



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	(0.452)	(0.353)	6.625	0.623	0.700	6.000	0.571	0.658	6.000	0.748	0.835
6.990	(0.884)	(0.785)	6.750	0.004	0.103	6.125	0.130	0.217	6.125	0.397	0.484
7.000	(0.927)	(0.827)	6.875	(0.479)	(0.380)	6.250	(0.221)	(0.134)	6.250	0.003	0.099
7.125	(1.377)	(1.278)	7.000	(0.919)	(0.819)	6.375	(0.537)	(0.449)	6.375	(0.350)	(0.253)
7.250	(1.675)	(1.571)	7.125	(1.361)	(1.262)	6.500	(0.834)	(0.747)	6.500	(0.676)	(0.579)
7.375	(2.126)	(2.022)	7.250	(1.810)	(1.706)	6.625	(1.269)	(1.181)	6.625	(0.980)	(0.883)
7.490	(2.505)	(2.401)	7.375	(2.217)	(2.113)	6.750	(1.521)	(1.424)	6.750	(1.234)	(1.137)
7.500	(2.542)	(2.439)	7.500	(2.563)	(2.459)	6.875	(1.827)	(1.730)	6.875	(1.494)	(1.397)
7.625	(2.929)	(2.825)	7.625	(2.900)	(2.796)	7.000	(2.142)	(2.045)	7.000	(1.754)	(1.657)
HIGH BALANCE FIXED											
30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE			LOCK POLICY 15 DAY LOCK - AVAILABLE ONCE CTC'D LOCK DESK HOURS: 9AM - 4PM PST LOCK EXTENSION: 5 DAYS = 0.125 MAXIMUM EXTENSION: 2 RE-LOCK: WORST CASE + 0.25					
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS						
6.875	0.385	0.507	6.000	2.161	2.248						
6.990	(0.012)	0.111	6.125	1.744	1.831						
7.000	(0.051)	0.072	6.250	1.414	1.501						
7.125	(0.450)	(0.328)	6.375	1.028	1.124						
7.250	(1.194)	(1.042)	6.500	0.639	0.736						
7.375	(1.596)	(1.445)	6.625	0.290	0.387						
7.490	(1.925)	(1.774)	6.750	(0.003)	0.093						
7.500	(1.959)	(1.807)	6.875	(0.276)	(0.179)						
7.625	(2.271)	(2.120)	7.000	(0.553)	(0.456)						
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		



08:40 AM
 Wednesday, October 28, 2026
 1662 Hillhurst Avenue, Suite B
 Los Angeles, CA 90027
 lockdesk@realtpo.com
 Lock Desk hours : 9AM - 4PM PST

Rev. 10/11/2026

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

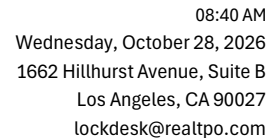
NOTES
AVAILABLE in CA, NV, TX
MAX DTI ≤ 43%
LOCK EXTENSION: 7 DAYS - 0.125
MARGIN: 3.000% / INDEX: 30 DAY SOFR



Rev. 02/03/2026

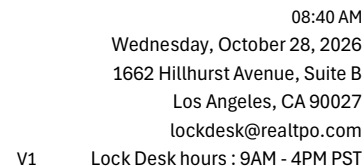
JUNGLE Portfolio		
Purchase and Rate and Term for the following CA Counties Only:		
Los Angeles County, Orange County, Santa Barbara County, Sant Clara County, San Diego County, San Francisco County, San Mateo County, and Ventura County		
PURCHASE and RATE & TERM		
PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
	\$4,000,001 - \$5,000,000	60%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
CONDO	≤ \$2,000,000	65%
	\$2,000,001 - \$2,500 000	60%
FOREIGN NATIONAL (Second Home Only)	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	65%
	\$2,000,001 - \$3,000,000	60%
	\$3,000,001 - \$4,000,000	55%
	\$4,000,001 - \$5,000,000	50%
CONDO	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		
CASH OUT		
PRIMARY & SECOND HOME	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$2,000,000	75%
	\$2,000,001 - \$3,000,000	70%
	\$3,000,001 - \$4,000,000	65%
CONDO	≤ \$2,000,000	70%
	\$2,000,001 - \$2,500 000	65%
INVESTMENT	LOAN LIMITS	LTV / CLTV
SFR / PUD / 2 - 4 UNITS	≤ \$1,500,000	65%
	\$1,500,001 - \$2,000 000	60%
CONDO	≤ \$1,500,000	60%
	\$1,500,001 - \$2,000 000	55%
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		

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



PANTHER Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS									
					≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.000	3.775	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750	
7.125	3.150		780 - 799	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750	
7.250	2.525		760 - 779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.000	0.375	3.125	5.375	
7.375	1.900		740 - 759	(0.500)	(0.500)	(0.375)	(0.375)	0.000	0.125	0.625	3.750	5.875	
7.500	1.275		720 - 739	(0.375)	(0.375)	(0.250)	(0.250)	0.125	0.375	1.250	4.625	7.250	
7.625	0.650		700 - 719	(0.125)	(0.125)	0.125	0.125	0.625	1.125	1.750	5.375	8.125	
7.750	0.275		680 - 699	0.625	0.625	1.000	1.375	1.750	2.625	3.375	6.875	9.375	
7.875	(0.100)		660 - 679	1.125	1.500	1.625	2.625	3.250	4.000	5.125	N/A	N/A	
7.990	(0.475)		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A	
8.000	(0.475)	620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A		
8.125	(0.850)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A	
8.250	(1.225)		780 - 799	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A	
8.375	(1.600)		760 - 779	(0.375)	(0.375)	(0.250)	0.000	0.250	0.625	1.375	N/A	N/A	
8.500	(1.975)		740 - 759	(0.250)	(0.250)	(0.125)	0.000	0.500	0.750	1.625	N/A	N/A	
8.625	(2.350)		720 - 739	(0.125)	(0.125)	0.000	0.125	0.625	1.000	2.125	N/A	N/A	
8.750	(2.600)		700 - 719	0.125	0.125	0.375	0.500	1.125	1.750	2.625	N/A	N/A	
8.875	(2.850)		680 - 699	1.125	1.125	1.500	1.875	2.375	N/A	N/A	N/A	N/A	
8.990	(3.100)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A	
9.000	(3.100)	P&L ONLY / WVOE	≥ 800	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A	
9.125	(3.225)		780 - 799	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A	
9.250	(3.350)		760 - 779	0.000	0.000	0.125	0.375	0.750	1.125	1.875	4.750	N/A	
9.375	(3.475)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A	
9.500	(3.600)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A	
9.625	(3.725)		700 - 719	0.625	0.625	0.875	1.000	1.625	2.375	3.375	N/A	N/A	
9.750	(3.850)		680 - 699	1.500	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A	
9.875	(3.975)		660 - 679	2.000	2.375	2.500	3.500	4.125	5.125	N/A	N/A	N/A	
		ADDITIONAL PRICE ADJUSTMENT											
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
		12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		5/6 30 YR ARM SOFR		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
		7/6 30 YR ARM SOFR		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
		5/6 40 YR ARM SOFR		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
		7/6 40 YR ARM SOFR		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
		40 YR Fixed		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
		INTEREST ONLY		0.250	0.250	0.250	0.250	0.375	0.625	0.750	1.500	2.250	
		\$100,000 - \$125,000		0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.000	
		\$125,001 - \$150,000		0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	0.875	
		\$150,001 - \$175,000		0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750	
		\$175,001 - \$200,000		0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750	
		\$200,001 - \$300,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
		\$750,001-\$850,000		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	
		\$850,001-\$1,000,000		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	
		\$1,000,001-\$1,500,000		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	
		\$1,500,001 - \$2,000,000		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	0.500	
		\$2,000,001 - \$2,500,000		0.250	0.250	0.250	0.250	0.375	0.375	0.625	N/A	N/A	
		\$2,500,001 - \$3,000,000		0.625	0.625	0.625	0.625	0.750	0.750	1.000	N/A	N/A	
		\$3,000,001 - \$3,500,000		1.000	1.000	1.000	1.000	1.250	1.625	N/A	N/A	N/A	
		\$3,500,001 - \$4,000,000		1.750	1.750	1.750	1.750	2.000	2.375	N/A	N/A	N/A	
		DTI 43.01% - 45%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125	
		DTI 45.01% - 50%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
		DTI 50.01% - 55%		0.125	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A	
		PURCHASE		(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	
		CASHOUT		0.375	0.375	0.375	0.500	0.625	1.000	1.750	N/A	N/A	
		SECOND HOME		0.125	0.125	0.125	0.250	0.250	0.250	0.375	0.625	N/A	
		AL		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
		RURAL		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
		WARRANTABLE CONDO		0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625	1.000	
		NON-WARRANTABLE CONDO		0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.125	N/A	
		CONDOTEL		1.500	1.500	1.500	1.500	2.250	2.250	2.500	2.750	N/A	
		2 - 4 UNIT		0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	
LOCK PERIODS		MODULAR		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	1.250	
30 DAYS	0.000	1X30X12		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.250	
45 DAYS	0.250	0X60X12		2.250	2.250	2.250	2.250	2.250	2.250	2.500	3.000	N/A	
LOCK EXTENSIONS		1X60X12		5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A	
PER DAY	0.015	0X90X12		5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A	
10 DAYS	0.150	NO EVENTS 48+		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20 DAYS	0.300	EVENTS 36 - 47 MOS		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Owner Occ & 2nd Price Max		EVENTS 24 - 35 MOS		1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	
Max Price - 101.500		EVENTS 12 - 23 MOS		2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	
Min Price - 99.500		ESCROW WAIVER		0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	



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	2.650	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
7.250	1.900		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
7.375	1.275		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.250	0.750	4.000	N/A
7.500	0.650		740 - 759	(0.500)	(0.500)	(0.250)	(0.250)	0.250	0.375	1.000	4.625	N/A
7.625	0.025		720 - 739	(0.250)	(0.250)	0.000	0.000	0.500	0.750	1.625	5.500	N/A
7.750	(0.600)		700 - 719	0.000	0.000	0.375	0.375	1.000	1.500	2.125	6.250	N/A
7.875	(1.100)		680 - 699	0.625	0.625	1.125	1.500	2.000	2.875	3.750	N/A	N/A
7.990	(1.600)		660 - 679	1.125	1.500	1.750	2.750	3.500	4.250	5.500	N/A	N/A
8.000	(1.600)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
8.125	(2.100)		780 - 799	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
8.250	(2.600)		760 - 779	(0.375)	(0.375)	(0.125)	0.250	0.500	1.000	N/A	N/A	N/A
8.375	(3.100)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
8.500	(3.475)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
8.625	(3.850)		700 - 719	0.250	0.250	0.625	0.875	1.500	2.250	N/A	N/A	N/A
8.750	(4.225)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
8.875	(4.475)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
8.990	(4.725)	P&L ONLY	≥ 800	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
9.000	(4.725)		780 - 799	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
9.125	(4.975)		760 - 779	0.000	0.000	0.250	0.625	0.875	1.500	3.625	N/A	N/A
9.250	(5.225)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
9.375	(5.475)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
9.500	(5.725)		700 - 719	0.625	0.625	1.000	1.250	1.875	2.750	N/A	N/A	N/A
9.625	(5.975)		680 - 699	1.500	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
9.750	(6.225)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
9.875	(6.475)	ADDITIONAL PRICE ADJUSTMENT										
9.990	(6.725)			≤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%
			12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
			24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
			5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
			7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
			5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
			7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
			40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
			INTEREST ONLY	0.500	0.500	0.500						



08:40 AM

Wednesday, October 28, 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	2.650	≥ 800	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.250	1.900	780 - 799	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.375	1.275	760 - 779	(1.000)	(0.875)	(0.625)	(0.375)	(0.125)	0.500	2.125	6.500	N/A
7.500	0.650	740 - 759	(0.875)	(0.750)	(0.500)	(0.375)	0.125	0.625	2.375	7.000	N/A
7.625	0.025	720 - 739	(0.625)	(0.500)	(0.250)	(0.125)	0.375	0.875	3.000	7.875	N/A
7.750	(0.600)	700 - 719	(0.250)	(0.125)	0.125	0.375	1.000	1.625	3.625	N/A	N/A
7.875	(1.100)	680 - 699	0.750	1.000	1.500	1.875	2.750	3.875	6.000	N/A	N/A
7.990	(1.600)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	N/A	N/A	N/A
8.000	(1.600)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	N/A	N/A	N/A
8.125	(2.100)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.600)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.375	(3.100)	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	(3.475)	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	(3.850)	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	(4.225)	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	(4.475)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.990	(4.725)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
9.000	(4.725)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
9.125	(4.975)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
9.250	(5.225)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.375	(5.475)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.500	(5.725)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.625	(5.975)	\$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	(6.225)	\$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	(6.475)	\$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	(6.725)	\$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



08:40 AM

Wednesday, October 28, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER Alt-doc

Rate		30 Yr Fixed	FULL DOC / EXPRESS DOC / 2 YEAR 1099								
FICO/CLTV PRICE ADJUSTMENTS											
6.000	10.400		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.125	9.525	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	8.650	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	7.900	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	7.150	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	6.400	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	5.650	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	4.650	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	3.525		BANK STATEMENTS (12 MONTHS)								
7.125	2.775		FICO/CLTV PRICE ADJUSTMENTS								
7.250	2.275		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	1.775	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	1.400	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	1.025	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	(0.125)	0.375	2.750	6.375
7.750	0.650	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	0.275	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	(0.100)	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(0.350)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(0.600)	PRICE ADJUSTMENT									
8.375	(0.850)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(1.100)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(1.350)	30 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	1.125	1.375	N/A
8.750	(1.600)	40 YEAR INTEREST ONLY	0.500	0.500	0.625	0.750	0.875	1.125	1.375	N/A	N/A
8.875	(1.850)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(2.100)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(2.350)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(2.600)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(2.850)	\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
9.500	(3.100)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.625	(3.350)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	(3.600)	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A
9.875	(3.850)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
		\$3,000,001 - \$3,500,000	0.500	0.500	0.500	0.500	0.750	1.500	N/A	N/A	N/A
		RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.125	0.250	0.375	N/A
		CASHOUT	0.250	0.375	0.375	0.625	0.625	0.750	1.125	N/A	N/A
		CASHOUT < 700 FICO	0.250	0.250	0.375	0.500	0.750	1.500	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.250	0.250	0.375	0.375	0.375	N/A	N/A
		SECOND HOME	0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.375	N/A
		CONDO/COOP	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	1.500
		ASSET UTILIZATION ¹	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC ^{1,2}	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT ³	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
		12 MONTH CPA P&L ¹	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L ¹	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		WVOE ¹	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 MONTHS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
5 DAYS	0.100	24 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10 DAYS	0.200	36 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
15 DAYS	0.300	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
20 DAYS	0.400	60 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
30 DAYS	0.600		NOTES								
Max Extension: Up to 30 days		Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
Owner Occ & 2nd Price Max		PPP not allowed on loans vested to individuals in IL and NJ									
Max Price - 102.500		PPP not allowed PA < \$319,777									
Min Price - 99.500		Only declining PPP allowed in LA, MS									



08:40 AM

Wednesday, October 28, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	12.400	780+	(1.500)	(1.500)	(1.250)	(1.375)	(1.000)	(0.750)	0.125	4.375	N/A
6.125	11.525	760 -779	(1.500)	(1.500)	(1.250)	(1.375)	(0.750)	(0.625)	0.125	4.875	N/A
6.250	10.650	740-759	(1.500)	(1.250)	(1.250)	(1.250)	(0.500)	(0.375)	0.625	5.375	N/A
6.375	9.775	720-739	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	0.125	1.375	N/A	N/A
6.500	8.900	700-719	(1.000)	(0.750)	(0.625)	(0.500)	0.125	0.375	2.000	N/A	N/A
6.625	8.025	680-699	(0.250)	0.000	0.125	0.250	0.750	1.750	4.500	N/A	N/A
6.750	7.025	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	6.025	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	5.025	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	4.025	PRICE ADJUSTMENT									
7.250	3.150		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	2.400	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	1.900	DSCR 0.75 - 0.89	0.500	0.500	0.625	0.750	1.000	2.250	N/A	N/A	N/A
7.625	1.400	DSCR 0.90 - 0.99	0.125	0.125	0.250	0.375	0.625	1.250	N/A	N/A	N/A
7.750	0.900	DSCR 1.00 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
7.875	0.525	DSCR 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.000	N/A
8.000	0.150	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(0.225)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(0.600)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(0.975)	\$250,001 - \$350,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	N/A
8.500	(1.350)	\$350,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(1.725)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.750	(1.975)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.875	(2.225)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
9.000	(2.475)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
9.125	(2.725)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.250	(2.975)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(3.225)	CASHOUT	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(3.475)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(3.600)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(3.725)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	N/A	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	N/A	N/A
		30 YR INTERST ONLY	0.250	0.250	0.375	0.375	0.500	0.625	1.000	N/A	N/A
		40 YR INTEREST ONLY	0.750	0.750	0.750	0.750	0.875	1.000	1.250	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
LOCK EXTENSIONS		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
5 DAYS	0.100	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10 DAYS	0.200	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
PPP PRICE MAXIMIUMS		12 MONTHS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
60 Months	103.500	NO PREPAYMENT PENALTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
48 Months	103.000	NOTES									
36 Months	103.000	Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
24 Months	101.500	PPP not allowed on loans vested to individuals in IL and NJ									
12 Months	100.500	PPP not allowed PA < \$319,777									
No Penaltv	100.000	Only declining PPP allowed in LA, MS									



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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	2.900	720-739	(0.625)	(0.500)	(0.250)	(0.250)	(0.125)	0.500	1.250	3.500	4.875
7.375	2.213	700-719	(0.500)	(0.375)	(0.125)	(0.125)	0.250	1.000	1.625	4.625	6.125
7.500	1.525	680-699	(0.250)	(0.250)	0.375	0.750	1.125	2.250	3.000	5.500	N/A
7.625	0.838	660-679	1.125	1.375	1.750	2.000	2.750	3.750	4.875	6.375	N/A
7.750	0.181	640-659	2.750	3.375	3.375	3.500	4.500	5.375	6.500	N/A	N/A
7.875	(0.475)	620-639	3.625	4.250	4.375	4.500	5.500	6.500	N/A	N/A	N/A
8.000	(1.131)	600-619	4.500	5.000	5.250	5.375	N/A	N/A	N/A	N/A	N/A
8.125	(1.600)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.006)		≤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	(2.381)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.500	(2.725)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(2.975)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.750	(3.163)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.875	(3.413)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
9.000	(3.475)	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	(3.600)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.250	(3.725)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
9.375	(3.850)	\$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	(3.975)	\$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	(4.100)	\$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	(4.225)	\$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	(4.350)	\$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	(4.475)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
10.125	(4.600)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(4.725)	ITIN	2.375	2.625	2.625	2.750	3.125	3.125	N/A	N/A	N/A
10.375	(4.850)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
10.500	(4.975)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.625	(5.100)	CASHOUT	0.875	0.875	0.875	1.125	1.250	1.625	1.875	N/A	N/A
10.750	(5.225)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	(5.350)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
11.000	(5.475)	NON-OWNER OCCUPIED	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	0.875
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A
		MANUFACTURED HOME	2.000	2.000	2.250	2.250	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.500	1.750
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LOCK PERIODS		HOUSING HISTORY & EVENTS									
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
5 DAYS	0.150	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
Max Extension: 2		24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
NOTES		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
Max Price - 102.000		12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Min Price - 99.500		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A



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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	3.300	720-739	(0.625)	(0.500)	(0.250)	0.000	0.125	0.750	1.625	2.875	N/A
7.375	2.613	700-719	(0.500)	(0.375)	(0.125)	0.125	0.625	1.375	2.125	3.250	N/A
7.500	1.925	680-699	(0.250)	(0.250)	0.375	1.000	1.375	2.500	3.375	N/A	N/A
7.625	1.238	660-679	1.125	1.375	1.750	2.250	3.125	4.125	5.250	N/A	N/A
7.750	0.581	640-659	2.750	3.375	3.375	3.750	4.750	5.625	N/A	N/A	N/A
7.875	(0.075)	620-639	3.625	4.250	4.375	4.750	N/A	N/A	N/A	N/A	N/A
8.000	(0.731)	600-619	4.500	5.000	5.250	N/A	N/A	N/A	N/A	N/A	N/A
8.125	(1.200)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(1.606)		≤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	(1.981)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.500	(2.325)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(2.575)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.750	(2.762)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.875	(3.012)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.000	(3.075)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
9.125	(3.200)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.250	(3.325)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	(3.450)	\$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	(3.575)	\$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	(3.700)	\$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	(3.825)	\$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	(3.950)	\$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	(4.075)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
10.125	(4.200)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(4.325)	ITIN	2.375	2.625	2.625	2.750	3.125	N/A	N/A	N/A	N/A
10.375	(4.450)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
10.500	(4.575)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.625	(4.700)	CASHOUT	0.750	0.750	0.750	1.000	1.125	1.500	1.875	N/A	N/A
10.750	(4.825)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.875	(4.950)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11.000	(5.075)	NON-OWNER OCCUPIED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.625	N/A
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
		MANUFACTURED HOME	2.000	2.000	2.250	2.250	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.250	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING											
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
48 Months	102.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months	100.500	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A



08:40 AM

Wednesday, October 28, 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	5.987	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	N/A	N/A
6.875	4.924	760 -779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	N/A	N/A
7.000	3.862	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	N/A	N/A
7.125	2.987	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	N/A	N/A
7.250	2.112	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	N/A	NA
7.375	1.424	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
7.500	0.737	ADDITIONAL PRICE ADJUSTMENT									
7.625	0.143		≤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	(0.357)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(0.875)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(1.374)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
8.125	(1.862)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
8.250	(2.399)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(2.744)	\$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	(3.119)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
8.625	(3.463)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.750	(3.776)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
8.875	(4.026)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
9.000	(4.276)	RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	0.875	1.250	N/A	N/A
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.375	N/A	N/A	N/A
		PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	N/A	N/A	N/A
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	N/A	N/A
		CONDOTEL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2 - 4 UNIT	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		STATE: CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		40 YEAR AMORTIZATION	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
NOO PPP MAX		PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
12 Months	102.500	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
24 Months	103.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
36 Months	103.875	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	104.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
60 Months	104.250	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
New Jersey PPP MAX		NEW JERSEY PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	N/A
12 Months	101.500	12 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A
24 Months	101.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A	N/A
36 Months	102.000	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
48 Months	102.250	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
60 Months	102.500	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A
LOCK PERIODS		NOTES									
45 DAYS	0.150	Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI									
LOCK EXTENSIONS		PPP not allowed on loans vested to individuals in IL and NJ									
5 DAYS	0.050	PPP not allowed PA < \$329,411									
Max Extension: Up to 30 days		Only declining PPP allowed in MS									
Owner Occ & 2nd Price Max		Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.									
Max Price - 101.000											
Min Price - 99.500		All soft prepayment penalties will be priced as a no prepayment loan									



VIPER Alt-doc											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.750	5.987	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.875	4.924	760 - 779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
7.000	3.862	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
7.125	2.987	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
7.250	2.112	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
7.375	1.424	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
7.500	0.737	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
7.625	0.143	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.750	(0.357)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.875	(0.825)	Alt-Doc: Additional Adjustment (Income Type)									
8.000	(1.294)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.125	(1.732)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(2.169)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
8.375	(2.544)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.500	(2.919)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.625	(3.263)	PRICE ADJUSTMENT									
8.750	(3.576)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.875	(3.826)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
9.000	(4.076)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
9.125	(4.326)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	(4.576)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.375	(4.826)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
9.500	(5.076)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
9.625	(5.295)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.750	(5.514)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.875	(5.733)	\$3,000,001 - \$3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		\$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	0.875	1.250	NA	NA
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.375	1.750	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250</				



08:40 AM
Wednesday, October 28, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
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	5.711	760+	(1.250)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
6.875	4.711	740-759	(1.250)	(1.250)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
7.000	3.711	720-739	(1.000)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
7.125	2.774	700-719	(0.625)	(0.625)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
7.250	1.836	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
7.375	0.899	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
7.500	0.024	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
7.625	(0.851)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.750	(1.539)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
7.875	(2.226)	ADDITIONAL PRICE ADJUSTMENT									
8.000	(2.883)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
8.125	(3.508)	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	(4.102)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
8.375	(4.633)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
8.500	(5.133)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
8.625	(5.571)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
8.750	(6.008)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.875	(6.446)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.000	(6.883)	\$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	(7.258)	\$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	(7.633)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
9.375	(7.945)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
9.500	(8.258)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
9.625	(8.571)	CASH-OUT REF: ≥720	0.500	0.500	0.500	0.625	0.875	1.125	NA	N/A	N/A
9.750	(8.883)	CASH-OUT REF: <720	0.875	0.875	0.875	1.000	1.000	1.375	NA	N/A	N/A
9.875	(9.196)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
10.000	(9.446)	R/T REF	0.125	0.125	0.125	0.125	0.125	0.250	0.375	N/A	N/A
10.125	(9.696)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
10.250	(9.946)	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									



08:40 AM

Wednesday, October 28, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

RHINO CES Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.875	3.325	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.625)	(2.375)	(1.625)	(0.625)	3.875	6.125
7.990	2.575		780 - 799	(2.875)	(2.875)	(2.875)	(2.625)	(2.375)	(1.625)	(0.500)	4.125	6.375
8.000	2.575		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(1.125)	0.250	4.750	7.375
8.125	1.950		740 - 759	(2.125)	(2.125)	(1.875)	(1.500)	(1.250)	(0.500)	1.500	6.000	8.875
8.250	1.325		720 - 739	(1.375)	(1.375)	(1.000)	(0.625)	(0.375)	0.375	2.750	7.625	9.875
8.375	0.700		700 - 719	(0.625)	(0.625)	(0.125)	0.375	0.875	1.625	4.375	9.000	11.375
8.500	0.075		680 - 699	2.000	2.000	2.750	3.250	3.875	4.875	7.875	11.125	N/A
8.625	(0.425)		660-679	4.250	4.375	4.875	5.500	6.000	7.250	10.250	N/A	N/A
8.750	(0.925)		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.875	(1.425)	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.875)	(1.500)	(0.500)	0.500	5.000	7.500
8.990	(1.800)		780 - 799	(2.125)	(2.125)	(2.125)	(1.875)	(1.500)	(0.500)	0.625	5.250	7.750
9.000	(1.800)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.000	1.375	5.875	8.750
9.125	(2.175)		740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.750	7.375	10.375
9.250	(2.550)		720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	4.000	9.000	11.375
9.375	(2.925)		700 - 719	0.375	0.375	0.875	1.375	2.125	3.000	5.750	10.500	12.875
9.500	(3.300)		680 - 699	3.125	3.125	3.875	4.375	5.250	6.375	9.000	13.500	N/A
9.625	(3.675)		660 - 679	5.375	5.500	6.000	6.625	7.375	8.750	11.750	N/A	N/A
9.750	(4.050)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.750	1.250	2.500	3.750	8.250	N/A
9.875	(4.425)		780 - 799	0.375	0.375	0.375	0.750	1.250	2.500	3.875	8.500	N/A
9.990	(4.800)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.000	4.625	9.125	N/A
10.000	(4.800)		740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	6.000	10.500	N/A
10.125	(5.175)		720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.250	12.125	N/A
10.250	(5.425)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
10.375	(5.675)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
10.500	(5.925)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.625	(6.175)	ADDITIONAL PRICE ADJUSTMENT										
10.750	(6.425)		≤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	(6.675)	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	(6.800)	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	(6.800)	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	(6.925)	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	(7.050)	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	(7.175)	30 YR FIXED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		30/15 YR BALLOON	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
		40/15 YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
		INTEREST-ONLY	0.375	0.375	0.375	0.500	0.750	1.000	1.750	N/A	N/A	N/A
		\$50,000 - \$75,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		\$75,001 - \$100,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
		\$100,001 - \$125,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	I'm
		\$125,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$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



08:40 AM

Wednesday, October 28, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

RHINO CES NOO Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS										
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.250	4.575	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.375	N/A	N/A
8.375	3.825		780 - 799	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.500	N/A	N/A
8.500	3.075		760 - 779	(1.625)	(1.625)	(1.625)	(1.250)	(0.750)	0.000	1.250	N/A	N/A
8.625	2.450		740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.500	N/A	N/A
8.750	1.825		720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	3.750	N/A	N/A
8.875	1.200		700 - 719	0.375	0.375	0.875	1.375	2.125	3.125	5.625	N/A	N/A
8.990	0.575		680 - 699	3.000	3.000	3.500	4.125	5.250	6.250	N/A	N/A	N/A
9.000	0.575		660 - 679	5.375	5.500	6.000	6.625	7.750	N/A	N/A	N/A	N/A
9.125	(0.050)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.625	1.250	2.500	3.625	N/A	N/A
9.250	(0.550)		780 - 799	0.375	0.375	0.375	0.625	1.250	2.500	3.750	N/A	N/A
9.375	(1.050)		760 - 779	0.875	0.875	0.875	1.375	2.000	3.000	4.500	N/A	N/A
9.500	(1.550)		740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	5.750	N/A	N/A
9.625	(2.050)		720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.000	N/A	N/A
9.750	(2.425)		700 - 719	3.125	3.125	3.625	4.250	5.000	N/A	N/A	N/A	N/A
9.875	(2.800)		680 - 699	5.750	5.750	6.250	7.000	N/A	N/A	N/A	N/A	N/A
9.990	(3.175)		660 - 679	8.125	8.250	8.750	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(3.175)	DSCR	≥ 800	0.500	0.500	0.500	0.750	1.375	2.625	3.500	N/A	N/A
10.125	(3.550)		780 - 799	0.500	0.500	0.500	0.750	1.375	2.625	3.625	N/A	N/A
10.250	(3.925)		760 - 779	1.000	1.000	1.000	1.500	2.125	3.125	4.375	N/A	N/A
10.375	(4.300)		740 - 759	1.250	1.250	1.500	2.000	2.500	3.750	5.500	N/A	N/A
10.500	(4.550)		720 - 739	2.000	2.000	2.375	2.875	3.375	4.625	6.750	N/A	N/A
10.625	(4.800)		700 - 719	3.000	3.000	3.500	4.125	4.875	6.250	N/A	N/A	N/A
10.750	(5.050)		680 - 699	5.625	5.625	6.125	6.875	8.000	N/A	N/A	N/A	N/A
10.875	(5.300)	ADDITIONAL PRICE ADJUSTMENT										
10.990	(5.550)			≤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%
11.000	(5.550)	12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
11.125	(5.800)	24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
11.250	(6.050)	10 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
11.375	(6.175)	15 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
11.500	(6.300)	20 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
11.625	(6.425)	30 YR FIXED		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
11.750	(6.550)	30/15 YR BALLOON		0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
11.875	(6.675)	40/15 YR BALLOON		0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
11.990	(6.800)	\$50,000 - \$75,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
		\$75,001 - \$100,000		0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		\$100,001 - \$125,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$125,001 - \$150,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$150,001 - \$175,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$175,001 - \$200,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$200,001 - \$300,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$300,001 - \$400,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$400,001 - \$600,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		\$600,001 - \$750,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		DTI ≤ 43.00%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
PREPAY PRICING (HARD)		DTI 43.01% - 45%		0.250	0.250	0.250	0.375	0.375	0.375	0.500	N/A	N/A
Term	Max	DTI 45.01% - 50%		0.500	0.500	0.500	0.750	0.750	0.750	1.000	N/A	N/A
No Prepay	100.000	DSCR ≥ 1.50		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
12 Months	102.750	DSCR ≥ 1.25 - 1.49		(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
24 Months	102.750	DSCR ≥ 1.10 - 1.24		0.000	0.000	0.000	0.000	0.000	0.125	0.125	N/A	N/A
36 Months	102.750	DSCR ≥ 1.00 - 1.09		0.250	0.250	0.250	0.250	0.250	0.500	0.500	N/A	N/A
48 Months	102.750	WARRANTABLE CONDO		0.250	0.250	0.250	0.375	0.375	0.500	0.500	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
Owner Occ & 2nd Price Max		MODULAR		2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A
Max Price - 102.75		PREPAYMENT PENALTY										
LOCK EXTENSIONS				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
PER DAY	0.015	NO PREPAYMENT PENALTY		0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10 DAYS	0.150	12 MONTHS		(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
20 DAYS	0.300	24 MONTHS		(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	N/A
LOCK PERIODS		36 MONTHS		(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A
30 DAYS	0.000	48 MONTHS		(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	N/A	N/A
45 DAYS	0.250	60 MONTHS		(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	N/A	N/A



08:40 AM

Wednesday, October 28, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

TIGER CES Alt-doc

FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed	Full Doc									
7.875	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 - 105 and Max Price (&gt									



08:40 AM

Wednesday, October 28, 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									