |         |         |
| 7.625                               | (2.296)                                          | (2.140)        | 7.000                    | (0.392)     | (0.302)     |                                                                                                                                                                             |             |             |             |         |         |
| 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         |         |         |



08:35 AM  
Tuesday, October 27, 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 $\geq$ \$3MM              | 0.250   |
| LOAN AMOUNT $\geq$ \$4MM              | 0.375   |
| PURCHASE $\leq$ 60% LTV and $<$ \$4MM | (0.125) |
| CASH OUT LTV $>$ 50% LTV              | 0.375   |
| CASH OUT LTV $\leq$ 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  $\leq$  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<br>STATEMENT<br>/<br>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<br>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<br>/<br>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<br>STATEMENT<br>/<br>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<br>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                       |           |           |           |           |           |           |           |           |           |



08:35 AM

Tuesday, October 27, 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       |



08:35 AM

Tuesday, October 27, 2026

1662 Hillhurst Avenue, Suite B

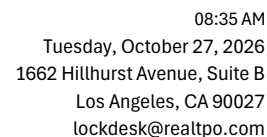
Los Angeles, CA 90027

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                        | 10.275  |                                                             | ≤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% |
| 6.125                        | 9.400   | 780+                                                        | (0.875)                              | (0.875)   | (0.750)   | (0.625)   | (0.500)   | (0.375)   | (0.125)   | 1.750     | 5.750     |
| 6.250                        | 8.525   | 760 -779                                                    | (0.875)                              | (0.875)   | (0.625)   | (0.625)   | (0.500)   | (0.375)   | 0.000     | 1.875     | 5.750     |
| 6.375                        | 7.775   | 740-759                                                     | (0.750)                              | (0.750)   | (0.500)   | (0.500)   | (0.250)   | (0.125)   | 0.125     | 2.250     | 6.125     |
| 6.500                        | 7.025   | 720-739                                                     | (0.375)                              | (0.375)   | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.500     | 2.750     | 6.250     |
| 6.625                        | 6.275   | 700-719                                                     | (0.250)                              | (0.250)   | 0.000     | 0.000     | 0.125     | 0.625     | 1.000     | 3.625     | 7.125     |
| 6.750                        | 5.525   | 680-699                                                     | (0.125)                              | 0.000     | 0.125     | 0.375     | 0.875     | 2.000     | 2.125     | 4.375     | N/A       |
| 6.875                        | 4.525   | 660-679                                                     | 0.375                                | 0.625     | 0.750     | 1.250     | 1.875     | 2.875     | 3.375     | N/A       | N/A       |
| 7.000                        | 3.400   | BANK STATEMENTS (12 MONTHS)                                 |                                      |           |           |           |           |           |           |           |           |
| 7.125                        | 2.650   | FICO/CLTV PRICE ADJUSTMENTS                                 |                                      |           |           |           |           |           |           |           |           |
| 7.250                        | 2.150   |                                                             | ≤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                        | 1.650   | 780+                                                        | (0.875)                              | (0.875)   | (0.625)   | (0.500)   | (0.375)   | (0.250)   | 0.125     | 2.125     | 6.000     |
| 7.500                        | 1.275   | 760 -779                                                    | (0.875)                              | (0.875)   | (0.500)   | (0.500)   | (0.250)   | (0.250)   | 0.250     | 2.250     | 6.000     |
| 7.625                        | 0.900   | 740-759                                                     | (0.625)                              | (0.625)   | (0.375)   | (0.375)   | (0.250)   | (0.125)   | 0.375     | 2.750     | 6.375     |
| 7.750                        | 0.525   | 720-739                                                     | (0.250)                              | (0.250)   | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.625     | 3.375     | 6.500     |
| 7.875                        | 0.150   | 700-719                                                     | (0.125)                              | (0.125)   | 0.125     | 0.125     | 0.250     | 0.625     | 1.125     | 4.250     | 7.375     |
| 8.000                        | (0.225) | 680-699                                                     | 0.000                                | 0.125     | 0.250     | 0.500     | 1.000     | 2.375     | 2.750     | 5.125     | N/A       |
| 8.125                        | (0.475) | 660-679                                                     | 0.500                                | 0.750     | 1.000     | 1.500     | 2.125     | 3.250     | 4.000     | N/A       | N/A       |
| 8.250                        | (0.725) | PRICE ADJUSTMENT                                            |                                      |           |           |           |           |           |           |           |           |
| 8.375                        | (0.975) | DTI 43.01% - 50%                                            | 0.000                                | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.125     |
| 8.500                        | (1.225) | DTI > 50%                                                   | 0.375                                | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | N/A       | N/A       |
| 8.625                        | (1.475) | 30 YEAR INTEREST ONLY                                       | 0.250                                | 0.250     | 0.375     | 0.500     | 0.625     | 0.875     | 1.125     | 1.375     | N/A       |
| 8.750                        | (1.725) | 40 YEAR INTEREST ONLY                                       | 0.500                                | 0.500     | 0.625     | 0.750     | 0.875     | 1.125     | 1.375     | N/A       | N/A       |
| 8.875                        | (1.975) | 40 YR FULLY AMORTIZED                                       | 0.250                                | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |
| 9.000                        | (2.225) | ≤ \$250,000                                                 | 0.375                                | 0.375     | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | 0.875     |
| 9.125                        | (2.475) | \$250,001 - \$500,000                                       | (0.375)                              | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | 0.000     |
| 9.250                        | (2.725) | \$500,001 - \$750,000                                       | (0.375)                              | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | 0.000     |
| 9.375                        | (2.975) | \$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                        | (3.225) | \$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                        | (3.475) | \$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                        | (3.725) | \$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                        | (3.975) | \$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 <sup>1</sup>                              | 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 <sup>1,2</sup>                                  | 0.125                                | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.500     | 0.500     |
|                              |         | 24 MONTH BANK STATEMENT <sup>3</sup>                        | (0.125)                              | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   |
|                              |         | 12 MONTH CPA P&L <sup>1</sup>                               | 0.625                                | 0.625     | 0.625     | 0.625     | 0.750     | 0.750     | 0.875     | N/A       | N/A       |
|                              |         | 24 MONTH CPA P&L <sup>1</sup>                               | 0.500                                | 0.500     | 0.500     | 0.500     | 0.625     | 0.625     | 0.750     | N/A       | N/A       |
|                              |         | WVOE <sup>1</sup>                                           | 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                        |                                      |           |           |           |           |           |           |           |           |



## SPIDER DSCR

| FICO/CLTV PRICE ADJUSTMENTS |             |                                                             |         |           |           |           |           |           |           |           |           |
|-----------------------------|-------------|-------------------------------------------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Rate                        | 30 Yr Fixed |                                                             | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.000                       | 12.275      | 780+                                                        | (1.500) | (1.500)   | (1.250)   | (1.375)   | (1.000)   | (0.750)   | 0.125     | 4.375     | N/A       |
| 6.125                       | 11.400      | 760 -779                                                    | (1.500) | (1.500)   | (1.250)   | (1.375)   | (0.750)   | (0.625)   | 0.125     | 4.875     | N/A       |
| 6.250                       | 10.525      | 740 -759                                                    | (1.500) | (1.250)   | (1.250)   | (1.250)   | (0.500)   | (0.375)   | 0.625     | 5.375     | N/A       |
| 6.375                       | 9.650       | 720 -739                                                    | (1.125) | (1.000)   | (0.875)   | (0.750)   | (0.375)   | 0.125     | 1.375     | N/A       | N/A       |
| 6.500                       | 8.775       | 700 -719                                                    | (1.000) | (0.750)   | (0.625)   | (0.500)   | 0.125     | 0.375     | 2.000     | N/A       | N/A       |
| 6.625                       | 7.900       | 680-699                                                     | (0.250) | 0.000     | 0.125     | 0.250     | 0.750     | 1.750     | 4.500     | N/A       | N/A       |
| 6.750                       | 6.900       | 660-679                                                     | 1.000   | 1.000     | 1.125     | 1.625     | 2.125     | 3.750     | 5.500     | N/A       | N/A       |
| 6.875                       | 5.900       | 640-659                                                     | 2.250   | 2.500     | 2.625     | 3.250     | 4.000     | 5.000     | 7.125     | N/A       | N/A       |
| 7.000                       | 4.900       | 620-639                                                     | 3.250   | 3.750     | 4.000     | 4.500     | 5.000     | 6.250     | N/A       | N/A       | N/A       |
| 7.125                       | 3.900       | PRICE ADJUSTMENT                                            |         |           |           |           |           |           |           |           |           |
| 7.250                       | 3.025       |                                                             | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.375                       | 2.275       | NO RATIO                                                    | N/A     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 7.500                       | 1.775       | 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                       | 1.275       | 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                       | 0.775       | 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                       | 0.400       | 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                       | 0.025       | DSCR ≥ 1.50                                                 | (0.625) | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | 0.000     | N/A       |
| 8.125                       | (0.350)     | ≤ \$150,000                                                 | 0.500   | 0.500     | 0.500     | 0.500     | 0.500     | 1.250     | 1.500     | 1.750     | N/A       |
| 8.250                       | (0.725)     | \$150,001 - \$250,000                                       | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.750     | N/A       |
| 8.375                       | (1.100)     | \$250,001 - \$350,000                                       | (0.125) | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | N/A       |
| 8.500                       | (1.475)     | \$350,001 - \$500,000                                       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.625                       | (1.850)     | \$500,001 - \$1,000,000                                     | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.750                       | (2.100)     | \$1,000,001 - \$1,500,000                                   | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.875                       | (2.350)     | \$1,500,001 - \$2,000,000                                   | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.250     | N/A       | N/A       |
| 9.000                       | (2.600)     | \$2,000,001 - \$2,500,000                                   | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       | N/A       | N/A       |
| 9.125                       | (2.850)     | \$2,500,001 - \$3,000,000                                   | 0.625   | 0.625     | 0.625     | 0.625     | N/A       | N/A       | N/A       | N/A       | N/A       |
| 9.250                       | (3.100)     | RATE & TERM                                                 | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 9.375                       | (3.350)     | CASHOUT                                                     | 0.250   | 0.250     | 0.250     | 0.500     | 0.500     | 0.750     | N/A       | N/A       | N/A       |
| 9.500                       | (3.600)     | NON-WARRANTABLE CONDO                                       | 0.250   | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | 0.875     | N/A       | N/A       |
| 9.625                       | (3.725)     | CONDO                                                       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.250     | N/A       | N/A       |
| 9.750                       | (3.850)     | 2 UNIT                                                      | 0.125   | 0.125     | 0.125     | 0.375     | 0.500     | 0.625     | 1.250     | 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 MAXIMUMS          |             | 12 MONTHS                                                   | 1.000   | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | 1.000     | N/A       | N/A       |
| 60 Months                   | 103.500     | NO PREPAYMENT PENALTY                                       | 1.500   | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       |
| 48 Months                   | 103.000     | NOTES                                                       |         |           |           |           |           |           |           |           |           |
| 36 Months                   | 103.000     | Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI     |         |           |           |           |           |           |           |           |           |
| 24 Months                   | 101.500     | PPP not allowed on loans vested to individuals in IL and NJ |         |           |           |           |           |           |           |           |           |
| 12 Months                   | 100.500     | PPP not allowed PA < \$319,777                              |         |           |           |           |           |           |           |           |           |
| No Penalty                  | 100.000     | Only declining PPP allowed in LA, MS                        |         |           |           |           |           |           |           |           |           |



08:35 AM  
Tuesday, October 27, 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       |



| 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     |           |           |



08:35 AM

Tuesday, October 27, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

|    |                                 |
|----|---------------------------------|
| V1 | Lock Desk hours : 9AM - 4PM PST |
|----|---------------------------------|

## MAMBA DSCR

[illegible]



08:35 AM

Tuesday, October 27, 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                                                                                                                              |                             |           |           |           |           |           |           |           |           |



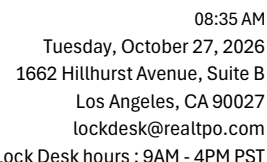


08:35 AM  
Tuesday, October 27, 2026  
1662 Hillhurst Avenue, Suite B  
Los Angeles, CA 90027  
lockdesk@realtpo.com

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       |
|                              |             | INTEREST ONLY                                                                   | 0.500   | 0.500     | 0.500     | 0.500     | 0.625     | 0.750     | NA        | N/A       | N/A       |
| New Jersey PPP MAX           |             | ESCROW WAIVER                                                                   | 0.250   | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | N/A       | N/A       |
| HOUSING HISTORY & EVENTS     |             |                                                                                 |         |           |           |           |           |           |           |           |           |
| No Penalty                   | 101.500     |                                                                                 | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 12 Months                    | 102.000     | 1X30X12                                                                         | 0.250   | 0.250     | 0.250     | 0.250     | 0.500     | 0.500     | 1.000     | N/A       | N/A       |
| 24 Months                    | 102.500     | 0X60X12                                                                         | 1.000   | 1.000     | 1.000     | 1.500     | 2.000     | NA        | NA        | N/A       | N/A       |
| 36 Months                    | 103.000     | ≥ 36 Mos (BK/FC/SS/DIL)                                                         | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 48 Months                    | 103.500     | 24 - 35 Mos (BK/FC/SS/DIL)                                                      | 1.000   | 1.000     | 1.000     | 1.500     | 2.000     | 2.000     | NA        | N/A       | N/A       |
| 60 Months                    | 104.000     | >=36MO                                                                          | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| LOCK PERIODS                 |             | 24-35MO                                                                         | 1.000   | 1.000     | 1.000     | 1.500     | 2.000     | 2.000     | N/A       | N/A       | N/A       |
| 30 DAYS                      | 0.000       | PREPAYMENT PENALTY TERMS                                                        |         |           |           |           |           |           |           |           |           |
| 45 DAYS                      | 0.150       |                                                                                 | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| LOCK EXTENSIONS              |             | 60 MONTHS                                                                       | (0.750) | (0.750)   | (0.750)   | (0.750)   | (0.875)   | (0.875)   | (0.875)   | N/A       | N/A       |
| 5 DAYS                       | 0.050       | 48 MONTHS                                                                       | (0.500) | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | (0.500)   | N/A       | N/A       |
| Max Extension: Up to 30 days |             | 36 MONTHS                                                                       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| PPP PRICE MAXIMIUMS          |             | 24 MONTHS                                                                       | 0.500   | 0.500     | 0.500     | 0.500     | 0.625     | 0.625     | 0.625     | N/A       | N/A       |
| 60 Months                    | 102.000     | 12 MONTHS                                                                       | 0.875   | 0.875     | 1.125     | 1.125     | 1.125     | 1.125     | 1.125     | N/A       | N/A       |
| 48 Months                    | 102.875     | NO PREPAYMENT PENALTY                                                           | 1.250   | 1.250     | 1.500     | 1.500     | 1.500     | 1.500     | 1.500     | N/A       | N/A       |
| 36 Months                    | 104.500     | NOTES                                                                           |         |           |           |           |           |           |           |           |           |
| 24 Months                    | 105.000     | Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI                          |         |           |           |           |           |           |           |           |           |
| 12 Months                    | 105.500     | PPP not allowed on loans vested to individuals in IL and NJ                     |         |           |           |           |           |           |           |           |           |
| No Penalty                   | 106.000     | PPP not allowed PA < \$319,777                                                  |         |           |           |           |           |           |           |           |           |
|                              |             | Only declining PPP allowed in MS                                                |         |           |           |           |           |           |           |           |           |
|                              |             | PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH |         |           |           |           |           |           |           |           |           |



V1 Lock Desk hours : 9AM - 4PM PST

| 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<br>STATEMENT<br>/<br>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<br>/<br>WVOE | ≥ 800                       | 0.375     | 0.375     | 0.375     | 0.750     | 1.250     | 2.500     | 3.750     | 8.250     |
| 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     | 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     | 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)   | (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)   | (0.750)   |
| 11.250                    | (7.175) | 20 YR FIXED                    | (0.750)               | (0.750)                     | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   | (0.750)   |
| 11.375                    | (7.300) | 30 YR FIXED                    | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           | (7.425) | 30/15 YR BALLOON               | 0.375                 | 0.375                       | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     | 0.375     |
|                           | (7.550) | 40/15 YR BALLOON               | 0.750                 | 0.750                       | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     | 0.750     |
|                           | (7.675) | INTEREST-ONLY                  | 0.375                 | 0.375                       | 0.375     | 0.500     | 0.750     | 1.000     | 1.750     | N/A       | N/A       | N/A       |
|                           | (7.800) | \$50,000 - \$75,000            | 0.250                 | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |
|                           | (7.925) | \$75,001 - \$100,000           | 0.125                 | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     |
|                           | (7.925) | \$100,001 - \$125,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | I'm       |
|                           | (8.050) | \$125,001 - \$150,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           | (8.175) | \$150,001 - \$175,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$175,001 - \$200,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$200,001 - \$300,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$300,001 - \$400,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$400,001 - \$600,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$600,001 - \$750,000          | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$750,001 - \$850,000          | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.375     | 0.500     | N/A       | N/A       | N/A       | 0.000     |
|                           |         | DTI ≤ 43.00%                   | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | DTI 43.01% - 45%               | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.375     | 0.375     | 0.500     | 0.875     | 1.000     | 1.000     |
|                           |         | DTI 45.01% - 50%               | 0.500                 | 0.500                       | 0.500     | 0.750     | 0.750     | 0.750     | 1.000     | 1.375     | 1.500     | 1.500     |
|                           |         | SECOND HOME                    | 0.500                 | 0.500                       | 0.500     | 0.500     | 0.625     | 0.750     | 0.750     | N/A       | N/A       | N/A       |
|                           |         | CA, GA, AL                     | 0.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| Owner Occ & 2nd Price Max |         | WARRANTABLE CONDO              | 0.125                 | 0.125                       | 0.125     | 0.250     | 0.375     | 0.500     | 0.625     | 0.875     | 1.250     | 1.250     |
| Max Price - 102.75        |         | 2 UNIT                         | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.000     | N/A       | N/A       |
| LOCK EXTENSIONS           |         | 3 UNIT                         | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.000     | N/A       | N/A       |
| PER DAY                   | 0.015   | 4 UNIT                         | 0.250                 | 0.250                       | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.000     | N/A       | N/A       |
| 10 DAYS                   | 0.150   | MODULAR                        | 2.000                 | 2.000                       | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     |
| 20 DAYS                   | 0.300   | 30 Day                         | 2.000                 | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | 45 Day                         | 0.250                 | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |



| 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<br>STATEMENT<br><br>/<br>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<br><br>/<br>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     | 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     | 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)   | (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)   | (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)   | (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     | 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     | 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     | 0.750     | N/A       | N/A |
| 11.990                    | (6.925)     | \$50,000 - \$75,000                | 0.250     | 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     | 0.125     | N/A       | N/A |
|                           |             | \$100,001 - \$125,000              | 0.000     | 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     | 0.000     | N/A       | N/A |
|                           |             | \$150,001 - \$175,000              | 0.000     | 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     | 0.000     | N/A       | N/A |
|                           |             | \$200,001 - \$300,000              | 0.000     | 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     | 0.000     | N/A       | N/A |
|                           |             | \$400,001 - \$600,000              | 0.000     | 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     | 0.000     | N/A       | N/A |
|                           |             | DTI ≤ 43.00%                       | 0.000     | 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       | 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       | 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       | 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       | 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       | 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       | N/A |
| 48 Months                 | 102.750     | WARRANTABLE CONDO                  | 0.250     | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | 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     | 0.500     | 0.500     | 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       | 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       | 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       | 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       | N/A |
| LOCK PERIODS              |             | 36 MONTHS                          | (2.000)   | (2.000)   | (2.000)   | (2.000)   | (2.000)   | (2.000)   | (2.000)   | N/A       | 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       | 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       | N/A |



08:35 AM

Tuesday, October 27, 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        |         | FICO/CLTV PRICE ADJUSTMENTS                      |         |           |           |           |           |           |           |           |           |
|-------------|---------|--------------------------------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 30 Yr Fixed |         | Full Doc                                         |         |           |           |           |           |           |           |           |           |
| 7.875       | 2.970   |                                                  | ≤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       | 2.295   | 780+                                             | N/A     | (1.250)   | (1.000)   | (0.625)   | (0.375)   | 0.250     | 1.000     | 5.000     | 7.500     |
| 8.125       | 1.645   | 760-779                                          | N/A     | (0.750)   | (0.500)   | 0.000     | 0.375     | 0.750     | 2.000     | 6.000     | 8.500     |
| 8.250       | 0.995   | 740-759                                          | N/A     | (0.375)   | (0.250)   | 0.125     | 0.500     | 1.250     | 3.000     | 7.250     | 10.500    |
| 8.375       | 0.335   | 720-739                                          | N/A     | 0.375     | 0.500     | 0.625     | 0.875     | 1.750     | 4.125     | 8.750     | 12.500    |
| 8.500       | (0.315) | 700-719                                          | N/A     | 0.750     | 1.125     | 1.500     | 2.000     | 3.375     | 6.375     | 10.000    | 14.500    |
| 8.625       | (0.995) | 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 - 10                                   |         |           |           |           |           |           |           |           |           |



08:35 AM

Tuesday, October 27, 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                                                    |                             |           |           |           |           |           |           |           |           |