09:02 AM
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

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	(0.397)	(0.317)	6.625	0.560	0.620	6.000	0.652	0.719	6.000	0.784	0.851
6.990	(0.818)	(0.738)	6.750	(0.011)	0.069	6.125	0.215	0.282	6.125	0.435	0.502
7.000	(0.860)	(0.779)	6.875	(0.486)	(0.406)	6.250	(0.131)	(0.064)	6.250	0.098	0.172
7.125	(1.310)	(1.230)	7.000	(0.915)	(0.835)	6.375	(0.445)	(0.378)	6.375	(0.259)	(0.185)
7.250	(1.617)	(1.510)	7.125	(1.327)	(1.247)	6.500	(0.742)	(0.675)	6.500	(0.592)	(0.518)
7.375	(2.063)	(1.956)	7.250	(1.767)	(1.659)	6.625	(1.146)	(1.079)	6.625	(0.897)	(0.824)
7.490	(2.459)	(2.352)	7.375	(2.147)	(2.040)	6.750	(1.385)	(1.311)	6.750	(1.145)	(1.071)
7.500	(2.495)	(2.388)	7.500	(2.503)	(2.395)	6.875	(1.686)	(1.613)	6.875	(1.396)	(1.322)
7.625	(2.885)	(2.778)	7.625	(2.826)	(2.719)	7.000	(1.992)	(1.918)	7.000	(1.643)	(1.570)

HIGH BALANCE FIXED

30 YR FIXED HIGH BALANCE			15 YR FIXED HIGH BALANCE		
RATE	15 DAYS	30 DAYS	RATE	15 DAYS	30 DAYS
6.875	0.298	0.402	6.000	2.242	2.309
6.990	(0.086)	0.018	6.125	1.828	1.895
7.000	(0.125)	(0.021)	6.250	1.503	1.570
7.125	(0.528)	(0.424)	6.375	1.167	1.240
7.250	(0.755)	(0.600)	6.500	0.773	0.846
7.375	(1.153)	(0.998)	6.625	0.420	0.493
7.490	(1.501)	(1.346)	6.750	0.131	0.205
7.500	(1.533)	(1.378)	6.875	(0.135)	(0.061)
7.625	(1.850)	(1.695)	7.000	(0.407)	(0.333)

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

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

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Rev. 10/11/2026

JUNGLE Portfolio

5/6 ARM	
RATE	**YSP**
6.625	0.250
6.750	0.125
6.875	0.000
7.000	(0.125)
7.125	(0.250)

7/6 ARM	
RATE	**YSP**
6.875	0.250
7.000	0.125
7.125	0.000
7.250	(0.125)
7.375	(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 *****		

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PANTHER Alt-doc

Rate	30 Yr Fixed
7.000	3.650
7.125	3.025
7.250	2.400
7.375	1.775
7.500	1.150
7.625	0.525
7.750	0.150
7.875	(0.225)
7.990	(0.600)
8.000	(0.600)
8.125	(0.975)
8.250	(1.350)
8.375	(1.725)
8.500	(2.100)
8.625	(2.475)
8.750	(2.725)
8.875	(2.975)
8.990	(3.225)
9.000	(3.225)
9.125	(3.350)
9.250	(3.475)
9.375	(3.600)
9.500	(3.725)
9.625	(3.850)
9.750	(3.975)
9.875	(4.100)

LOCK PERIODS

30 DAYS	0.000
45 DAYS	0.250

LOCK EXTENSIONS

PER DAY	0.015
10 DAYS	0.150
20 DAYS	0.300

Owner Occ & 2nd Price Max

Max Price - 101.500

Min Price - 99.500

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%
BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750
	780 - 799	(0.625)	(0.625)	(0.625)	(0.375)	(0.250)	(0.125)	0.125	2.625	4.750
	760 - 779	(0.625)	(0.625)	(0.500)	(0.375)	(0.250)	0.000	0.375	3.125	5.375
	740 - 759	(0.500)	(0.500)	(0.375)	(0.375)	0.000	0.125	0.625	3.750	5.875
	720 - 739	(0.375)	(0.375)	(0.250)	(0.250)	0.125	0.375	1.250	4.625	7.250
	700 - 719	(0.125)	(0.125)	0.125	0.125	0.625	1.125	1.750	5.375	8.125
	680 - 699	0.625	0.625	1.000	1.375	1.750	2.625	3.375	6.875	9.375
	660 - 679	1.125	1.500	1.625	2.625	3.250	4.000	5.125	N/A	N/A
	640 - 659	3.750	3.875	1.625	2.625	5.250	6.500	7.500	N/A	N/A
	620 - 639	5.125	5.250	5.625	6.625	7.625	8.875	10.000	N/A	N/A
ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A
	780 - 799	(0.375)	(0.375)	(0.375)	0.000	0.250	0.500	1.125	N/A	N/A
	760 - 779	(0.375)	(0.375)	(0.250)	0.000	0.250	0.625	1.375	N/A	N/A
	740 - 759	(0.250)	(0.250)	(0.125)	0.000	0.500	0.750	1.625	N/A	N/A
	720 - 739	(0.125)	(0.125)	0.000	0.125	0.625	1.000	2.125	N/A	N/A
	700 - 719	0.125	0.125	0.375	0.500	1.125	1.750	2.625	N/A	N/A
	680 - 699	1.125	1.125	1.500	1.875	2.375	3.375	N/A	N/A	N/A
	660 - 679	1.625	2.000	2.125	3.125	3.750	4.625	N/A	N/A	N/A
P&L ONLY / WVOE	≥ 800	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A
	780 - 799	0.000	0.000	0.000	0.375	0.750	1.000	1.625	4.250	N/A
	760 - 779	0.000	0.000	0.125	0.375	0.750	1.125	1.875	4.750	N/A
	740 - 759	0.125	0.125	0.250	0.375	1.000	1.250	2.125	5.250	N/A
	720 - 739	0.250	0.250	0.375	0.500	1.125	1.500	2.625	6.000	N/A
	700 - 719	0.625	0.625	0.875	1.000	1.625	2.375	3.375	N/A	N/A
	680 - 699	1.500	1.625	2.000	2.375	2.875	4.000	5.000	N/A	N/A
	660 - 679	2.000	2.375	2.500	3.500	4.125	5.125	N/A	N/A	N/A

ADDITIONAL PRICE ADJUSTMENT

	≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
INTEREST ONLY	0.250	0.250	0.250	0.250	0.375	0.625	0.750	1.500	2.250
$100,000 - $125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.000
$125,001 - $150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	0.875
$150,001 - $175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750
$175,001 - $200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	0.750
$200,001 - $300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
$750,001-$850,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
$850,001-$1,000,000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
$1,000,001-$1,500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.125)	0.000
$1,500,001 - $2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.250	0.500
$2,000,001 - $2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	0.625	N/A	N/A
$2,500,001 - $3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	1.000	N/A	N/A
$3,000,001 - $3,500,000	1.000	1.000	1.000	1.000	1.250	1.625	N/A	N/A	N/A
$3,500,001 - $4,000,000	1.750	1.750	1.750	1.750	2.000	2.375	N/A	N/A	N/A
DTI 43.01% - 45%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
DTI 45.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
DTI 50.01% - 55%	0.125	0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A
PURCHASE	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)
CASHOUT	0.375	0.375	0.375	0.500	0.625	1.000	1.750	N/A	N/A
SECOND HOME	0.125	0.125	0.125	0.250	0.250	0.250	0.375	0.625	N/A
AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
RURAL	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
WARRANTABLE CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.625	1.000
NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	0.875	1.125	N/A
CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	2.500	2.750	N/A
2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A
MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	1.250
1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.250
0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.500	3.000	N/A
1X60X12	5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A
0X90X12	5.000	5.000	5.000	5.000	5.000	N/A	N/A	N/A	N/A
NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750
EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500
ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150

09:02 AM
Tuesday, November 10, 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
7.125	2.525
7.250	1.775
7.375	1.150
7.500	0.525
7.625	(0.100)
7.750	(0.725)
7.875	(1.225)
7.990	(1.725)
8.000	(1.725)
8.125	(2.225)
8.250	(2.725)
8.375	(3.225)
8.500	(3.600)
8.625	(3.975)
8.750	(4.350)
8.875	(4.600)
8.990	(4.850)
9.000	(4.850)
9.125	(5.100)
9.250	(5.350)
9.375	(5.600)
9.500	(5.850)
9.625	(6.100)
9.750	(6.350)
9.875	(6.600)
9.990	(6.850)

LOCK PERIODS	
30 DAYS	0.000
45 DAYS	0.250
LOCK EXTENSIONS	
PER DAY	0.015
10 DAYS	0.150
20 DAYS	0.300
Owner Occ & 2nd Price Max	
Max Price - 101.500	
Min Price - 99.500	
PREPAY PRICING (HARD)	
Term	Max
No Prepay	0.000
12 Months	101.000
24 Months	101.500
36 Months	102.000
48 Months	102.250
60 Months	102.500
NOTES	
No PPP LLPA on 36 Months	

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%
BANK STATEMENT / 1099	≥ 800	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
	780 - 799	(0.625)	(0.625)	(0.500)	(0.250)	0.000	0.125	0.500	3.500	N/A
	760 - 779	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.250	0.750	4.000	N/A
	740 - 759	(0.500)	(0.500)	(0.250)	(0.250)	0.250	0.375	1.000	4.625	N/A
	720 - 739	(0.250)	(0.250)	0.000	0.000	0.500	0.750	1.625	5.500	N/A
	700 - 719	0.000	0.000	0.375	0.375	1.000	1.500	2.125	6.250	N/A
	680 - 699	0.625	0.625	1.125	1.500	2.000	2.875	3.750	N/A	N/A
	660 - 679	1.125	1.500	1.750	2.750	3.500	4.250	5.500	N/A	N/A
ASSET DEPLETION	≥ 800	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
	780 - 799	(0.375)	(0.375)	(0.250)	0.250	0.500	0.875	N/A	N/A	N/A
	760 - 779	(0.375)	(0.375)	(0.125)	0.250	0.500	1.000	N/A	N/A	N/A
	740 - 759	(0.250)	(0.250)	0.000	0.250	0.750	1.125	N/A	N/A	N/A
	720 - 739	(0.125)	(0.125)	0.125	0.375	0.875	1.375	N/A	N/A	N/A
	700 - 719	0.250	0.250	0.625	0.875	1.500	2.250	N/A	N/A	N/A
	680 - 699	1.125	1.125	1.625	2.125	2.625	3.750	N/A	N/A	N/A
	660 - 679	1.625	2.000	2.250	3.375	4.000	N/A	N/A	N/A	N/A
P&L ONLY	≥ 800	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
	780 - 799	0.000	0.000	0.125	0.625	0.875	1.375	3.375	N/A	N/A
	760 - 779	0.000	0.000	0.250	0.625	0.875	1.500	3.625	N/A	N/A
	740 - 759	0.125	0.125	0.375	0.625	1.125	1.625	3.875	N/A	N/A
	720 - 739	0.250	0.250	0.500	0.750	1.250	1.875	4.375	N/A	N/A
	700 - 719	0.625	0.625	1.000	1.250	1.875	2.750	N/A	N/A	N/A
	680 - 699	1.500	1.625	2.125	2.625	3.125	4.375	N/A	N/A	N/A
	660 - 679	2.000	2.375	2.625	3.750	4.375	5.500	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	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
PURCHASE	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	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	0.625	N/A
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
MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.250	N/A
1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A	N/A
NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A
ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
NO PREPAYMENT PENALTY	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
12 MONTHS PPP	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A
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
48 MONTHS PPP	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
60 MONTHS PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A

09:02 AM
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

PANTHER DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.125	2.525	≥ 800	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.250	1.775	780 - 799	(1.000)	(0.875)	(0.750)	(0.500)	(0.125)	0.375	1.875	6.000	N/A
7.375	1.150	760 - 779	(1.000)	(0.875)	(0.625)	(0.375)	(0.125)	0.500	2.125	6.500	N/A
7.500	0.525	740 - 759	(0.875)	(0.750)	(0.500)	(0.375)	0.125	0.625	2.375	7.000	N/A
7.625	(0.100)	720 - 739	(0.625)	(0.500)	(0.250)	(0.125)	0.375	0.875	3.000	7.875	N/A
7.750	(0.725)	700 - 719	(0.250)	(0.125)	0.125	0.375	1.000	1.625	3.625	N/A	N/A
7.875	(1.225)	680 - 699	0.750	1.000	1.500	1.875	2.750	3.875	6.000	N/A	N/A
7.990	(1.725)	660 - 679	1.625	2.000	2.250	3.375	4.375	5.625	N/A	N/A	N/A
8.000	(1.725)	640 - 659	4.500	4.625	4.875	5.750	6.750	8.250	N/A	N/A	N/A
8.125	(2.225)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.725)		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
8.375	(3.225)	5/6 30 YR ARM SOFR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.500	(3.600)	7/6 30 YR ARM SOFR	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
8.625	(3.975)	5/6 40 YR ARM SOFR	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
8.750	(4.350)	7/6 40 YR ARM SOFR	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
8.875	(4.600)	40 YR Fixed	0.250	0.250	0.250	0.250	0.250	0.375	0.375	0.375	N/A
8.990	(4.850)	INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.875	1.375	N/A	N/A
9.000	(4.850)	$100,000 - $125,000	0.500	0.500	0.500	0.500	0.500	0.750	0.750	0.875	N/A
9.125	(5.100)	$125,001 - $150,000	0.375	0.375	0.375	0.375	0.375	0.625	0.625	0.750	N/A
9.250	(5.350)	$150,001 - $175,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.375	(5.600)	$175,001 - $200,000	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.625	N/A
9.500	(5.850)	$200,001 - $300,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
9.625	(6.100)	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.750	(6.350)	$2,000,001 - $2,500,000	0.250	0.250	0.250	0.250	0.375	0.375	N/A	N/A	N/A
9.875	(6.600)	$2,500,001 - $3,000,000	0.625	0.625	0.625	0.625	0.750	0.750	N/A	N/A	N/A
9.990	(6.850)	$3,000,001 - $3,500,000	1.000	1.000	1.000	1.000	1.250	N/A	N/A	N/A	N/A
		$3,500,001 - $4,000,000	1.750	1.750	1.750	N/A	N/A	N/A	N/A	0.750	N/A
		DSCR Not Applicable	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		DSCR ≥1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
		DSCR ≥ 1.25 - 1.49	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
		DSCR ≥ 1.10 - 1.24	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
		DSCR ≥ 1.00 - 1.09	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
		DSCR ≥ 0.75 - 0.99	1.500	1.500	1.500	1.500	2.875	3.250	4.000	N/A	N/A
		DSCR<0.75	5.625	5.625	5.625	5.625	7.000	7.500	9.000	N/A	N/A
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
		CASHOUT	0.375	0.375	0.375	0.500	0.750	1.250	1.875	N/A	N/A
		AL	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.750	N/A
		NON-WARRANTABLE CONDO	0.500	0.500	0.500	0.500	0.750	0.750	1.000	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	2.250	2.250	N/A	N/A	N/A
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A
		SHORT-TERM RENTAL	0.750	0.750	0.875	0.875	1.000	1.000	1.250	N/A	N/A
		MODULAR	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
30 DAYS	0.000	0X60X12	2.250	2.250	2.250	2.250	2.250	2.250	2.250	N/A	N/A
45 DAYS	0.250	NO EVENTS 48+	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
LOCK EXTENSIONS		EVENTS 36 - 47 MOS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
PER DAY	0.015	EVENTS 24 - 35 MOS	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
10 DAYS	0.150	EVENTS 12 - 23 MOS	2.500	2.500	2.500	2.500	2.500	2.500	2.500	2.500	N/A
20 DAYS	0.300	ESCROW WAIVER	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	N/A
PREPAY PRICING (HARD)		PREPAYMENT PENALTY									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Prepay	0.000	NO PREPAYMENT PENALTY	1.750	1.750	1.750	1.750	1.750	1.750	1.750	1.750	N/A
12 Months	101.000	12 MONTHS	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A
24 Months	101.500	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
36 Months	102.000	36 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
48 Months	102.250	48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
60 Months	102.500	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	N/A

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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) FICO/CLTV PRICE ADJUSTMENTS									
7.125	2.525										
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[1]	0.000	0.000	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		HOUSING HISTORY 1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	1.000	1.500
		EXPRESS DOC[1,2]	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.500	0.500
		24 MONTH BANK STATEMENT[3]	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
		12 MONTH CPA P&L[1]	0.625	0.625	0.625	0.625	0.750	0.750	0.875	N/A	N/A
		24 MONTH CPA P&L[1]	0.500	0.500	0.500	0.500	0.625	0.625	0.750	N/A	N/A
		WVOE[1]	0.250	0.250	0.250	0.250	0.250	0.500	0.625	N/A	N/A
		CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.250	0.250

LOCK PERIODS		PREPAYMENT PENALTY TERMS									
30 DAYS	0.000		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
45 DAYS	0.150	NO PREPAYMENT PENALTY	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 MONTHS	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
5 DAYS	0.100	24 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10 DAYS	0.200	36 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
15 DAYS	0.300	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
20 DAYS	0.400	60 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
30 DAYS	0.600	NOTES									
Max Extension: Up to 30 days		Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
Owner Occ & 2nd Price Max		PPP not allowed on loans vested to individuals in IL and NJ									
Max Price - 102.500		PPP not allowed PA < $319,777									
Min Price - 99.500		Only declining PPP allowed in LA, MS									

09:02 AM
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

SPIDER DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS	≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.000	12.025	780+	(1.500)	(1.500)	(1.250)	(1.375)	(1.000)	(0.750)	0.125	4.375	N/A
6.125	11.150	760 -779	(1.500)	(1.500)	(1.250)	(1.375)	(0.750)	(0.625)	0.125	4.875	N/A
6.250	10.275	740-759	(1.500)	(1.250)	(1.250)	(1.250)	(0.500)	(0.375)	0.625	5.375	N/A
6.375	9.400	720-739	(1.125)	(1.000)	(0.875)	(0.750)	(0.375)	0.125	1.375	N/A	N/A
6.500	8.525	700-719	(1.000)	(0.750)	(0.625)	(0.500)	0.125	0.375	2.000	N/A	N/A
6.625	7.650	680-699	(0.250)	0.000	0.125	0.250	0.750	1.750	4.500	N/A	N/A
6.750	6.650	660-679	1.000	1.000	1.125	1.625	2.125	3.750	5.500	N/A	N/A
6.875	5.650	640-659	2.250	2.500	2.625	3.250	4.000	5.000	7.125	N/A	N/A
7.000	4.650	620-639	3.250	3.750	4.000	4.500	5.000	6.250	N/A	N/A	N/A
7.125	3.650	**PRICE ADJUSTMENT**									
7.250	2.775		**≤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%**
7.375	2.025	NO RATIO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.500	1.525	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	1.025	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	0.525	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	0.150	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	(0.225)	DSCR ≥ 1.50	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	0.000	N/A
8.125	(0.600)	≤ $150,000	0.500	0.500	0.500	0.500	0.500	1.250	1.500	1.750	N/A
8.250	(0.975)	$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	(1.725)	$350,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(2.100)	$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	(2.350)	$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	(2.600)	$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	(2.850)	$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	(3.100)	$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	(3.350)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.375	(3.600)	CASHOUT	0.250	0.250	0.250	0.500	0.500	0.750	N/A	N/A	N/A
9.500	(3.850)	NON-WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.500	0.750	0.875	N/A	N/A
9.625	(3.975)	CONDO	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
9.750	(4.100)	2 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.250	N/A	N/A
		3 - 4 UNIT	0.125	0.125	0.125	0.375	0.500	0.625	1.500	N/A	N/A
		30 YR INTERST ONLY	0.250	0.250	0.375	0.375	0.500	0.625	1.000	N/A	N/A
		40 YR INTEREST ONLY	0.750	0.750	0.750	0.750	0.875	1.000	1.250	N/A	N/A
		40 YR FULLY AMORTIZED	0.375	0.375	0.375	0.375	0.375	0.375	0.625	N/A	N/A
		SHORT TERM RENTAL	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		700 + FICO and DSCR ≥ 1.0	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	N/A	N/A

LOCK PERIODS		PREPAYMENT PENALTY TERMS	≤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%
30 DAYS	0.000										
45 DAYS	0.150	60 MONTHS	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(0.500)	N/A
LOCK EXTENSIONS		48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.125)	N/A
5 DAYS	0.100	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10 DAYS	0.200	24 MONTHS	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
PPP PRICE MAXIMIUMS		12 MONTHS	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
60 Months	103.500	NO PREPAYMENT PENALTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
48 Months	103.000	**NOTES**									
36 Months	103.000	Penalties not permitted: AK, KS, KY, MI, MN, NM, OH, RI									
24 Months	101.500	PPP not allowed on loans vested to individuals in IL and NJ									
12 Months	100.500	PPP not allowed PA < $319,777									
No Penalty	100.000	Only declining PPP allowed in LA, MS									

09:02 AM
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

MAMBA Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	5.025	780+	(1.000)	(0.875)	(0.750)	(0.750)	(0.500)	(0.250)	0.125	2.125	3.625
7.000	4.369	760 -779	(0.875)	(0.875)	(0.625)	(0.625)	(0.500)	(0.125)	0.250	2.250	3.750
7.125	3.744	740-759	(0.875)	(0.750)	(0.500)	(0.500)	(0.375)	0.000	0.375	3.000	4.375
7.250	2.994	720-739	(0.625)	(0.500)	(0.250)	(0.250)	(0.125)	0.500	1.250	3.500	4.875
7.375	2.306	700-719	(0.500)	(0.375)	(0.125)	(0.125)	0.250	1.000	1.625	4.625	6.125
7.500	1.556	680-699	(0.250)	(0.250)	0.375	0.750	1.125	2.250	3.000	5.500	N/A
7.625	0.713	660-679	1.125	1.375	1.750	2.000	2.750	3.750	4.875	6.375	N/A
7.750	0.025	640-659	2.750	3.375	3.375	3.500	4.500	5.375	6.500	N/A	N/A
7.875	(0.663)	620-639	3.625	4.250	4.375	4.500	5.500	6.500	N/A	N/A	N/A
8.000	(1.444)	600-619	4.500	5.000	5.250	5.375	N/A	N/A	N/A	N/A	N/A
8.125	(1.913)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(2.319)		≤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	(2.694)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.500	(3.038)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(3.288)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.750	(3.413)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.875	(3.663)	WVOE	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
9.000	(3.725)	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	(3.850)	< $200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.250	(3.975)	$200,000 - $349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
9.375	(4.100)	$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	(4.225)	$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	(4.350)	$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	(4.475)	$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	(4.600)	$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	(4.725)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
10.125	(4.850)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(4.975)	ITIN	2.375	2.625	2.625	2.750	3.125	3.125	N/A	N/A	N/A
10.375	(5.100)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
10.500	(5.225)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
10.625	(5.350)	CASHOUT	0.875	0.875	0.875	1.125	1.250	1.625	1.875	N/A	N/A
10.750	(5.475)	PRIMARY RESIDENCE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	(5.600)	SECOND HOME	0.125	0.125	0.250	0.250	0.375	0.375	0.500	N/A	N/A
11.000	(5.694)	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 - 96.00		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A

09:02 AM
Tuesday, November 10, 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%
6.875	5.300	780+	(0.875)	(0.750)	(0.625)	(0.375)	(0.125)	0.000	0.500	1.375	N/A
7.000	4.644	760 -779	(0.750)	(0.750)	(0.500)	(0.250)	(0.125)	0.125	0.625	1.500	N/A
7.125	4.019	740-759	(0.750)	(0.625)	(0.375)	(0.125)	0.000	0.250	0.750	1.625	N/A
7.250	3.269	720-739	(0.625)	(0.500)	(0.250)	0.000	0.125	0.750	1.625	2.875	N/A
7.375	2.581	700-719	(0.500)	(0.375)	(0.125)	0.125	0.625	1.375	2.125	3.250	N/A
7.500	1.831	680-699	(0.250)	(0.250)	0.375	1.000	1.375	2.500	3.375	N/A	N/A
7.625	0.988	660-679	1.125	1.375	1.750	2.250	3.125	4.125	5.250	N/A	N/A
7.750	0.300	640-659	2.750	3.375	3.375	3.750	4.750	5.625	N/A	N/A	N/A
7.875	(0.387)	620-639	3.625	4.250	4.375	4.750	N/A	N/A	N/A	N/A	N/A
8.000	(1.169)	600-619	4.500	5.000	5.250	N/A	N/A	N/A	N/A	N/A	N/A
8.125	(1.637)	**ADDITIONAL PRICE ADJUSTMENT**									
8.250	(2.044)		**≤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	(2.419)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.500	(2.762)	1099 ONLY 12 MOS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.625	(3.012)	12 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.750	(3.137)	24 MONTHS P&L	0.250	0.250	0.250	0.375	0.375	0.500	0.750	N/A	N/A
8.875	(3.387)	WVOE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.000	(3.450)	Asset Depletion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
9.125	(3.575)	< $200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.250	(3.700)	$200,000 - $349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
9.375	(3.825)	$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	(3.950)	$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	(4.075)	$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	(4.200)	$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	(4.325)	$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	(4.450)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
10.125	(4.575)	FOREIGN NATIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.250	(4.700)	ITIN	2.375	2.625	2.625	2.750	3.125	N/A	N/A	N/A	N/A
10.375	(4.825)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A
10.500	(4.950)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.625	(5.075)	CASHOUT	0.750	0.750	0.750	1.000	1.125	1.500	1.875	N/A	N/A
10.750	(5.200)	PRIMARY RESIDENCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.875	(5.325)	SECOND HOME	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11.000	(5.419)	NON-OWNER OCCUPIED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
		WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.625	N/A
		NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
		2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
		MANUFACTURED HOME	2.000	2.000	2.250	2.250	N/A	N/A	N/A	N/A	N/A
		RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.500	0.500	0.500	0.500	0.750	0.750	1.000	1.250	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		1 YR SELF EMPLOYED	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	**50.01-55%**	**55.01-60%**	**60.01-65%**	**65.01-70%**	**70.01-75%**	**75.01-80%**	**80.01-85%**	**85.01-90%**
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING		**PREPAYMENT PENALTY TERMS**									
Term	Max		**≤50.00%**	**50.01-55%**	**55.01-60%**	**60.01-65%**	**65.01-70%**	**70.01-75%**	**75.01-80%**	**80.01-85%**	**85.01-90%**
60 Months	102.000	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
48 Months	102.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months	100.500	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A

09:02 AM
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

MAMBA DSCR

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.875	3.983	780+	(1.125)	(0.875)	(0.750)	(0.500)	(0.250)	0.250	1.000	3.250	N/A
7.000	3.327	760 -779	(1.125)	(0.875)	(0.625)	(0.375)	(0.125)	0.250	1.000	3.375	N/A
7.125	2.671	740-759	(1.000)	(0.750)	(0.500)	(0.375)	0.000	0.375	1.250	3.625	N/A
7.250	1.921	720-739	(0.875)	(0.625)	(0.375)	(0.125)	0.250	0.750	1.875	3.875	N/A
7.375	1.233	700-719	(0.625)	(0.250)	0.125	0.375	0.875	1.750	3.500	N/A	N/A
7.500	0.483	680-699	(0.125)	0.250	0.625	1.250	2.125	3.000	4.875	N/A	N/A
7.625	(0.360)	660-679	0.875	1.250	1.750	2.375	3.375	5.000	7.375	N/A	N/A
7.750	(1.048)	640-659	4.125	4.750	5.375	6.125	7.625	9.625	N/A	N/A	N/A
7.875	(1.735)	620-639	5.000	5.500	6.250	7.000	N/A	N/A	N/A	N/A	N/A
8.000	(2.517)	600-619	5.750	6.250	7.125	N/A	N/A	N/A	N/A	N/A	N/A
8.125	(2.985)	ADDITIONAL PRICE ADJUSTMENT									
8.250	(3.392)		≤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	(3.767)	DSCR ≥1.25	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	0.250	0.000	N/A
8.500	(4.110)	DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
8.625	(4.423)	DSCR ≥ 0.75 - 0.99	1.625	1.625	1.625	2.125	2.750	3.750	N/A	N/A	N/A
8.750	(4.610)	DSCR < 0.75	2.750	2.750	2.750	3.125	4.000	6.000	N/A	N/A	N/A
8.875	(4.860)	< $200,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A
9.000	(4.923)	$200,000 - $349,999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.125	(5.048)	$350,000 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
9.250	(5.173)	$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	(5.298)	$2,000,001 - $3,000,000	0.625	0.625	1.000	1.000	1.750	N/A	N/A	N/A	N/A
9.500	(5.423)	$3,000,001 - $4,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.625	(5.548)	NON-PERMANENT RESIDENT	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
9.750	(5.673)	FOREIGN NATIONAL	1.625	1.625	1.625	1.750	1.750	N/A	N/A	N/A	N/A
9.875	(5.798)	ITIN	2.375	2.625	2.625	2.750	3.125	N/A	N/A	N/A	N/A
10.000	(5.923)	PURCHASE	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.750	N/A
10.125	(6.048)	RATE & TERM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.250	(6.173)	CASHOUT	1.125	1.125	1.125	1.125	1.625	2.125	2.875	N/A	N/A
10.375	(6.298)	WARRANTABLE CONDO	0.125	0.125	0.125	0.250	0.250	0.375	0.500	0.750	N/A
10.500	(6.423)	NON-WARRANTABLE CONDO	0.375	0.375	0.375	0.500	0.500	0.625	0.750	N/A	N/A
10.625	(6.548)	CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A	N/A
10.750	(6.673)	2 - 4 UNIT	0.125	0.125	0.125	0.125	0.250	0.375	0.500	N/A	N/A
10.875	(6.798)	MANUFACTURED HOME	2.000	2.000	2.250	2.250	N/A	N/A	N/A	N/A	N/A
11.000	(6.892)	RURAL PROPERTY	1.500	1.500	1.500	1.500	1.500	1.500	1.500	N/A	N/A
		INTEREST ONLY	0.625	0.625	0.625	0.625	1.000	1.000	1.250	N/A	N/A
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
		SHORT-TERM RENTAL	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A	N/A
		LIMITED TRADELINES	0.750	0.750	0.750	0.750	N/A	N/A	N/A	N/A	N/A
		DECLINING MARKET	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
		HOUSING HISTORY & EVENTS									
			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
LOCK PERIODS		1X30X12	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
15 DAYS	(0.150)	0X60X12	2.500	2.500	2.500	2.500	2.500	2.500	N/A	N/A	N/A
30 DAYS	0.000	0X90X12	4.750	4.750	4.750	4.750	N/A	N/A	N/A	N/A	N/A
45 DAYS	0.150	24 - 35 MOS (BK/FC)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
LOCK EXTENSIONS		12 - 23 MOS (BK/FC)	1.250	1.250	1.250	1.250	N/A	N/A	N/A	N/A	N/A
5 DAYS	0.150	12 -23 MOS (SS/DIL/MOD)	1.250	1.250	1.250	1.250	1.250	1.250	1.250	N/A	N/A
Max Extension: 2		< 12 MOS (SS/DIL/MOD)	1.750	1.750	1.750	1.750	1.750	1.750	N/A	N/A	N/A
PREPAY PRICING		PREPAYMENT PENALTY TERMS									
Term	Max		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
60 Months	102.000	60 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A
48 Months	102.000	48 MONTHS	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A
36 Months	101.500	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
24 Months	101.000	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
12 Months	100.500	12 MONTHS	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	N/A
No Prepay	100.000	NO PREPAYMENT PENALTY	1.625	1.625	1.625	1.625	1.625	1.625	1.625	1.625	N/A

09:02 AM
Tuesday, November 10, 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	5.136	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	N/A	N/A
6.875	4.074	760 -779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	N/A	N/A
7.000	3.011	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	N/A	N/A
7.125	2.136	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	N/A	N/A
7.250	1.261	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	N/A	NA
7.375	0.574	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	NA	NA
7.500	(0.114)	**ADDITIONAL PRICE ADJUSTMENT**									
7.625	(0.707)		**≤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	(1.257)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
7.875	(1.756)	DTI 36.01% - 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.000	(2.274)	DTI > 40%	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
8.125	(2.812)	≤ $250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	N/A	N/A
8.250	(3.219)	$250,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
8.375	(3.594)	$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	(3.969)	$1,000,001 - $1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	NA	NA
8.625	(4.313)	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
8.750	(4.626)	$2,000,001 - $2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	NA	NA	NA
8.875	(4.876)	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A
9.000	(5.126)	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
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

VIPER Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS	≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
6.750	5.136	780+	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.125	2.000	3.500
6.875	4.074	760 -779	(0.750)	(0.750)	(0.625)	(0.500)	(0.250)	0.000	0.250	2.250	4.000
7.000	3.011	740-759	(0.625)	(0.625)	(0.500)	(0.375)	(0.125)	0.125	0.375	3.000	5.000
7.125	2.136	720-739	(0.625)	(0.625)	(0.375)	(0.125)	0.000	0.375	1.125	5.000	6.500
7.250	1.261	700-719	(0.375)	(0.375)	(0.125)	0.000	0.375	0.750	1.625	7.000	8.500
7.375	0.574	680-699	(0.250)	(0.125)	0.375	0.500	1.500	2.875	3.625	9.000	9.500
7.500	(0.114)	660-679	0.250	0.500	1.000	1.875	2.875	3.750	4.875	NA	NA
7.625	(0.707)	640-659	1.750	1.750	1.875	2.500	3.500	4.375	5.875	NA	NA
7.750	(1.207)	620-639	3.000	3.000	3.000	3.250	4.000	NA	NA	NA	NA
7.875	(1.676)	**Alt-Doc: Additional Adjustment (Income Type)**									
8.000	(2.144)	12 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.125	(2.582)	1099 ONLY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	0.750
8.250	(3.019)	WVOE	0.250	0.250	0.250	0.250	0.250	0.375	0.375	NA	NA
8.375	(3.394)	12 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.500	(3.769)	24 MONTHS P&L	0.625	0.625	0.625	0.625	0.625	0.750	0.875	NA	NA
8.625	(4.113)	**PRICE ADJUSTMENT**									
8.750	(4.426)	DTI 43.01% - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
8.875	(4.676)	DTI > 50%	0.125	0.125	0.125	0.125	0.250	0.375	0.500	NA	NA
9.000	(4.926)	≤ $250,000	0.250	0.250	0.250	0.250	0.500	0.500	0.500	0.750	0.875
9.125	(5.176)	$250,001 - $750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.250	(5.426)	$750,001 - $1,000,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000
9.375	(5.676)	$1,000,001 - $1,500,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	0.000	0.000	0.250
9.500	(5.926)	$1,500,001 - $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
9.625	(6.145)	$2,000,001 - $2,500,000	0.000	0.000	0.125	0.125	0.250	0.250	0.375	NA	NA
9.750	(6.364)	$2,500,001 - $3,000,000	0.375	0.375	0.375	0.375	0.500	0.750	NA	NA	NA
9.875	(6.583)	$3,000,001 - $3,500,000	0.875	0.875	0.875	1.125	1.250	NA	NA	NA	NA
		$3,500,001 - $4,000,000	1.500	1.500	1.500	1.500	1.750	NA	NA	NA	NA
		PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
		RATE & TERM	0.125	0.125	0.125	0.125	0.125	0.125	0.375	0.500	NA
		CASHOUT ≥ 720 FICO	0.250	0.250	0.375	0.625	0.750	0.875	1.250	NA	NA
		CASHOUT < 720 FICO	0.375	0.375	0.500	0.750	0.875	1.375	1.750	NA	NA
		SECOND HOME	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		NON-OWNER OCCUPIED	0.125	0.125	0.125	0.125	0.250	0.250	0.375	0.750	NA
		CONDO	0.125	0.125	0.125	0.125	0.250	0.375	0.375	0.500	NA
		CONDOTEL	1.500	1.500	1.500	1.500	1.500	1.500	2.000	3.000	NA
		2 - 4 UNIT	0.250	0.250	0.250	0.250	0.375	0.375	0.500	1.000	NA
		CT, IL, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
		FL, TX	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.500
		NJ	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	NA
		40 YEAR AMORTIZATION	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
		INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.500	2.000
		ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	NA	NA

NOO PPP MAX		HOUSING HISTORY & EVENTS	≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	102.000	1X30X12	0.375	0.375	0.375	0.375	0.375	0.375	0.500	3.000	5.000
12 Months	102.875	0X60X12	0.875	0.875	0.875	0.875	0.875	1.125	1.125	NA	NA
24 Months	104.500	0X90X12	1.250	1.250	1.250	1.250	1.500	NA	NA	NA	NA
36 Months	105.000	≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
48 Months	105.500	24 - 35 Mos (BK/FC/SS/DIL)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	NA	NA
60 Months	106.000	12 - 23 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.000	1.000	NA	NA	NA	NA

New Jersey PPP MAX		PREPAYMENT PENALTY TERMS	≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
No Penalty	101.500	NO PREPAYMENT PENALTY	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A
12 Months	102.000	12 MONTHS	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A
24 Months	102.500	24 MONTHS	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A
36 Months	103.000	36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
48 Months	103.500	48 MONTHS	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A
60 Months	104.000	60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A

LOCK PERIODS		NOTES
45 DAYS	0.150	Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI
LOCK EXTENSIONS		PPP not allowed on loans vested to individuals in IL and NJ
5 DAYS	0.050	PPP not allowed PA < $329,411
Max Extension: Up to 30 days		Only declining PPP allowed in MS
Owner Occ & 2nd Price Max		All soft prepayment penalties will be priced as a no prepayment loan.
Max Price - 101.000		Acceptable structures include the following: (1) 6 mo interest, (2) 3%, 4%, or 5% fixed percentage, (3) Declining structures that do not exceed 5% and do
Min Price - 99.500		not drop below 3% in the first 3 years.

09:02 AM
Tuesday, November 10, 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
6.750	4.961
6.875	3.961
7.000	2.961
7.125	2.024
7.250	1.086
7.375	0.149
7.500	(0.726)
7.625	(1.601)
7.750	(2.289)
7.875	(2.976)
8.000	(3.633)
8.125	(4.258)
8.250	(4.852)
8.375	(5.383)
8.500	(5.883)
8.625	(6.321)
8.750	(6.758)
8.875	(7.196)
9.000	(7.633)
9.125	(8.008)
9.250	(8.383)
9.375	(8.695)
9.500	(9.008)
9.625	(9.321)
9.750	(9.633)
9.875	(9.946)
10.000	(10.196)
10.125	(10.446)
10.250	(10.696)

New Jersey PPP MAX

No Penalty	101.500
12 Months	102.000
24 Months	102.500
36 Months	103.000
48 Months	103.500
60 Months	104.000

LOCK PERIODS

30 DAYS	0.000
45 DAYS	0.150

LOCK EXTENSIONS

5 DAYS	0.050

Max Extension: Up to 30 days

PPP PRICE MAXIMIUMS

60 Months	102.000
48 Months	102.875
36 Months	104.500
24 Months	105.000
12 Months	105.500
No Penalty	106.000

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%
760+	(1.250)	(1.250)	(1.250)	(0.875)	(0.250)	0.250	1.375	N/A	N/A
740-759	(1.250)	(1.250)	(1.125)	(0.750)	0.000	0.500	1.750	N/A	N/A
720-739	(1.000)	(1.000)	(0.875)	(0.500)	0.250	0.750	2.500	N/A	N/A
700-719	(0.625)	(0.625)	(0.375)	0.125	1.000	1.750	4.125	N/A	N/A
680-699	(0.500)	(0.125)	0.125	1.000	2.500	3.750	NA	N/A	N/A
660-679	0.000	0.375	0.875	1.625	3.000	5.500	NA	N/A	N/A
640-659	3.000	3.500	4.000	4.500	5.000	6.000	NA	N/A	N/A
620-639	NA	NA	NA	NA	NA	NA	NA	N/A	N/A
600-619	NA	NA	NA	NA	NA	NA	NA	N/A	N/A

ADDITIONAL PRICE ADJUSTMENT

DSCR ≥ 1.25	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
DSCR ≥ 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
DSCR ≥ 0.75 - 0.99	0.500	0.625	0.750	1.000	1.500	2.375	NA	N/A	N/A
DSCR < 0.75	1.750	2.000	2.000	2.750	3.000	4.375	NA	N/A	N/A
≤ $150,000	0.750	0.750	0.875	0.875	0.875	1.750	2.000	N/A	N/A
$150,001 - $250,000	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
$250,001 - $500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
$500,001 - $1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
$1,000,001 - $1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.500	N/A	N/A
$1,500,001 - $2,000,000	0.000	0.000	0.125	0.125	0.250	0.500	NA	N/A	N/A
$2,000,001 - $2,500,000	0.375	0.375	0.500	0.750	1.000	NA	NA	N/A	N/A
$2,500,001 - $3,000,000	0.750	0.750	0.750	1.125	1.250	NA	NA	N/A	N/A
$3,000,001 - $3,500,000	1.500	1.500	1.500	1.500	2.000	NA	NA	N/A	N/A
CASH-OUT REFI: >=720	0.500	0.500	0.500	0.625	0.875	1.125	NA	N/A	N/A
CASH-OUT REFI: <720	0.875	0.875	0.875	1.000	1.000	1.375	NA	N/A	N/A
PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	N/A	N/A	N/A
R/T REFI	0.125	0.125	0.125	0.125	0.125	0.250	0.375	N/A	N/A
CONDO	0.125	0.125	0.125	0.250	0.500	0.750	NA	N/A	N/A
CONDOTEL	1.500	1.500	1.500	1.500	1.500	2.000	NA	N/A	N/A
2 - 4 UNIT	0.500	0.500	0.500	0.500	0.750	1.000	NA	N/A	N/A
CT, IL, NY	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A
FL, TX	0.000	0.000	0.000	0.000	0.000	0.250	0.500	N/A	N/A
NJ	0.000	0.000	0.000	0.000	0.000	0.250	N/A	N/A	N/A
40 YEAR AMORTIZATION	0.250	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
SHORT TERM RENTAL	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A	N/A
INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	NA	N/A	N/A
ESCROW WAIVER	0.250	0.250	0.250	0.250	0.250	0.250	0.250	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%
1X30X12	0.250	0.250	0.250	0.250	0.500	0.500	1.000	N/A	N/A
0X60X12	1.000	1.000	1.000	1.500	2.000	NA	NA	N/A	N/A
≥ 36 Mos (BK/FC/SS/DIL)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
24 - 35 Mos (BK/FC/SS/DIL)	1.000	1.000	1.000	1.500	2.000	2.000	NA	N/A	N/A
>=36MO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24-35MO	1.000	1.000	1.000	1.500	2.000	2.000	N/A	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%
60 MONTHS	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(0.875)	(0.875)	N/A	N/A
48 MONTHS	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
36 MONTHS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
24 MONTHS	0.500	0.500	0.500	0.500	0.625	0.625	0.625	N/A	N/A
12 MONTHS	0.875	0.875	1.125	1.125	1.125	1.125	1.125	N/A	N/A
NO PREPAYMENT PENALTY	1.250	1.250	1.500	1.500	1.500	1.500	1.500	N/A	N/A

NOTES

- Penalties not permitted: AK, KS,DE, MI, MN, NH, NM, RI
- PPP not allowed on loans vested to individuals in IL and NJ
- 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

09:02 AM
Tuesday, November 10, 2026
1662 Hillhurst Avenue, Suite B
Los Angeles, CA 90027
lockdesk@realtpo.com
V1 Lock Desk hours : 9AM - 4PM PST

RHINO CES Alt-doc

Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS		≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
7.875	3.075	FULL DOC	≥ 800	(2.875)	(2.875)	(2.875)	(2.625)	(2.375)	(1.625)	(0.625)	3.875	6.125
7.990	2.325		780 - 799	(2.875)	(2.875)	(2.875)	(2.625)	(2.375)	(1.625)	(0.500)	4.125	6.375
8.000	2.325		760 - 779	(2.375)	(2.375)	(2.375)	(1.875)	(1.625)	(1.125)	0.250	4.750	7.375
8.125	1.700		740 - 759	(2.125)	(2.125)	(1.875)	(1.500)	(1.250)	(0.500)	1.500	6.000	8.875
8.250	1.075		720 - 739	(1.375)	(1.375)	(1.000)	(0.625)	(0.375)	0.375	2.750	7.625	9.875
8.375	0.450		700 - 719	(0.625)	(0.625)	(0.125)	0.375	0.875	1.625	4.375	9.000	11.375
8.500	(0.175)		680 - 699	2.000	2.000	2.750	3.250	3.875	4.875	7.875	11.125	N/A
8.625	(0.675)		660-679	4.250	4.375	4.875	5.500	6.000	7.250	10.250	N/A	N/A
8.750	(1.175)		640-659	6.375	6.500	7.000	8.125	8.625	N/A	N/A	N/A	N/A
8.875	(1.675)	BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(1.875)	(1.500)	(0.500)	0.500	5.000	7.500
8.990	(2.050)		780 - 799	(2.125)	(2.125)	(2.125)	(1.875)	(1.500)	(0.500)	0.625	5.250	7.750
9.000	(2.050)		760 - 779	(1.625)	(1.625)	(1.625)	(1.125)	(0.750)	0.000	1.375	5.875	8.750
9.125	(2.425)		740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.750	7.375	10.375
9.250	(2.800)		720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	4.000	9.000	11.375
9.375	(3.175)		700 - 719	0.375	0.375	0.875	1.375	2.125	3.000	5.750	10.500	12.875
9.500	(3.550)		680 - 699	3.125	3.125	3.875	4.375	5.250	6.375	9.000	13.500	N/A
9.625	(3.925)		660 - 679	5.375	5.500	6.000	6.625	7.375	8.750	11.750	N/A	N/A
9.750	(4.300)	P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.750	1.250	2.500	3.750	8.250	N/A
9.875	(4.675)		780 - 799	0.375	0.375	0.375	0.750	1.250	2.500	3.875	8.500	N/A
9.990	(5.050)		760 - 779	0.875	0.875	0.875	1.500	2.000	3.000	4.625	9.125	N/A
10.000	(5.050)		740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	6.000	10.500	N/A
10.125	(5.425)		720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.250	12.125	N/A
10.250	(5.675)		700 - 719	3.125	3.125	3.625	4.250	5.000	6.125	9.000	N/A	N/A
10.375	(5.925)		680 - 699	5.875	5.875	6.625	7.250	8.125	9.500	N/A	N/A	N/A
10.500	(6.175)		660 - 679	8.125	8.250	8.750	9.500	10.250	N/A	N/A	N/A	N/A
10.625	(6.425)	ADDITIONAL PRICE ADJUSTMENT										
10.750	(6.675)			≤50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
10.875	(6.925)	12 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.990	(7.050)	24 MOS BANK STATEMENTS		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.000	(7.050)	10 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
11.125	(7.175)	15 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
11.250	(7.300)	20 YR FIXED		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
11.375	(7.425)	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

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Rate	30 Yr Fixed
8.250	4.325
8.375	3.575
8.500	2.825
8.625	2.200
8.750	1.575
8.875	0.950
8.990	0.325
9.000	0.325
9.125	(0.300)
9.250	(0.800)
9.375	(1.300)
9.500	(1.800)
9.625	(2.300)
9.750	(2.675)
9.875	(3.050)
9.990	(3.425)
10.000	(3.425)
10.125	(3.800)
10.250	(4.175)
10.375	(4.550)
10.500	(4.800)
10.625	(5.050)
10.750	(5.300)
10.875	(5.550)
10.990	(5.800)
11.000	(5.800)
11.125	(6.050)
11.250	(6.300)
11.375	(6.425)
11.500	(6.550)
11.625	(6.675)
11.750	(6.800)
11.875	(6.925)
11.990	(7.050)

PREPAY PRICING (HARD)

Term	Max
No Prepay	100.000
12 Months	102.750
24 Months	102.750
36 Months	102.750
48 Months	102.750
60 Months	102.750

Owner Occ & 2nd Price Max

Max Price - 102.75

LOCK EXTENSIONS

PER DAY	0.015
10 DAYS	0.150
20 DAYS	0.300

LOCK PERIODS

30 DAYS	0.000
45 DAYS	0.250

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%
BANK STATEMENT / 1099	≥ 800	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.375	N/A	N/A
	780 - 799	(2.125)	(2.125)	(2.125)	(2.000)	(1.500)	(0.500)	0.500	N/A	N/A
	760 - 779	(1.625)	(1.625)	(1.625)	(1.250)	(0.750)	0.000	1.250	N/A	N/A
	740 - 759	(1.250)	(1.250)	(1.000)	(0.625)	(0.125)	0.750	2.500	N/A	N/A
	720 - 739	(0.500)	(0.500)	(0.125)	0.250	0.750	1.625	3.750	N/A	N/A
	700 - 719	0.375	0.375	0.875	1.375	2.125	3.125	5.625	N/A	N/A
	680 - 699	3.000	3.000	3.500	4.125	5.250	6.250	N/A	N/A	N/A
	660 - 679	5.375	5.500	6.000	6.625	7.750	N/A	N/A	N/A	N/A
P&L ONLY / WVOE	≥ 800	0.375	0.375	0.375	0.625	1.250	2.500	3.625	N/A	N/A
	780 - 799	0.375	0.375	0.375	0.625	1.250	2.500	3.750	N/A	N/A
	760 - 779	0.875	0.875	0.875	1.375	2.000	3.000	4.500	N/A	N/A
	740 - 759	1.375	1.375	1.625	2.000	2.500	3.625	5.750	N/A	N/A
	720 - 739	2.125	2.125	2.500	2.875	3.375	4.500	7.000	N/A	N/A
	700 - 719	3.125	3.125	3.625	4.250	5.000	N/A	N/A	N/A	N/A
	680 - 699	5.750	5.750	6.250	7.000	N/A	N/A	N/A	N/A	N/A
	660 - 679	8.125	8.250	8.750	N/A	N/A	N/A	N/A	N/A	N/A
DSCR	≥ 800	0.500	0.500	0.500	0.750	1.375	2.625	3.500	N/A	N/A
	780 - 799	0.500	0.500	0.500	0.750	1.375	2.625	3.625	N/A	N/A
	760 - 779	1.000	1.000	1.000	1.500	2.125	3.125	4.375	N/A	N/A
	740 - 759	1.250	1.250	1.500	2.000	2.500	3.750	5.500	N/A	N/A
	720 - 739	2.000	2.000	2.375	2.875	3.375	4.625	6.750	N/A	N/A
	700 - 719	3.000	3.000	3.500	4.125	4.875	6.250	N/A	N/A	N/A
	680 - 699	5.625	5.625	6.125	6.875	8.000	N/A	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	N/A	N/A
24 MOS BANK STATEMENTS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
15 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
20 YR FIXED	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A	N/A
30 YR FIXED	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
30/15 YR BALLOON	0.375	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
40/15 YR BALLOON	0.750	0.750	0.750	0.750	0.750	0.750	0.750	N/A	N/A
$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
DTI 43.01% - 45%	0.250	0.250	0.250	0.375	0.375	0.375	0.500	N/A	N/A
DTI 45.01% - 50%	0.500	0.500	0.500	0.750	0.750	0.750	1.000	N/A	N/A
DSCR ≥ 1.50	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
DSCR ≥ 1.25 - 1.49	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A
DSCR ≥ 1.10 - 1.24	0.000	0.000	0.000	0.000	0.000	0.125	0.125	N/A	N/A
DSCR ≥ 1.00 - 1.09	0.250	0.250	0.250	0.250	0.250	0.500	0.500	N/A	N/A
WARRANTABLE CONDO	0.250	0.250	0.250	0.375	0.375	0.500	0.500	N/A	N/A
2 - 4 UNIT	0.375	0.375	0.375	0.500	0.500	0.500	0.500	N/A	N/A
MODULAR	2.000	2.000	2.000	2.000	2.000	2.000	2.000	N/A	N/A

PREPAYMENT PENALTY

	≤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 PREPAYMENT PENALTY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
12 MONTHS	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A	N/A
24 MONTHS	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	N/A	N/A
36 MONTHS	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	N/A	N/A
48 MONTHS	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	N/A	N/A
60 MONTHS	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	(2.750)	N/A	N/A

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Rate	30 Yr Fixed	FICO/CLTV PRICE ADJUSTMENTS Full Doc									
7.875	2.445		≤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	1.770	780+	N/A	(1.250)	(1.000)	(0.625)	(0.375)	0.250	1.000	5.000	7.500
8.125	1.120	760 -779	N/A	(0.750)	(0.500)	0.000	0.375	0.750	2.000	6.000	8.500
8.250	0.470	740-759	N/A	(0.375)	(0.250)	0.125	0.500	1.250	3.000	7.250	10.500
8.375	(0.190)	720-739	N/A	0.375	0.500	0.625	0.875	1.750	4.125	8.750	12.500
8.500	(0.840)	700-719	N/A	0.750	1.125	1.500	2.000	3.375	6.375	10.000	14.500
8.625	(1.520)	680-699	N/A	1.500	2.250	2.375	4.000	5.875	8.500	12.500	N/A
8.750	(2.170)	660-679	N/A	5.000	5.375	6.125	6.875	8.000	10.375	N/A	N/A
8.875	(2.695)	**Bank Statement***(In addtion to Full doc LLPA)**									
9.000	(3.220)	720+	N/A	0.750	0.875	1.000	1.125	1.125	1.375	1.875	2.000
9.125	(3.745)	660-719	N/A	1.375	1.375	1.750	1.750	1.750	2.000	2.625	3.000
9.250	(4.270)	**P&L Only***(In additional to Full doc LLPA)**									
9.375	(4.770)	720+	N/A	2.375	2.625	2.875	3.000	3.375	3.500	N/A	N/A
9.500	(5.245)	660-719	N/A	3.375	3.500	3.625	3.750	3.875	4.125	N/A	N/A
9.625	(5.720)	**ADDITIONAL PRICE ADJUSTMENT**									
9.750	(6.195)		≤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	(6.620)	< 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	(7.020)	15Yr Fixed	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.125	(7.395)	20Yr Fixed	N/A	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
10.250	(7.770)	25Yr Fixed	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.375	(8.145)	Second Home	N/A	1.000	1.000	1.000	1.000	1.000	1.000	2.000	N/A
10.500	(8.520)	Investor	N/A	2.000	2.500	3.000	3.500	4.000	5.250	N/A	N/A
10.625	(8.770)	< $100,000	N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.500	1.000
10.750	(9.020)	>$300,000	N/A	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
10.875	(9.270)	< $500,000	N/A	0.000	0.000	0.000	0.000	0.250	0.625	N/A	N/A
11.000	(9.520)	<$750,000	N/A	1.500	1.500	2.250	N/A	N/A	N/A	N/A	N/A
11.125	(9.770)	Interest Only	N/A	1.500	1.750	2.000	2.250	N/A	N/A	N/A	N/A
11.250	(10.020)	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
Tuesday, November 10, 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	5.175	800+	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
8.875	4.594	780 - 799	(0.500)	0.750	1.500	3.250	4.625	5.250	6.875	N/A	N/A
9.000	4.013	760 - 779	0.000	1.250	3.000	4.000	5.125	6.000	7.875	N/A	N/A
9.125	3.432	740 - 759	0.625	1.750	4.000	5.250	6.125	7.250	8.375	N/A	N/A
9.250	2.851	720 - 739	2.375	4.250	5.250	6.000	7.625	9.250	10.625	N/A	N/A
9.375	2.301	700 - 719	3.625	7.000	8.500	9.500	10.875	11.500	N/A	N/A	N/A
9.500	1.751	680 - 699	5.375	8.000	9.500	11.500	N/A	N/A	N/A	N/A	N/A
9.625	1.201	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9.750	0.713	**ADDITIONAL PRICE ADJUSTMENT**									
9.875	0.257		≤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	(0.149)	DSCR > 1.25	(1.125)	(1.250)	(1.500)	(1.500)	(1.875)	(2.000)	(2.000)	N/A	N/A
10.125	(0.524)	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	(0.899)	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	(1.255)	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	(1.599)	Short-Term Rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10.625	(1.871)	< 100,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.750	(2.143)	< 150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
10.875	(2.415)	> 250,000	0.375	0.750	1.125	1.750	2.500	2.875	3.000	N/A	N/A
11.000	(2.687)	> 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									