



| 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                               | (0.574)                                          | (0.481)        | 6.625                    | 0.481       | 0.553       | 6.000                                                                                                                                                                       | 0.425       | 0.516       | 6.000       | 0.605   | 0.695   |
| 6.990                               | (1.011)                                          | (0.919)        | 6.750                    | (0.104)     | (0.011)     | 6.125                                                                                                                                                                       | (0.016)     | 0.074       | 6.125       | 0.253   | 0.344   |
| 7.000                               | (1.053)                                          | (0.961)        | 6.875                    | (0.588)     | (0.495)     | 6.250                                                                                                                                                                       | (0.368)     | (0.278)     | 6.250       | (0.094) | 0.000   |
| 7.125                               | (1.508)                                          | (1.416)        | 7.000                    | (1.028)     | (0.935)     | 6.375                                                                                                                                                                       | (0.685)     | (0.595)     | 6.375       | (0.447) | (0.353) |
| 7.250                               | (1.775)                                          | (1.663)        | 7.125                    | (1.471)     | (1.378)     | 6.500                                                                                                                                                                       | (0.983)     | (0.893)     | 6.500       | (0.773) | (0.679) |
| 7.375                               | (2.224)                                          | (2.112)        | 7.250                    | (1.894)     | (1.782)     | 6.625                                                                                                                                                                       | (1.417)     | (1.327)     | 6.625       | (1.073) | (0.980) |
| 7.490                               | (2.600)                                          | (2.488)        | 7.375                    | (2.306)     | (2.194)     | 6.750                                                                                                                                                                       | (1.615)     | (1.522)     | 6.750       | (1.325) | (1.231) |
| 7.500                               | (2.637)                                          | (2.525)        | 7.500                    | (2.657)     | (2.545)     | 6.875                                                                                                                                                                       | (1.921)     | (1.827)     | 6.875       | (1.584) | (1.490) |
| 7.625                               | (3.020)                                          | (2.908)        | 7.625                    | (2.995)     | (2.883)     | 7.000                                                                                                                                                                       | (2.235)     | (2.142)     | 7.000       | (1.844) | (1.751) |
| 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                               | 0.263                                            | 0.379          | 6.000                    | 2.015       | 2.105       |                                                                                                                                                                             |             |             |             |         |         |
| 6.990                               | (0.139)                                          | (0.022)        | 6.125                    | 1.597       | 1.687       |                                                                                                                                                                             |             |             |             |         |         |
| 7.000                               | (0.178)                                          | (0.062)        | 6.250                    | 1.266       | 1.357       |                                                                                                                                                                             |             |             |             |         |         |
| 7.125                               | (0.581)                                          | (0.465)        | 6.375                    | 0.927       | 1.020       |                                                                                                                                                                             |             |             |             |         |         |
| 7.250                               | (1.294)                                          | (1.134)        | 6.500                    | 0.537       | 0.631       |                                                                                                                                                                             |             |             |             |         |         |
| 7.375                               | (1.694)                                          | (1.534)        | 6.625                    | 0.191       | 0.285       |                                                                                                                                                                             |             |             |             |         |         |
| 7.490                               | (2.020)                                          | (1.860)        | 6.750                    | (0.098)     | (0.004)     |                                                                                                                                                                             |             |             |             |         |         |
| 7.500                               | (2.054)                                          | (1.894)        | 6.875                    | (0.370)     | (0.276)     |                                                                                                                                                                             |             |             |             |         |         |
| 7.625                               | (2.362)                                          | (2.202)        | 7.000                    | (0.647)     | (0.553)     |                                                                                                                                                                             |             |             |             |         |         |
| 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         |         |         |



09:02 AM  
 Thursday, October 29, 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    |       |                       |           |           |           |           |           |           |           |           |       |
| 7.000           |  | 3.775       |                                |       | ≤50.00%               | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |       |
| 7.125           |  | 3.150       | 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 |
| 7.250           |  | 2.525       |                                |       | 780 - 799             | (0.625)   | (0.625)   | (0.625)   | (0.375)   | (0.250)   | (0.125)   | 0.125     | 2.625     | 4.750 |
| 7.375           |  | 1.900       |                                |       | 760 - 779             | (0.625)   | (0.625)   | (0.500)   | (0.375)   | (0.250)   | 0.000     | 0.375     | 3.125     | 5.375 |
| 7.500           |  | 1.275       |                                |       | 740 - 759             | (0.500)   | (0.500)   | (0.375)   | (0.375)   | 0.000     | 0.125     | 0.625     | 3.750     | 5.875 |
| 7.625           |  | 0.650       |                                |       | 720 - 739             | (0.375)   | (0.375)   | (0.250)   | (0.250)   | 0.125     | 0.375     | 1.250     | 4.625     | 7.250 |
| 7.750           |  | 0.275       |                                |       | 700 - 719             | (0.125)   | (0.125)   | 0.125     | 0.125     | 0.625     | 1.125     | 1.750     | 5.375     | 8.125 |
| 7.875           |  | (0.100)     |                                |       | 680 - 699             | 0.625     | 0.625     | 1.000     | 1.375     | 1.750     | 2.625     | 3.375     | 6.875     | 9.375 |
| 7.990           |  | (0.475)     |                                |       | 660 - 679             | 1.125     | 1.500     | 1.625     | 2.625     | 3.250     | 4.000     | 5.125     | N/A       | N/A   |
| 8.000           |  | (0.475)     |                                |       | 640 - 659             | 3.750     | 3.875     | 1.625     | 2.625     | 5.250     | 6.500     | 7.500     | N/A       | N/A   |
| 8.125           |  | (0.850)     | 620 - 639                      | 5.125 | 5.250                 | 5.625     | 6.625     | 7.625     | 8.875     | 10.000    | N/A       | N/A       |           |       |
| 8.250           |  | (1.225)     | ASSET<br>DEPLETION             |       | ≥ 800                 | (0.375)   | (0.375)   | (0.375)   | 0.000     | 0.250     | 0.500     | 1.125     | N/A       | N/A   |
| 8.375           |  | (1.600)     |                                |       | 780 - 799             | (0.375)   | (0.375)   | (0.375)   | 0.000     | 0.250     | 0.500     | 1.125     | N/A       | N/A   |
| 8.500           |  | (1.975)     |                                |       | 760 - 779             | (0.375)   | (0.375)   | (0.250)   | 0.000     | 0.250     | 0.625     | 1.375     | N/A       | N/A   |
| 8.625           |  | (2.350)     |                                |       | 740 - 759             | (0.250)   | (0.250)   | (0.125)   | 0.000     | 0.500     | 0.750     | 1.625     | N/A       | N/A   |
| 8.750           |  | (2.600)     |                                |       | 720 - 739             | (0.125)   | (0.125)   | 0.000     | 0.125     | 0.625     | 1.000     | 2.125     | N/A       | N/A   |
| 8.875           |  | (2.850)     |                                |       | 700 - 719             | 0.125     | 0.125     | 0.375     | 0.500     | 1.125     | 1.750     | 2.625     | N/A       | N/A   |
| 8.990           |  | (3.100)     |                                |       | 680 - 699             | 1.125     | 1.125     | 1.500     | 1.875     | 2.375     | 3.375     | N/A       | N/A       | N/A   |
| 9.000           |  | (3.100)     |                                |       | 660 - 679             | 1.625     | 2.000     | 2.125     | 3.125     | 3.750     | 4.625     | N/A       | N/A       | N/A   |
| 9.125           |  | (3.225)     |                                |       | P&L ONLY<br>/<br>WVOE |           | ≥ 800     | 0.000     | 0.000     | 0.000     | 0.375     | 0.750     | 1.000     | 1.625 |
| 9.250           |  | (3.350)     | 780 - 799                      | 0.000 |                       |           | 0.000     | 0.000     | 0.375     | 0.750     | 1.000     | 1.625     | 4.250     | N/A   |
| 9.375           |  | (3.475)     | 760 - 779                      | 0.000 |                       |           | 0.000     | 0.125     | 0.375     | 0.750     | 1.125     | 1.875     | 4.750     | N/A   |
| 9.500           |  | (3.600)     | 740 - 759                      | 0.125 |                       |           | 0.125     | 0.250     | 0.375     | 1.000     | 1.250     | 2.125     | 5.250     | N/A   |
| 9.625           |  | (3.725)     | 720 - 739                      | 0.250 |                       |           | 0.250     | 0.375     | 0.500     | 1.125     | 1.500     | 2.625     | 6.000     | N/A   |
| 9.750           |  | (3.850)     | 700 - 719                      | 0.625 |                       |           | 0.625     | 0.875     | 1.000     | 1.625     | 2.375     | 3         |           |       |



| 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               | 2.650   | 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               | 1.900   |                                | 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<br>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.        |           |           |           |           |           |           |           |



09:02 AM

Thursday, October 29, 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       |



09:02 AM

Thursday, October 29, 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                        | 10.150  |                                                             | ≤50.00%                  | 50.01-55%                            | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 6.125                        | 9.275   | 780+                                                        | (0.875)                  | (0.875)                              | (0.750)   | (0.625)   | (0.500)   | (0.375)   | (0.125)   | 1.750     | 5.750     |
| 6.250                        | 8.400   | 760 -779                                                    | (0.875)                  | (0.875)                              | (0.625)   | (0.625)   | (0.500)   | (0.375)   | 0.000     | 1.875     | 5.750     |
| 6.375                        | 7.650   | 740-759                                                     | (0.750)                  | (0.750)                              | (0.500)   | (0.500)   | (0.250)   | (0.125)   | 0.125     | 2.250     | 6.125     |
| 6.500                        | 6.900   | 720-739                                                     | (0.375)                  | (0.375)                              | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.500     | 2.750     | 6.250     |
| 6.625                        | 6.150   | 700-719                                                     | (0.250)                  | (0.250)                              | 0.000     | 0.000     | 0.125     | 0.625     | 1.000     | 3.625     | 7.125     |
| 6.750                        | 5.400   | 680-699                                                     | (0.125)                  | 0.000                                | 0.125     | 0.375     | 0.875     | 2.000     | 2.125     | 4.375     | N/A       |
| 6.875                        | 4.400   | 660-679                                                     | 0.375                    | 0.625                                | 0.750     | 1.250     | 1.875     | 2.875     | 3.375     | N/A       | N/A       |
| 7.000                        | 3.275   | BANK STATEMENTS (12 MONTHS)                                 |                          |                                      |           |           |           |           |           |           |           |
| 7.125                        | 2.525   | FICO/CLTV PRICE ADJUSTMENTS                                 |                          |                                      |           |           |           |           |           |           |           |
| 7.250                        | 2.025   |                                                             | ≤50.00%                  | 50.01-55%                            | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.375                        | 1.525   | 780+                                                        | (0.875)                  | (0.875)                              | (0.625)   | (0.500)   | (0.375)   | (0.250)   | 0.125     | 2.125     | 6.000     |
| 7.500                        | 1.150   | 760 -779                                                    | (0.875)                  | (0.875)                              | (0.500)   | (0.500)   | (0.250)   | (0.250)   | 0.250     | 2.250     | 6.000     |
| 7.625                        | 0.775   | 740-759                                                     | (0.625)                  | (0.625)                              | (0.375)   | (0.375)   | (0.250)   | (0.125)   | 0.375     | 2.750     | 6.375     |
| 7.750                        | 0.400   | 720-739                                                     | (0.250)                  | (0.250)                              | (0.250)   | (0.250)   | (0.125)   | 0.125     | 0.625     | 3.375     | 6.500     |
| 7.875                        | 0.025   | 700-719                                                     | (0.125)                  | (0.125)                              | 0.125     | 0.125     | 0.250     | 0.625     | 1.125     | 4.250     | 7.375     |
| 8.000                        | (0.350) | 680-699                                                     | 0.000                    | 0.125                                | 0.250     | 0.500     | 1.000     | 2.375     | 2.750     | 5.125     | N/A       |
| 8.125                        | (0.600) | 660-679                                                     | 0.500                    | 0.750                                | 1.000     | 1.500     | 2.125     | 3.250     | 4.000     | N/A       | N/A       |
| 8.250                        | (0.850) | PRICE ADJUSTMENT                                            |                          |                                      |           |           |           |           |           |           |           |
| 8.375                        | (1.100) | DTI 43.01% - 50%                                            | 0.000                    | 0.000                                | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.125     |
| 8.500                        | (1.350) | DTI > 50%                                                   | 0.375                    | 0.375                                | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | N/A       | N/A       |
| 8.625                        | (1.600) | 30 YEAR INTEREST ONLY                                       | 0.250                    | 0.250                                | 0.375     | 0.500     | 0.625     | 0.875     | 1.125     | 1.375     | N/A       |
| 8.750                        | (1.850) | 40 YEAR INTEREST ONLY                                       | 0.500                    | 0.500                                | 0.625     | 0.750     | 0.875     | 1.125     | 1.375     | N/A       | N/A       |
| 8.875                        | (2.100) | 40 YR FULLY AMORTIZED                                       | 0.250                    | 0.250                                | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |
| 9.000                        | (2.350) | ≤ \$250,000                                                 | 0.375                    | 0.375                                | 0.375     | 0.375     | 0.375     | 0.500     | 0.500     | 0.750     | 0.875     |
| 9.125                        | (2.600) | \$250,001 - \$500,000                                       | (0.375)                  | (0.375)                              | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | 0.000     |
| 9.250                        | (2.850) | \$500,001 - \$750,000                                       | (0.375)                  | (0.375)                              | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | (0.375)   | 0.000     |
| 9.375                        | (3.100) | \$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                        | (3.350) | \$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                        | (3.600) | \$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                        | (3.850) | \$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                        | (4.100) | \$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 |             |                             |         |           |           |           |           |           |           |           |           |
|-------------|-------------|-----------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 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       | 12.150      | 780+                        | (1.500) | (1.500)   | (1.250)   | (1.375)   | (1.000)   | (0.750)   | 0.125     | 4.375     | N/A       |
| 6.125       | 11.275      | 760 -779                    | (1.500) | (1.500)   | (1.250)   | (1.375)   | (0.750)   | (0.625)   | 0.125     | 4.875     | N/A       |
| 6.250       | 10.400      | 740-759                     | (1.500) | (1.250)   | (1.250)   | (1.250)   | (0.500)   | (0.375)   | 0.625     | 5.375     | N/A       |
| 6.375       | 9.525       | 720-739                     | (1.125) | (1.000)   | (0.875)   | (0.750)   | (0.375)   | 0.125     | 1.375     | N/A       | N/A       |
| 6.500       | 8.650       | 700-719                     | (1.000) | (0.750)   | (0.625)   | (0.500)   | 0.125     | 0.375     | 2.000     | N/A       | N/A       |
| 6.625       | 7.775       | 680-699                     | (0.250) | 0.000     | 0.125     | 0.250     | 0.750     | 1.750     | 4.500     | N/A       | N/A       |
| 6.750       | 6.775       | 660-679                     | 1.000   | 1.000     | 1.125     | 1.625     | 2.125     | 3.750     | 5.500     | N/A       | N/A       |
| 6.875       | 5.775       | 640-659                     | 2.250   | 2.500     | 2.625     | 3.250     | 4.000     | 5.000     | 7.125     | N/A       | N/A       |
| 7.000       | 4.775       | 620-639                     | 3.250   | 3.750     | 4.000     | 4.500     | 5.000     | 6.250     | N/A       | N/A       | N/A       |
| 7.125       | 3.775       | PRICE ADJUSTMENT            |         |           |           |           |           |           |           |           |           |
| 7.250       | 2.900       |                             | ≤50.00% | 50.01-55% | 55.01-60% | 60.01-65% | 65.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% |
| 7.375       | 2.150       | NO RATIO                    | N/A     | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       | N/A       |
| 7.500       | 1.650       | 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       | 1.150       | 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       | 0.650       | 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       | 0.275       | 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       | (0.100)     | DSCR ≥ 1.50                 | (0.625) | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | 0.000     | N/A       |
| 8.125       | (0.475)     | ≤ \$150,000                 | 0.500   | 0.500     | 0.500     | 0.500     | 0.500     | 1.250     | 1.500     | 1.750     | N/A       |
| 8.250       | (0.850)     | \$150,001 - \$250,000       | 0.125   | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.250     | 0.750     | N/A       |
| 8.375       | (1.225)     | \$250,001 - \$350,000       | (0.125) | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | N/A       |
| 8.500       | (1.600)     | \$350,001 - \$500,000       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 8.625       | (1.975)     | \$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       | (2.225)     | \$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       | (2.475)     | \$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       | (2.725)     | \$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       | (2.975)     | \$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       | (3.225)     | RATE & TERM                 | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       |
| 9.375       | (3.475)     | CASHOUT                     | 0.250   | 0.250     | 0.250     | 0.500     | 0.500     | 0.750     | N/A       | N/A       | N/A       |
| 9.500       | (3.725)     | NON-WARRANTABLE CONDO       | 0.250   | 0.250     | 0.250     | 0.375     | 0.500     | 0.750     | 0.875     | N/A       | N/A       |
| 9.625       | (3.850)     | CONDO                       | 0.000   | 0.000     | 0.000     | 0.000     | 0.000     | 0.125     | 0.250     | N/A       | N/A       |
| 9.750       | (3.975)     | 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 INTEREST ONLY         | 0.250   | 0.250     | 0.375     | 0.375     | 0.500     | 0.625     | 1.000     | N/A       | N/A       |
|             |             | 40 YR INTEREST ONLY         |         |           |           |           |           |           |           |           |           |



## 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       |



| 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     |           |           |



09:02 AM

Thursday, October 29, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

## MAMBA DSCR

[illegible]



09:02 AM

Thursday, October 29, 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                        | 5.787   | 780+                                                                                                                                                                                              | (0.750)                     | (0.750)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.125     | N/A       | N/A       |           |
| 6.875                        | 4.724   | 760 -779                                                                                                                                                                                          | (0.750)                     | (0.750)   | (0.625)   | (0.500)   | (0.250)   | 0.000     | 0.250     | N/A       | N/A       |           |
| 7.000                        | 3.662   | 740-759                                                                                                                                                                                           | (0.625)                     | (0.625)   | (0.500)   | (0.375)   | (0.125)   | 0.125     | 0.375     | N/A       | N/A       |           |
| 7.125                        | 2.787   | 720-739                                                                                                                                                                                           | (0.625)                     | (0.625)   | (0.375)   | (0.125)   | 0.000     | 0.375     | 1.125     | N/A       | N/A       |           |
| 7.250                        | 1.912   | 700-719                                                                                                                                                                                           | (0.375)                     | (0.375)   | (0.125)   | 0.000     | 0.375     | 0.750     | 1.625     | N/A       | NA        |           |
| 7.375                        | 1.224   | 680-699                                                                                                                                                                                           | (0.250)                     | (0.125)   | 0.375     | 0.500     | 1.500     | 2.875     | 3.625     | NA        | NA        |           |
| 7.500                        | 0.537   | ADDITIONAL PRICE ADJUSTMENT                                                                                                                                                                       |                             |           |           |           |           |           |           |           |           |           |
| 7.625                        | (0.057) |                                                                                                                                                                                                   | ≤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                        | (0.557) | 12 MOS BANK STATEMENTS                                                                                                                                                                            | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
| 7.875                        | (1.075) | DTI 36.01% - 40%                                                                                                                                                                                  | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
| 8.000                        | (1.574) | DTI > 40%                                                                                                                                                                                         | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | N/A       | N/A       |           |
| 8.125                        | (2.062) | ≤ \$250,000                                                                                                                                                                                       | 0.250                       | 0.250     | 0.250     | 0.250     | 0.500     | 0.500     | 0.500     | N/A       | N/A       |           |
| 8.250                        | (2.599) | \$250,001 - \$750,000                                                                                                                                                                             | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |           |
| 8.375                        | (2.944) | \$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                        | (3.319) | \$1,000,001 - \$1,500,000                                                                                                                                                                         | 0.000                       | 0.000     | (0.125)   | (0.125)   | (0.125)   | (0.125)   | 0.000     | NA        | NA        |           |
| 8.625                        | (3.663) | \$1,500,001 - \$2,000,000                                                                                                                                                                         | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | NA        | NA        |           |
| 8.750                        | (3.976) | \$2,000,001 - \$2,500,000                                                                                                                                                                         | 0.000                       | 0.000     | 0.125     | 0.125     | 0.250     | 0.250     | NA        | NA        | NA        |           |
| 8.875                        | (4.226) | PURCHASE                                                                                                                                                                                          | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       |           |
| 9.000                        | (4.476) | 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                                                                                                                              |                             |           |           |           |           |           |           |           |           |           |



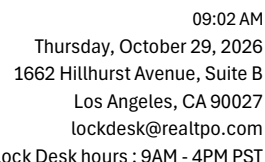


09:02 AM  
Thursday, October 29, 2026  
1662 Hillhurst Avenue, Suite B  
Los Angeles, CA 90027  
lockdesk@realtpo.com

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  | 5.511    | 760+                        | (1.250)                     | (1.250)   | (1.250)   | (0.875)   | (0.250)   | 0.250     | 1.375     | N/A       | N/A       |
| 6.875  | 4.511    | 740-759                     | (1.250)                     | (1.250)   | (1.125)   | (0.750)   | 0.000     | 0.500     | 1.750     | N/A       | N/A       |
| 7.000  | 3.511    | 720-739                     | (1.000)                     | (1.000)   | (0.875)   | (0.500)   | 0.250     | 0.750     | 2.500     | N/A       | N/A       |
| 7.125  | 2.574    | 700-719                     | (0.625)                     | (0.625)   | (0.375)   | 0.125     | 1.000     | 1.750     | 4.125     | N/A       | N/A       |
| 7.250  | 1.636    | 680-699                     | (0.500)                     | (0.125)   | 0.125     | 1.000     | 2.500     | 3.750     | NA        | N/A       | N/A       |
| 7.375  | 0.699    | 660-679                     | 0.000                       | 0.375     | 0.875     | 1.625     | 3.000     | 5.500     | NA        | N/A       | N/A       |
| 7.500  | (0.176)  | 640-659                     | 3.000                       | 3.500     | 4.000     | 4.500     | 5.000     | 6.000     | NA        | N/A       | N/A       |
| 7.625  | (1.051)  | 620-639                     | NA                          | NA        | NA        | NA        | NA        | NA        | NA        | N/A       | N/A       |
| 7.750  | (1.739)  | 600-619                     | NA                          | NA        | NA        | NA        | NA        | NA        | NA        | N/A       | N/A       |
| 7.875  | (2.426)  | ADDITIONAL PRICE ADJUSTMENT |                             |           |           |           |           |           |           |           |           |
| 8.000  | (3.083)  | DSCR ≥ 1.25                 | (0.500)                     | (0.500)   | (0.500)   | (0.625)   | (0.625)   | (0.625)   | (0.625)   | N/A       | N/A       |
| 8.125  | (3.708)  | 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  | (4.302)  | DSCR ≥ 0.75 - 0.99          | 0.500                       | 0.625     | 0.750     | 1.000     | 1.500     | 2.375     | NA        | N/A       | N/A       |
| 8.375  | (4.833)  | DSCR < 0.75                 | 1.750                       | 2.000     | 2.000     | 2.750     | 3.000     | 4.375     | NA        | N/A       | N/A       |
| 8.500  | (5.333)  | ≤ \$150,000                 | 0.750                       | 0.750     | 0.875     | 0.875     | 0.875     | 1.750     | 2.000     | N/A       | N/A       |
| 8.625  | (5.771)  | \$150,001 - \$250,000       | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.375     | 0.500     | N/A       | N/A       |
| 8.750  | (6.208)  | \$250,001 - \$500,000       | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | N/A       | N/A       |
| 8.875  | (6.646)  | \$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  | (7.083)  | \$1,000,001 - \$1,500,000   | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.500     | N/A       | N/A       |
| 9.125  | (7.458)  | \$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  | (7.833)  | \$2,000,001 - \$2,500,000   | 0.375                       | 0.375     | 0.500     | 0.750     | 1.000     | NA        | NA        | N/A       | N/A       |
| 9.375  | (8.145)  | \$2,500,001 - \$3,000,000   | 0.750                       | 0.750     | 0.750     | 1.125     | 1.250     | NA        | NA        | N/A       | N/A       |
| 9.500  | (8.458)  | \$3,000,001 - \$3,500,000   | 1.500                       | 1.500     | 1.500     | 1.500     | 2.000     | NA        | NA        | N/A       | N/A       |
| 9.625  | (8.771)  | CASH-OUT REFI: ≥720         | 0.500                       | 0.500     | 0.500     | 0.625     | 0.875     | 1.125     | NA        | N/A       | N/A       |
| 9.750  | (9.083)  | CASH-OUT REFI: <720         | 0.875                       | 0.875     | 0.875     | 1.000     | 1.000     | 1.375     | NA        | N/A       | N/A       |
| 9.875  | (9.396)  | PURCHASE                    | (0.250)                     | (0.250)   | (0.250)   | (0.250)   | (0.250)   | (0.250)   | N/A       | N/A       | N/A       |
| 10.000 | (9.646)  | R/T REFI                    | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.250     | 0.375     | N/A       | N/A       |
| 10.125 | (9.896)  | CONDO                       | 0.125                       | 0.125     | 0.125     | 0.250     | 0.500     | 0.750     | NA        | N/A       | N/A       |
| 10.250 | (10.146) | 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       |



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                     | 3.325   | 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<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                     | (1.800) |                                | 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<br>/<br>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     |
| 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     |
| 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)   |
| 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)   |
| 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)   |
| 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     |
|                           |         | 30/15 YR BALLOON               |           | 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     |
|                           |         | INTEREST-ONLY                  |           | 0.375                       | 0.375     | 0.375     | 0.500     | 0.750     | 1.000     | 1.750     | N/A       | N/A       |
|                           |         | \$50,000 - \$75,000            |           | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |
|                           |         | \$75,001 - \$100,000           |           | 0.125                       | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     | 0.125     |
|                           |         | \$100,001 - \$125,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | I'm       |
|                           |         | \$125,001 - \$150,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$150,001 - \$175,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$175,001 - \$200,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$200,001 - \$300,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$300,001 - \$400,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$400,001 - \$600,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$600,001 - \$750,000          |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | \$750,001 - \$850,000          |           | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.500     | N/A       | N/A       | 0.000     |
|                           |         | DTI ≤ 43.00%                   |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | DTI 43.01% - 45%               |           | 0.250                       | 0.250     | 0.250     | 0.375     | 0.375     | 0.375     | 0.500     | 0.875     | 1.000     |
|                           |         | DTI 45.01% - 50%               |           | 0.500                       | 0.500     | 0.500     | 0.750     | 0.750     | 0.750     | 1.000     | 1.375     | 1.500     |
|                           |         | SECOND HOME                    |           | 0.500                       | 0.500     | 0.500     | 0.500     | 0.625     | 0.750     | 0.750     | N/A       | N/A       |
|                           |         | CA, GA, AL                     |           | 0.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
| Owner Occ & 2nd Price Max |         | WARRANTABLE CONDO              |           | 0.125                       | 0.125     | 0.125     | 0.250     | 0.375     | 0.500     | 0.625     | 0.875     | 1.250     |
| Max Price - 102.75        |         | 2 UNIT                         |           | 0.250                       | 0.250     | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.000     | N/A       |
| LOCK EXTENSIONS           |         | 3 UNIT                         |           | 0.250                       | 0.250     | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.000     | N/A       |
| PER DAY                   | 0.015   | 4 UNIT                         |           | 0.250                       | 0.250     | 0.250     | 0.375     | 0.500     | 0.500     | 0.750     | 1.000     | N/A       |
| 10 DAYS                   | 0.150   | MODULAR                        |           | 2.000                       | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     | 2.000     |
| 20 DAYS                   | 0.300   | 30 Day                         |           | 2.000                       | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     | 0.000     |
|                           |         | 45 Day                         |           | 0.250                       | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     | 0.250     |



09:02 AM

Thursday, October 29, 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<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                     | 3.825       |                                    | 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<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                     | (0.550)     |                                    | 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       |     |



09:02 AM

Thursday, October 29, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1

Lock Desk hours : 9AM - 4PM PST

## TIGER CES Alt-doc

| Rate   |         | 30 Yr Fixed                                  | FICO/CLTV PRICE ADJUSTMENTS                      |           |           |           |           |           |           |           |           |
|--------|---------|----------------------------------------------|--------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        |         |                                              | Full Doc                                         |           |           |           |           |           |           |           |           |
| 7.875  | 2.970   |                                              | ≤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 (>500k) - 104  |                                                  |           |           |           |           |           |           |           |           |
|        |         | Min Price - 97                               |                                                  |           |           |           |           |           |           |           |           |
|        |         | Lock Extension - 5 Days / 0.125(30 Days Max) |                                                  |           |           |           |           |           |           |           |           |



09:02 AM

Thursday, October 29, 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                                                    |                             |           |           |           |           |           |           |           |           |