



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	1.221	1.330	6.625	2.624	2.716	6.000	1.569	1.669	6.000	1.746	1.846
6.990	0.723	0.831	6.750	1.731	1.840	6.125	1.073	1.173	6.125	1.354	1.454
7.000	0.677	0.786	6.875	1.213	1.321	6.250	0.666	0.765	6.250	1.038	1.099
7.125	0.180	0.289	7.000	0.717	0.825	6.375	0.293	0.393	6.375	0.695	0.701
7.250	(0.667)	(0.516)	7.125	0.244	0.353	6.500	(0.064)	0.036	6.500	0.325	0.330
7.375	(1.134)	(0.983)	7.250	(0.724)	(0.574)	6.625	(0.490)	(0.390)	6.625	(0.016)	(0.010)
7.490	(1.505)	(1.354)	7.375	(1.186)	(1.035)	6.750	(0.617)	(0.611)	6.750	(0.284)	(0.278)
7.500	(1.544)	(1.393)	7.500	(1.583)	(1.432)	6.875	(0.935)	(0.930)	6.875	(0.551)	(0.546)
7.625	(1.949)	(1.798)	7.625	(1.984)	(1.833)	7.000	(1.248)	(1.242)	7.000	(0.809)	(0.804)
HIGH BALANCE FIXED											
30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE			LOCK POLICY 15 DAY LOCK - AVAILABLE ONCE CTC'D LOCK DESK HOURS: 9AM - 4PM PST LOCK EXTENSION: 5 DAYS = 0.125 MAXIMUM EXTENSION: 2 RE-LOCK: WORST CASE + 0.25					
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS						
6.875	2.059	2.192	6.000	3.158	3.257						
6.990	1.591	1.723	6.125	2.686	2.786						
7.000	1.548	1.680	6.250	2.300	2.400						
7.125	1.115	1.247	6.375	1.954	2.054						
7.250	(0.185)	0.013	6.500	1.620	1.631						
7.375	(0.591)	(0.393)	6.625	1.212	1.225						
7.490	(0.892)	(0.693)	6.750	0.907	0.913						
7.500	(0.925)	(0.727)	6.875	0.639	0.645						
7.625	(1.242)	(1.044)	7.000	0.378	0.384						
AGENCY LOAN LEVEL PRICE ADJUSTMENTS											
CREDIT SCORE	PURCHASE LOAN TERMS > 15 YEARS (LTV / FICO)										
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%		
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125		
760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250		
740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500		
720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750		
700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875		
680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125		
660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250		
640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500		
≤ 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750		
LOAN FEATURES	ADDITIONAL LLPA - PURCHASE & RATE AND TERM										
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%		
Condo (Attached)	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750		
Investment Property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125		
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125		
Manufactured Home	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500		
2-4 Unit Property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625		
High-Balance	0.600	0.600	0.850	0.850	1.100	1.100	1.100	1.100	1.100		
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875		
CREDIT SCORE	RATE AND TERM LOAN TERMS > 15 YEARS (LTV / FICO)										
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%		
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375		
760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625		
740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000		
720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250		
700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625		
680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750		
660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125		
640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500		
≤ 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500		
CREDIT SCORE	CASH-OUT LOAN TERMS > 15 YEARS (LTV / FICO)										
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%		
≥ 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A		
760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A		
740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A		
720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A		
700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A		
680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A		
660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A		
640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A		
≤ 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A		
LOAN FEATURES	ADDITIONAL LLPA - CASH-OUT										
	≤ 30%	30.01 - 60.00%	60.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%	90.01 - 95%	> 95%		
Condo (Attached)	0.000	0.000	0.125	0.125	0.750	N/A	N/A	N/A	N/A		
Investment Property	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A		
Second Home	1.125	1.125	1.625	2.125	3.375	N/A	N/A	N/A	N/A		
Manufactured Home	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	N/A		
2-4 Unit Property	0.000	0.000	0.375	0.375	0.625	N/A	N/A	N/A	N/A		
High-Balance	1.350	1.350	1.600	1.600	1.850	N/A	N/A	N/A	N/A		
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	N/A	N/A	N/A	N/A		



08:48 AM
Wednesday, October 7, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
Lock Desk hours : 9AM - 4PM PST

Rev. 02/03/2026

JUNGLE Portfolio		
5/6 ARM		
RATE		YSP
6.250		0.250
6.375		0.125
6.500		0.000
6.625		(0.125)
6.750		(0.250)
7/6 ARM		
RATE		YSP
6.500		0.250
6.625		0.125
6.750		0.000
6.875		(0.125)
7.000		(0.250)
RATE ADJUSTMENT (Adjustment to the RATE)		
LOAN AMOUNT ≥ \$3MM		0.250
LOAN AMOUNT ≥ \$4MM		0.375
PURCHASE & RATE AND TERM REFINANCE ≤ 60% LTV and < \$4MM		(0.250)
CASH OUT LTV > 50% LTV		0.375
CASH OUT LTV ≤ 50% LTV		0.125
2 - 4 UNITS		0.250
CONDO > 60% LTV		0.125
FICO < 700		0.375
SECOND HOME / INVESTMENT PROPERTY		0.250
FOREIGN NATIONAL		0.250
PRICE ADJUSTMENT		
ESCROW WAIVER		0.250
NOTES		
*** REDUCE LTV BY 5% IF FICO < 700; Minimum 680 FICO ***		

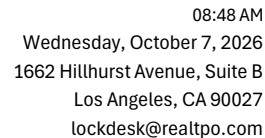
NOTES	
AVAILABLE in CA, NV, TX	
MAX DTI ≤ 43%	
LOCK EXTENSION: 7 DAYS - 0.125	
MARGIN: 3.000% / INDEX: 30 DAY SOFR	



Rev. 02/03/2026

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

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



PANTHER Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS									
					≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.750	5.275	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.750	
6.875	4.525		780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	(0.125)	0.000	0.250	2.750	4.875	
6.990	3.900		760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	0.500	3.250	5.375	
7.000	3.900		740 - 759	(0.500)	(0.500)	(0.375)	(0.250)	0.125	0.250	0.750	3.750	5.875	
7.125	3.275		720 - 739	(0.375)	(0.375)	(0.250)	(0.125)	0.250	0.625	1.375	4.625	7.250	
7.250	2.650		700 - 719	0.000	0.000	0.125	0.250	0.750	1.375	1.875	5.375	8.250	
7.375	2.025		680 - 699	0.750	0.750	1.125	1.500	2.000	3.000	3.750	6.875	9.375	
7.500	1.400		660 - 679	1.125	1.500	1.625	2.625	3.250	4.125	5.125	N/A	N/A	
7.625	0.900		640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A	
7.750	0.525		620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A	
7.875	0.150	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A	
7.990	(0.225)		780 - 799	(0.375)	(0.375)	(0.250)	0.000	0.250	0.500	1.125	N/A	N/A	
8.000	(0.225)		760 - 779	(0.375)	(0.375)	(0.125)	0.375	0.250	0.625	1.375	N/A	N/A	
8.125	(0.600)		740 - 759	(0.250)	(0.250)	(0.125)	0.375	0.500	0.750	1.625	N/A	N/A	
8.250	(0.975)		720 - 739	(0.125)	(0.125)	0.000	0.500	0.625	1.000	2.125	N/A	N/A	
8.375	(1.350)		700 - 719	0.250	0.250	0.375	0.500	1.125	1.750	2.625	N/A	N/A	
8.500	(1.725)		680 - 699	1.125	1.125	1.500	1.875	2.375	N/A	N/A	N/A	N/A	
8.625	(1.975)		660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A	
8.750	(2.225)	P&L ONLY / WVOE	≥ 800	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A	
8.875	(2.475)		780 - 799	0.000	0.000	0.125	0.375	0.750	1.000	1.625	4.250	N/A	
8.990	(2.725)		760 - 779	0.000	0.000	0.250	0.375	0.750	1.125	1.875	4.750	N/A	
9.000	(2.725)		740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A	
9.125	(2.850)		720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A	
9.250	(2.975)		700 - 719	0.750	0.750	0.875	1.000	1.625	2.375	3.375	N/A	N/A	
9.375	(3.100)		680 - 699	1.625	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A	
9.500	(3.225)		660 - 679	2.000	2.375	2.500	3.500	4.125	5.125	N/A	N/A	N/A	
		ADDITIONAL PRICE ADJUSTMENT											
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
			12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
			7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
			5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
			40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
			INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.750	0.875	1.500	2.250	
			\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.000	
			\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	0.875	
			\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750	
			\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750	
			\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
			\$750,001-\$850,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	
			\$850,001-\$1,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	
			\$1,000,001-\$1,500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000	
			\$1,500,001 - \$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	0.500	
			\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	0.625	N/A	N/A	
			\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A	
			\$3,000,001 - \$3,500,000	1.000	1.000	1.000	1.000	1.250	1.625	N/A	N/A	N/A	
			\$3,500,001 - \$4,000,000	1.750	1.750	1.750	1.750	2.000	2.375	N/A	N/A	N/A	
			DTI 43.01% - 45%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125	
			DTI 45.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250	
			DTI 50.01% - 55%	0.125	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A	
			PURCHASE	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	
			CASHOUT	0.375	0.375	0.375	0.500	0.625	1.000	1.750	N/A	N/A	
			SECOND HOME	0.125	0.125	0.125	0.250	0.250	0.250	0.375	0.625	N/A	
			AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
			RURAL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
			WARRANTABLE CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625	1.000	
			NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.125	N/A	
			CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	2.500	2.750	N/A	
			2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	
LOCK PERIODS			MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	1.250	
30 DAYS	0.000		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.250	
45 DAYS	0.250		0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.500	3.000	N/A	
LOCK EXTENSIONS			1X60X12	5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A	
PER DAY	0.015		0X90X12	5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A	
10 DAYS	0.150		NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
20 DAYS	0.300		EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Owner Occ & 2nd Price Max			EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	
Max Price - 101.500			EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	
Min Price - 99.500			ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

PANTHER NOO Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	4.275	BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
6.990	3.525		780 - 799	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.250	0.625	3.625	N/A
7.000	3.525		760 - 779	(0.625)	(0.625)	(0.250)	(0.125)	0.125	0.375	0.875	4.125	N/A
7.125	2.775		740 - 759	(0.500)	(0.500)	(0.250)	(0.125)	0.375	0.500	1.125	4.625	N/A
7.250	2.025		720 - 739	(0.250)	(0.250)	0.000	0.125	0.625	0.875	1.750	5.500	N/A
7.375	1.400		700 - 719	0.125	0.125	0.375	0.500	1.125	1.625	2.250	6.250	N/A
7.500	0.775		680 - 699	0.750	0.750	1.250	1.625	2.250	3.250	3.250	N/A	N/A
7.625	0.150		660 - 679	1.125	1.500	1.750	2.750	3.500	4.375	4.375	N/A	N/A
7.750	(0.350)	ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.875	(0.850)		780 - 799	(0.375)	(0.375)	(0.125)	0.250	0.500	0.875	N/A	N/A	N/A
7.990	(1.350)		760 - 779	(0.375)	(0.375)	0.000	0.250	0.500	1.000	N/A	N/A	N/A
8.000	(1.350)		740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
8.125	(1.850)		720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
8.250	(2.350)		700 - 719	0.375	0.375	0.625	0.875	1.500	2.250	N/A	N/A	N/A
8.375	(2.725)		680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
8.500	(3.100)		660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
8.625	(3.475)	P&L ONLY	≥ 800	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.750	(3.850)		780 - 799	0.000	0.000	0.250	0.625	0.875	1.375	3.375	N/A	N/A
8.875	(4.100)		760 - 779	0.000	0.000	0.375	0.625	0.875	1.500	3.625	N/A	N/A
8.990	(4.350)		740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
9.000	(4.350)		720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
9.125	(4.600)		700 - 719	0.750	0.750	1.000	1.250	1.875	2.750	N/A	N/A	N/A
9.250	(4.850)		680 - 699	1.625	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
9.375	(5.100)		660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	N/A	N/A	N/A
9.500	(5.350)	ADDITIONAL PRICE ADJUSTMENT										
9.625	(5.600)			≤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%
		12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		5/6 30 YR ARM SOFR		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		7/6 30 YR ARM SOFR		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
		5/6 40 YR ARM SOFR		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
		7/6 40 YR ARM SOFR		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
		40 YR Fixed		0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
		INTEREST ONLY		0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
		\$100,000 - \$125,000		0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
		\$125,001 - \$150,000		0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
		\$150,001 - \$175,000		0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
		\$175,001 - \$200,000		0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
		\$200,001 - \$300,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
		\$750,001-\$850,000		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
		\$850,001-\$1,000,000		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	N/A
		\$1,000,001-\$1,500,000		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	N/A
		\$1,500,001 - \$2,000,000		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
		\$2,000,001 - \$2,500,000		0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
		\$2,500,001 - \$3,000,000		0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
		\$3,000,001 - \$3,500,000		1.000	1.000	1.000	1.000	1.250	N/A	N/A	N/A	N/A
		\$3,500,001 - \$4,000,000		1.750	1.750	1.750	N/A	N/A	N/A	N/A	0.750	N/A
		DTI 43.01% - 45%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	N/A
		DTI 45.01% - 50%		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
		DTI 50.01% - 55%		0.125	0.125	0.125	0.250	0.250	0.375	N/A	N/A	N/A
LOCK PERIODS		PURCHASE		(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	N/A
30 DAYS	0.000	CASHOUT		0.375	0.375	0.375	0.500	0.750	1.250	1.875	N/A	N/A
45 DAYS	0.250	AL		0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
LOCK EXTENSIONS		WARRANTABLE CONDO		0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625	N/A
PER DAY	0.015	NON-WARRANTABLE CONDO		0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.125	N/A
10 DAYS	0.150	CONDOTEL		1.500	1.500	1.500	1.500	2.250	2.250	2.500	2.750	N/A
20 DAYS	0.300	2 - 4 UNIT		0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A
Owner Occ & 2nd Price Max		MODULAR		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	N/A
Max Price - 101.500		1X30X12		0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
Min Price - 99.500		0X60X12		2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A	N/A
PREPAY PRICING (HARD)		NO EVENTS 48+		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Term	Max	EVENTS 36 - 47 MOS		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
No Prepay	0.000	EVENTS 24 - 35 MOS		1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
12 Months	101.000	EVENTS 12 - 23 MOS		2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A
24 Months	101.500	ESCROW WAIVER		0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
36 Months	102.000	NO PREPAYMENT PENALTY		1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
48 Months	102.250	12 MONTHS PPP		1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A
60 Months	102.500	24 MONTHS PPP		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
		36 MONTHS PPP		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
NOTES		48 MONTHS PPP		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
No PPP LLPA on 36 Months		60 MONTHS PPP		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A



08:48 AM

Wednesday, October 7, 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%
6.875	4.275	≥ 800	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
6.990	3.525	780 - 799	(0.875)	(0.875)	(0.625)	(0.250)	0.125	0.500	1.875	6.000	N/A
7.000	3.525	760 - 779	(0.875)	(0.875)	(0.500)	(0.250)	0.125	0.625	2.125	6.500	N/A
7.125	2.775	740 - 759	(0.750)	(0.750)	(0.500)	(0.250)	0.375	0.750	2.375	7.000	N/A
7.250	2.025	720 - 739	(0.500)	(0.500)	(0.250)	0.000	0.625	1.125	3.000	7.875	N/A
7.375	1.400	700 - 719	(0.125)	(0.125)	0.125	0.375	1.125	1.875	3.625	1.125	N/A
7.500	0.775	680 - 699	1.000	1.000	1.500	2.000	2.875	4.000	6.000	2.875	N/A
7.625	0.150	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	1.625	4.375	N/A
7.750	(0.350)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	4.500	6.750	N/A
7.875	(0.850)	ADDITIONAL PRICE ADJUSTMENT									
7.990	(1.350)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.000	(1.350)	5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.125	(1.850)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
8.250	(2.350)	5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
8.375	(2.725)	7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
8.500	(3.100)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.625	(3.475)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
8.750	(3.850)	\$100,000 - \$125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
8.875	(4.100)	\$125,001 - \$150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
8.990	(4.350)	\$150,001 - \$175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.000	(4.350)	\$175,001 - \$200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.125	(4.600)	\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.250	(4.850)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	(5.100)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
9.500	(5.350)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
9.625	(5.600)	\$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	1.750	1.750	1.750	1.750	3.125	3.375	4.125	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	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	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



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SPIDER Alt-doc

Rate		30 Yr Fixed	FULL DOC / EXPRESS DOC / 2 YEAR 1099								
FICO/CLTV PRICE ADJUSTMENTS											
6.000	10.275		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.125	9.400	780+	(0.875)	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	1.750	5.750
6.250	8.525	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.375)	0.000	1.875	5.750
6.375	7.775	740-759	(0.750)	(0.750)	(0.500)	(0.500)	(0.250)	(0.125)	0.125	2.250	6.125
6.500	7.025	720-739	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	0.125	0.500	2.750	6.250
6.625	6.275	700-719	(0.250)	(0.250)	0.000	0.000	0.125	0.625	1.000	3.625	7.125
6.750	5.525	680-699	(0.125)	0.000	0.125	0.375	0.875	2.000	2.125	4.375	N/A
6.875	4.525	660-679	0.375	0.625	0.750	1.250	1.875	2.875	3.375	N/A	N/A
7.000	3.400	BANK STATEMENTS (12 MONTHS)									
7.125	2.650		FICO/CLTV PRICE ADJUSTMENTS								
7.250	2.150		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	1.650	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.375)	(0.250)	0.125	2.125	6.000
7.500	1.275	760 -779	(0.875)	(0.875)	(0.500)	(0.500)	(0.250)	(0.250)	0.250	2.250	6.000
7.625	0.900	740-759	(0.625)	(0.625)	(0.375)	(0.375)	(0.250)	0.125	0.375	2.750	6.375
7.750	0.650	720-739	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.125	0.625	3.375	6.500
7.875	0.400	700-719	(0.125)	(0.125)	0.125	0.125	0.250	0.625	1.125	4.250	7.375
8.000	0.150	680-699	0.000	0.125	0.250	0.500	1.000	2.375	2.750	5.125	N/A
8.125	(0.100)	660-679	0.500	0.750	1.000	1.500	2.125	3.250	4.000	N/A	N/A
8.250	(0.350)	PRICE ADJUSTMENT									
8.375	(0.600)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.500	(0.850)	DTI > 50%	0.375	0.375	0.375	0.375	0.500	0.500	0.750	N/A	N/A
8.625	(1.100)	30 YEAR INTEREST ONLY	0.125	0.125	0.250	0.375	0.500	0.750	1.000	1.250	N/A
8.750	(1.350)	40 YEAR INTEREST ONLY	0.250	0.250	0.375	0.500	0.625	0.875	0.250	0.250	0.250
8.875	(1.600)	40 YR FULLY AMORTIZED	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
9.000	(1.850)	≤ \$250,000	0.375	0.375	0.375	0.375	0.375	0.500	0.500	0.750	0.875
9.125	(2.100)	\$250,001 - \$500,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.250	(2.350)	\$500,001 - \$750,000	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	0.000
9.375	(2.600)	\$750,001 - \$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000
9.500	(2.850)	\$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	(2.975)	\$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	(3.100)	\$2,000,001 - \$2,500,000	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A	N/A
9.875	(3.225)	\$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	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		CONDO/COOP	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.500	N/A
		NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.250	0.375	0.500	0.500	1.500
		ASSET UTILIZATION ¹	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC ^{1,2}	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT ³	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		12 MONTH CPA P&L ¹	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L ¹	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A
		WVOE ¹	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 MONTHS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
5 DAYS	0.100	24 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10 DAYS	0.200	36 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
15 DAYS	0.300	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
20 DAYS	0.400	60 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
30 DAYS	0.600		NOTES								
Max Extension: Up to 30 days		Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
Owner Occ & 2nd Price Max		PPP not allowed on loans vested to individuals in IL and NJ									
Max Price - 102.500		PPP not allowed PA < \$319,777									
Min Price - 99.500		Only declining PPP allowed in LA, MS									



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

SPIDER DSCR

FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	11.525	780+	(2.000)	(2.000)	(1.750)	(1.750)	(1.375)	(0.750)	0.125	4.375	N/A
6.125	10.650	760 -779	(2.000)	(2.000)	(1.750)	(1.750)	(1.125)	(0.625)	0.125	4.875	N/A
6.250	9.775	740-759	(2.000)	(1.750)	(1.750)	(1.625)	(0.875)	(0.375)	0.625	5.375	N/A
6.375	8.900	720-739	(1.625)	(1.500)	(1.375)	(1.125)	(0.375)	0.125	1.375	N/A	N/A
6.500	8.025	700-719	(1.375)	(1.125)	(1.000)	(0.875)	0.125	0.625	2.375	N/A	N/A
6.625	7.150	680-699	(0.250)	0.000	0.125	0.250	1.250	2.000	4.750	N/A	N/A
6.750	6.150	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	5.150	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	4.150	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	3.150	PRICE ADJUSTMENT									
7.250	2.400		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.375	1.650	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	1.150	DSCR 0.75 - 0.89	1.500	1.500	1.625	2.000	2.875	3.125	N/A	N/A	N/A
7.625	0.775	DSCR 0.90 - 0.99	0.875	0.875	1.125	1.250	1.250	1.625	N/A	N/A	N/A
7.750	0.400	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	0.025	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	(0.350)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(0.725)	≤ \$150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(1.100)	\$150,001 - \$250,000	0.125	0.125	0.125	0.125	0.125	0.250	0.250	0.750	N/A
8.375	(1.350)	\$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	(1.850)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.750	(2.100)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.875	(2.350)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A
9.000	(2.600)	\$2,000,001 - \$2,500,000	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
9.125	(2.850)	\$2,500,001 - \$3,000,000	0.625	0.625	0.625	0.625	N/A	N/A	N/A	N/A	N/A
9.250	(3.100)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(3.350)	CASHOUT	0.000	0.000	0.000	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(3.600)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(3.725)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(3.850)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	1.250	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	1.500	N/A
		30 YR INTEREST ONLY	0.125	0.125	0.250	0.250	0.375	0.500	0.875	N/A	N/A
		40 YR INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	1.000	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A
LOCK PERIODS			PREPAYMENT PENALTY TERMS								
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
LOCK EXTENSIONS		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
5 DAYS	0.100	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10 DAYS	0.200	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
PPP PRICE MAXIMUMS		12 MONTHS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
60 Months	103.500	NO PREPAYMENT PENALTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
48 Months	103.000	NOTES									
36 Months	103.000	Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
24 Months	101.500	PPP not allowed on loans vested to individuals in IL and NJ									
12 Months	100.500	PPP not allowed PA < \$319,777									
No Penalty	100.000	Only declining PPP allowed in LA, MS									



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.625	4.431	780+	(1.250)	(1.125)	(1.000)	(0.875)	(0.500)	(0.250)	0.125	1.750	3.250
6.750	3.931	760 -779	(1.125)	(1.125)	(0.875)	(0.750)	(0.500)	(0.125)	0.250	1.875	3.375
6.875	3.431	740-759	(1.125)	(1.000)	(0.750)	(0.625)	(0.375)	0.000	0.375	2.625	4.000
7.000	2.931	720-739	(0.875)	(0.750)	(0.500)	(0.375)	(0.125)	0.500	1.250	3.125	4.500
7.125	2.494	700-719	(0.750)	(0.625)	(0.375)	(0.250)	0.250	1.000	1.625	4.250	5.750
7.250	1.931	680-699	(0.500)	(0.500)	0.125	0.625	1.125	2.250	3.000	5.125	N/A
7.375	1.431	660-679	0.625	0.875	1.250	1.625	2.500	3.375	4.375	5.875	N/A
7.500	0.931	640-659	2.250	2.750	2.750	3.000	4.000	4.875	6.000	N/A	N/A
7.625	0.431	620-639	3.000	3.500	3.625	3.875	5.000	6.000	N/A	N/A	N/A
7.750	(0.069)	600-619	3.750	4.250	4.500	4.750	N/A	N/A	N/A	N/A	N/A
7.875	(0.506)	ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.944)		≤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%
8.125	(1.319)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(1.694)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(2.069)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.500	(2.381)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.625	(2.631)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
8.750	(2.881)	ATR-in-Full / Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
8.875	(3.131)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(3.256)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
9.125	(3.381)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	(3.506)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	0.125	0.250	N/A
9.375	(3.631)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	0.500	0.750	0.875	N/A	N/A
9.500	(3.756)	\$3,000,001 - \$3,500,000	0.625	0.625	0.875	0.875	1.125	1.375	N/A	N/A	N/A
9.625	(3.881)	\$3,500,001 - \$4,000,000	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A	N/A
9.750	(4.006)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.875	(4.131)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.000	(4.256)	ITIN	2.250	2.500	2.500	2.500	2.750	2.750	N/A	N/A	N/A
10.125	(4.381)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	0.000	0.000
10.250	(4.506)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.375	(4.631)	CASHOUT	0.375	0.375	0.375	0.625	0.750	1.125	1.375	N/A	N/A
10.500	(4.756)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.625	(4.881)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
10.750	(5.006)	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	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.500	1.750
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LOCK PERIODS		HOUSING HISTORY & EVENTS									
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
5 DAYS	0.150	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
Max Extension: 2		24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
NOTES		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
Max Price - 102.000		12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Min Price - 99.500		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA NOO Alt-doc

Rate		30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.625	4.831	780+	(1.125)	(1.000)	(0.875)	(0.500)	(0.125)	0.000	0.500	1.000	N/A	N/A
6.750	4.331	760 -779	(1.000)	(1.000)	(0.750)	(0.375)	(0.125)	0.125	0.625	1.125	N/A	N/A
6.875	3.831	740-759	(1.000)	(0.875)	(0.625)	(0.250)	0.000	0.250	0.750	1.250	N/A	N/A
7.000	3.331	720-739	(0.875)	(0.750)	(0.500)	(0.125)	0.125	0.750	1.625	2.500	N/A	N/A
7.125	2.894	700-719	(0.750)	(0.625)	(0.375)	0.000	0.625	1.375	2.125	2.875	N/A	N/A
7.250	2.331	680-699	(0.500)	(0.500)	0.125	0.875	1.375	2.500	3.375	N/A	N/A	N/A
7.375	1.831	660-679	0.625	0.875	1.250	1.875	2.750	3.625	4.750	N/A	N/A	N/A
7.500	1.331	640-659	2.250	2.750	2.750	3.250	4.250	5.125	N/A	N/A	N/A	N/A
7.625	0.831	620-639	3.000	3.500	3.625	4.125	N/A	N/A	N/A	N/A	N/A	N/A
7.750	0.331	600-619	3.750	4.250	4.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.875	(0.106)		ADDITIONAL PRICE ADJUSTMENT									
8.000	(0.544)		≤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%	
8.125	(0.919)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.250	(1.294)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.375	(1.669)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A	
8.500	(1.981)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A	
8.625	(2.231)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.750	(2.481)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A	
8.875	(2.731)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
9.000	(2.856)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.125	(2.981)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
9.250	(3.106)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A	
9.375	(3.231)	\$2,000,001 - \$3,000,000	0.250	0.250	0.375	0.375	N/A	N/A	N/A	N/A	N/A	
9.500	(3.356)	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.625	(3.481)	\$3,500,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9.750	(3.606)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
9.875	(3.731)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10.000	(3.856)	ITIN	2.125	2.375	2.375	2.500	2.750	N/A	N/A	N/A	N/A	
10.125	(3.981)	PURCHASE	0.000	0.000	0.000	0.000	(0.125)	(0.125)	0.000	N/A	N/A	
10.250	(4.106)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
10.375	(4.231)	CASHOUT	0.250	0.250	0.250	0.500	0.625	1.000	1.375	N/A	N/A	
10.500	(4.356)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10.625	(4.481)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
10.750	(4.606)	NON-OWNER OCCUPIED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.625	N/A	
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A	
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A	
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A	
		MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.250	N/A	
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A	
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A	
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A	
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A	
		HOUSING HISTORY & EVENTS										
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A	
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A	
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A	
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A	
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A	
PREPAY PRICING												
			PREPAYMENT PENALTY TERMS									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
60 Months	102.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	
48 Months	102.000	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	
12 Months	100.500	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	
No Prepay	100.000	NO PREPAYMENT PENALTY	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A	



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.625	3.796	780+	(1.625)	(1.375)	(1.250)	(0.750)	(0.250)	0.250	1.000	2.875	N/A
6.750	3.233	760 -779	(1.625)	(1.375)	(1.125)	(0.625)	(0.125)	0.250	1.000	3.000	N/A
6.875	2.671	740-759	(1.500)	(1.250)	(1.000)	(0.625)	0.000	0.375	1.250	3.250	N/A
7.000	2.171	720-739	(1.375)	(1.125)	(0.875)	(0.375)	0.250	0.750	1.875	3.500	N/A
7.125	1.671	700-719	(1.125)	(0.750)	(0.375)	0.125	0.875	1.750	3.500	N/A	N/A
7.250	1.108	680-699	(0.625)	(0.250)	0.125	1.000	2.125	3.000	4.875	N/A	N/A
7.375	0.608	660-679	0.125	0.500	1.000	1.875	3.000	4.500	6.875	N/A	N/A
7.500	0.108	640-659	3.250	3.750	4.375	5.375	7.125	9.125	N/A	N/A	N/A
7.625	(0.392)	620-639	4.000	4.500	5.250	6.250	N/A	N/A	N/A	N/A	N/A
7.750	(0.892)	600-619	4.750	5.250	6.125	N/A	N/A	N/A	N/A	N/A	N/A
7.875	(1.329)										
8.000	(1.767)	ADDITIONAL PRICE ADJUSTMENT									
8.125	(2.142)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
8.250	(2.517)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.375	(2.892)	DSCR ≥ 0.75 - 0.99	0.375	0.375	0.375	0.875	1.500	2.500	N/A	N/A	N/A
8.500	(3.204)	DSCR < 0.75	1.750	1.750	1.750	2.125	2.625	4.500	N/A	N/A	N/A
8.625	(3.517)	< \$200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
8.750	(3.829)	\$200,000 - \$349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.875	(4.079)	\$350,000 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.000	(4.204)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.125	0.125	0.125	N/A	N/A	N/A
9.125	(4.329)	\$2,000,001 - \$3,000,000	0.500	0.500	0.875	0.875	1.500	N/A	N/A	N/A	N/A
9.250	(4.454)	\$3,000,001 - \$4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.375	(4.579)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.500	(4.704)	FOREIGN NATIONAL	1.375	1.375	1.375	1.500	1.500	N/A	N/A	N/A	N/A
9.625	(4.829)	ITIN	2.125	2.375	2.375	2.500	2.750	N/A	N/A	N/A	N/A
9.750	(4.954)	PURCHASE	0.000	0.000	0.000	(0.250)	(0.125)	0.000	0.000	0.000	N/A
9.875	(5.079)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.000	(5.204)	CASHOUT	0.500	0.500	0.375	0.500	1.000	1.375	1.750	N/A	N/A
10.125	(5.329)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A
10.250	(5.454)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
10.375	(5.579)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
10.500	(5.704)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
10.625	(5.829)	MANUFACTURED HOME	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
10.750	(5.954)	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	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 - 23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING		PREPAYMENT PENALTY TERMS									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A
48 Months	102.000	48 MONTHS	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
36 Months	101.500	36 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months	100.500	12 MONTHS	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

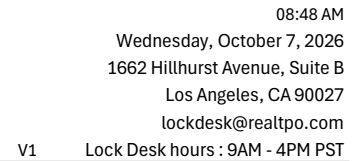
Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

VIPER Alt-doc Plus

[illegible]



VIPER Alt-doc											
Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.625	6.255	780+	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.750	5.192	760 - 779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
6.875	4.130	740-759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
7.000	3.255	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
7.125	2.380	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
7.250	1.692	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
7.375	1.067	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
7.500	0.474	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.625	(0.057)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.750	(0.526)	Alt-Doc: Additional Adjustment (Income Type)									
7.875	(0.994)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.000	(1.432)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.125	(1.869)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
8.250	(2.244)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.375	(2.619)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.500	(2.963)	PRICE ADJUSTMENT									
8.625	(3.276)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.750	(3.526)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
8.875	(3.776)	≤ \$250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
9.000	(4.026)	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.125	(4.276)	\$750,001 - \$1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.250	(4.526)	\$1,000,001 - \$1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
9.375	(4.776)	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
9.500	(4.995)	\$2,000,001 - \$2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.625	(5.214)	\$2,500,001 - \$3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.750	(5.433)	\$3,000,001 - \$3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		\$3,500,001 - \$4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	1.000	1.500	NA	NA
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.500	2.000	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250</				



08:48 AM

Wednesday, October 7, 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%
6.625	5.999	760+	(1.500)	(1.375)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A	
6.750	4.936	740-759	(1.500)	(1.375)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A	
6.875	3.874	720-739	(1.125)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A	
7.000	2.999	700-719	(0.875)	(0.750)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A	
7.125	2.124	680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A	
7.250	1.249	660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A	
7.375	0.374	640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A	
7.500	(0.501)	620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.625	(1.139)	600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A	
7.750	(1.776)	ADDITIONAL PRICE ADJUSTMENT										
7.875	(2.414)	DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A	
8.000	(3.039)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.125	(3.633)	DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A	
8.250	(4.164)	DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A	
8.375	(4.664)	≤ \$150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A	
8.500	(5.102)	\$150,001 - \$250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A	
8.625	(5.539)	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.750	(5.977)	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
8.875	(6.414)	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A	
9.000	(6.789)	\$1,500,001 - \$2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A	
9.125	(7.164)	\$2,000,001 - \$2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A	
9.250	(7.476)	\$2,500,001 - \$3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A	
9.375	(7.789)	\$3,000,001 - \$3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A	
9.500	(8.102)	CASH-OUT REFI: ≥720	0.500	0.500	0.500	0.625	0.875	1.375	NA	N/A	N/A	
9.625	(8.414)	CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.375	1.625	NA	N/A	N/A	
9.750	(8.727)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A	
9.875	(8.977)	R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A	
10.000	(9.227)	CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A	
10.125	(9.477)	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, NJ, NY	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	
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	NA	N/A	N/A	
New Jersey PPP MAX		ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A	
HOUSING HISTORY & EVENTS												
No Penalty	101.500		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
12 Months	102.000	1X30X12	0.250	0.250	0.250	0.250	0.500	0.500	1.000	N/A	N/A	
24 Months	102.500	0X60X12	1.000	1.000	1.000	1.500	2.000	NA	NA	N/A	N/A	
36 Months	103.000	≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
48 Months	103.500	24 - 35 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.500	2.000	2.000	NA	N/A	N/A	
60 Months	104.000	>=36MO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
LOCK PERIODS		24-35MO	1.000	1.000	1.000	1.500	2.000	2.000	N/A	N/A	N/A	
30 DAYS	0.000	PREPAYMENT PENALTY TERMS										
45 DAYS	0.150		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
LOCK EXTENSIONS		60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)	N/A	N/A	
5 DAYS	0.050	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	
Max Extension: Up to 30 days		36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
PPP PRICE MAXIMIUMS		24 MONTHS	0.500	0.500	0.500	0.500	0.625	0.625	0.625	N/A	N/A	
60 Months	102.000	12 MONTHS	0.875	0.875	1.125	1.125	1.125	1.125	1.125	N/A	N/A	
48 Months	102.875	NO PREPAYMENT PENALTY	1.250	1.250	1.500	1.500	1.500	1.500	1.500	N/A	N/A	
36 Months	104.500	NOTES										
24 Months	105.000	Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI										
12 Months	105.500	PPP not allowed on loans vested to individuals in IL and NJ										
No Penalty	106.000	PPP not allowed PA < \$319,777										
		Only declining PPP allowed in MS										
		PPP cannot exceed 1% of the loan balance in the first 5 yrs for 1-2 units in OH										



08:48 AM

Wednesday, October 7, 2026

1662 Hillhurst Avenue, Suite B

Los Angeles, CA 90027

lockdesk@realtpo.com

V1 Lock Desk hours : 9AM - 4PM PST

RHINO CES Alt-doc

Rate		30 Yr Fixed		FICO/CLTV PRICE ADJUSTMENTS								
				≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.500	5.700	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.375)	4.000	6.125
7.625	4.950		780 - 799	(2.875)	(2.875)	(2.875)	(2.375)	(2.125)	(1.375)	(0.250)	4.250	6.375
7.750	4.200		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(0.875)	0.500	4.875	7.375
7.875	3.450		740 - 759	(1.750)	(1.750)	(1.500)	(1.125)	(0.875)	(0.125)	1.875	6.250	9.000
7.990	2.700		720 - 739	(1.000)	(1.000)	(0.625)	(0.250)	0.000	0.750	3.125	7.875	10.000
8.000	2.700		700 - 719	0.250	0.250	0.250	0.750	1.250	2.000	4.750	9.250	11.500
8.125	2.075		680 - 699	2.250	2.250	3.000	3.500	4.125	5.125	8.125	11.250	N/A
8.250	1.450		660-679	4.375	4.500	5.000	5.625	6.125	7.375	10.375	N/A	N/A
8.375	0.825		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.500	0.200	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.750	5.250	7.625
8.625	(0.300)		780 - 799	(2.125)	(2.125)	(2.125)	(1.625)	(1.250)	(0.250)	0.875	5.500	7.875
8.750	(0.800)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.250	1.625	6.125	8.875
8.875	(1.175)		740 - 759	(1.000)	(1.000)	(0.750)	(0.375)	0.000	1.000	3.000	7.500	10.500
8.990	(1.550)		720 - 739	(0.250)	(0.250)	0.125	0.500	0.875	1.875	4.250	9.125	11.500
9.000	(1.550)		700 - 719	0.625	0.625	1.125	1.625	2.250	3.250	6.000	10.625	N/A
9.125	(1.925)		680 - 699	3.250	3.250	4.000	4.500	5.250	6.500	9.500	N/A	N/A
9.250	(2.300)		660 - 679	5.500	5.625	6.125	6.750	7.375	8.875	N/A	N/A	N/A
9.375	(2.675)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	1.000	1.500	2.625	3.750	8.250	N/A
9.500	(3.050)		780 - 799	0.375	0.375	0.375	1.000	1.500	2.625	3.875	8.500	N/A
9.625	(3.425)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.125	4.625	9.125	N/A
9.750	(3.800)		740 - 759	1.500	1.500	1.750	2.250	2.750	3.875	6.000	10.500	N/A
9.875	(4.175)		720 - 739	2.250	2.250	2.625	3.125	3.625	4.750	7.250	12.125	N/A
9.990	(4.550)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
10.000	(4.550)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
10.125	(4.800)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.250	(5.050)	ADDITIONAL PRICE ADJUSTMENT										
10.375	(5.300)		≤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%	
10.500	(5.550)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.625	(5.800)	24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.750	(6.050)	10 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.875	(6.300)	15 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
10.990	(6.425)	20 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
11.000	(6.425)	30 YR FIXED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.125	(6.550)	30/15 YR BALLOON	0.375	0.375	0.375	0.500	0.750	1.000	1.750	N/A	N/A	N/A
		40/15 YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
		INTEREST-ONLY	0.375	0.375	0.375	0.500	0.750	1.000	1.750	N/A	N/A	N/A
		\$50,000 - \$75,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		\$75,001 - \$100,000	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
		\$100,001 - \$125,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	I'm
		\$125,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$150,001 - \$175,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$175,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$200,001 - \$300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$300,001 - \$400,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$400,001 - \$600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$600,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		\$750,001 - \$850,000	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A	N/A	0.000
		DTI ≤ 43.00%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		DTI 43.01% - 45%	0.250	0.250	0.250	0.375	0.375	0.375	0.500	0.875	1.000	1.000
		DTI 45.01% - 50%	0.500	0.500	0.500	0.750	0.750	0.750	1.000	1.375	1.500	1.500
		SECOND HOME	0.500	0.500	0.500	0.500	0.625	0.750	0.750	N/A	N/A	N/A
		CA, GA, AL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Owner Occ & 2nd Price Max		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.375	0.500	0.625	0.875	1.250	1.250
Max Price - 102.75		2 UNIT	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A	N/A
LOCK EXTENSIONS		3 UNIT	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A	N/A
PER DAY	0.015	4 UNIT	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.000	N/A	N/A
10 DAYS	0.150	MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
20 DAYS	0.300	30 Day	2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		45 Day	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250



V1 Lock Desk hours : 9AM - 4PM PST

[illegible]



08:48 AM

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TIGER CES Alt-doc

FICO/CLTV PRICE ADJUSTMENTS											
Rate	30 Yr Fixed	Full Doc									
7.625	3.700		≤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	2.975	780+	N/A	(1.000)	(1.000)	(0.625)	(0.500)	0.375	1.000	4.250	6.500
7.875	2.300	760 -779	N/A	(0.500)	(0.375)	0.125	0.375	1.000	1.875	5.750	7.875
8.000	1.675	740-759	N/A	(0.375)	(0.250)	0.125	0.375	1.500	3.000	7.125	9.375
8.125	1.025	720-739	N/A	0.375	0.500	0.625	1.000	1.750	4.125	8.500	10.250
8.250	0.365	700-719	N/A	0.875	1.125	1.500	2.250	3.375	5.625	9.875	11.875
8.375	(0.235)	680-699	N/A	2.000	2.375	2.375	4.625	5.750	8.000	11.250	N/A
8.500	(0.870)	660-679	N/A	5.000	5.375	6.125	6.500	7.750	10.000	N/A	N/A
8.625	(1.495)	Bank Statement*** (In addition to Full doc LLPA)									
8.750	(2.020)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
8.875	(2.545)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.000	(3.070)	P&L Only*** (In additional to Full doc LLPA)									
9.125	(3.595)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.250	(4.095)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.375	(4.570)	ADDITIONAL PRICE ADJUSTMENT									
9.500	(5.045)		≤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%
9.625	(5.520)	< 84 MOS (BK/FC/SS/DIL)	N/A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250
9.750	(5.945)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
9.875	(6.345)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.000	(6.720)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.125	(7.095)	Second Home	N/A	0.750	0.750	0.750	0.750	1.000	1.000	1.000	N/A
10.250	(7.470)	Investor	N/A	1.500	2.000	2.500	3.000	3.625	4.375	N/A	N/A
10.375	(7.845)	< \$100,000	N/A	0.000	0.000	0.000	0.125	0.250	0.250	0.500	1.000
10.500	(8.095)	>\$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.625	(8.345)	< \$500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
10.750	(8.595)	<\$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
10.875	(8.845)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.000	(9.095)	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	0.500	0.750
		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 > 43	N/A	0.250	0.250	0.250	0.375	0.500	0.625	0.875	1.000
		DTI > 45	N/A	0.375	0.375	0.375	0.500	0.625	0.875	1.250	2.000
		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									
		Mort									



08:48 AM

Wednesday, October 7, 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	5.069	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	4.488	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	3.907	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	3.326	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	2.776	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	2.226	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	1.676	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	1.189	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	0.732	ADDITIONAL PRICE ADJUSTMENT									
9.875	0.326		≤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	(0.049)	DSCR > 1.25	(1.125)	(1.250)	(1.500)	0.000	0.000	0.000	0.000	N/A	N/A
10.125	(0.424)	DSCR 1.20 - 1.25	(0.625)	(0.750)	(1.000)	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(0.780)	DSCR 1.10 - 1.19	(0.250)	(0.250)	(0.250)	1.750	2.500	2.875	3.000	N/A	N/A
10.375	(1.124)	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	(1.396)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(1.668)	< 100,000	0.000	0.000	0.000	0.250	0.250	0.250	0.250	N/A	N/A
10.750	(1.940)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(2.212)	> 350,000	0.375	0.750	1.125	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
11.000	(2.484)	> 500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Interest Only	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		2-4 Units	0.375	0.375	0.500	0.500	0.625	0.625	N/A	N/A	N/A
		Condo	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Escrow Waiver	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Non-Warrantable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		State (FL / TX)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		PREPAYMENT PENALTY TERMS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
		5 Year	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		4 Year	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
		3 Year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
		2 Year	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
		1 Year	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	N/A	N/A
		No Prepay	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A	N/A
		NOTES									
		Minimum Loan Amount - \$75,000									
		Maximum Loan Amount - \$500,000									
		Mortgage History - 0X30X12									
		Bankruptcy Seasoning - 48 Months									
		FC/SS/DIL Seasoning - 48 Months									
PREPAY PRICING		Max Price - 101.00									
60 Months	104.000	Min Price - 100.00									
48 Months	104.000	Lock Extension - 5 Days / 0.125 (30 Days Max)									
36 Months	104.000	Program and rates are subject to change without notice. Not available in all states. Terms subject to qualification. Disclosures & Licenses: www.realtpo.com Real TPO, LLC. All rights reserved. NMLS Consumer Access:http://nmlsconsumeraccess.org/ NMLS #2667102									
24 Months	103.000										
12 Months	102.500										
No Prepay	102.000										