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6333 State Hwy 161, Suite 500 & 600, Irving, TX 75038

National Correspondent Rate Sheet--Best-Efforts Non-QM

Welcome

www.PHLCorrespondent.com

11/3/2026 9:59 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.709	96.609	96.409	96.259
6.750	97.459	97.359	97.159	96.809
6.875	98.209	98.109	97.909	97.559
7.000	98.896	98.796	98.596	98.246
7.125	99.584	99.484	99.284	98.934
7.250	100.271	100.171	99.971	99.621
7.375	100.959	100.859	100.659	100.309
7.500	101.746	101.646	101.446	101.096
7.625	102.371	102.271	102.071	101.721
7.750	102.902	102.802	102.602	102.252
7.875	103.402	103.302	103.102	102.752
8.000	103.990	103.890	103.690	103.340
8.125	104.427	104.327	104.127	103.777
8.250	104.865	104.765	104.565	104.215
8.375	105.240	105.140	104.940	104.590
8.500	105.465	105.365	105.165	104.815
8.625	105.777	105.677	105.477	105.127
8.750	105.990	105.890	105.690	105.340
8.875	106.252	106.152	105.952	105.602
9.000	106.534	106.434	106.234	105.884
9.125	106.765	106.665	106.465	106.115
9.250	107.015	106.915	106.715	106.365
9.375	107.240	107.140	106.940	106.590
9.500	107.490	107.390	107.190	106.840
9.625	107.740	107.640	107.440	107.090
9.750	107.990	107.890	107.690	107.340
9.875	108.115	108.015	107.815	107.465
10.000	108.365	108.265	108.065	107.715
10.125	108.615	108.515	108.315	107.965
10.250	108.865	108.765	108.565	108.215
10.375	109.115	109.015	108.815	108.465
10.500	109.365	109.265	109.065	108.715
10.625	109.615	109.515	109.315	108.965
10.750	109.865	109.765	109.565	109.215
10.875	110.115	110.015	109.815	109.465
11.000	110.365	110.265	110.065	109.715

Gold Full/Alt Doc 15 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.934	96.834	96.634	96.484
6.750	97.684	97.584	97.234	97.084
6.875	98.434	98.334	97.834	98.334
7.000	99.121	99.021	99.021	99.021
7.125	99.809	99.709	99.709	99.709
7.250	100.496	100.396	100.396	100.396
7.375	101.184	101.084	101.084	101.084
7.500	101.971	101.871	101.871	101.871
7.625	102.596	102.496	102.496	102.496
7.750	103.127	103.027	103.027	103.027
7.875	103.627	103.527	103.527	103.527
8.000	104.215	104.115	104.115	104.115
8.125	104.652	104.552	104.552	104.552
8.250	105.090	104.990	104.990	104.990
8.375	105.465	105.365	105.365	105.365
8.500	105.690	105.590	105.590	105.590
8.625	106.002	105.902	105.902	105.902
8.750	106.215	106.115	106.115	106.115
8.875	106.477	106.377	106.377	106.377
9.000	106.759	106.659	106.659	106.659
9.125	106.990	106.890	106.890	106.890
9.250	107.240	107.140	107.140	107.140
9.375	107.465	107.365	107.365	107.365
9.500	107.715	107.615	107.615	107.615
9.625	107.965	107.865	107.865	107.865
9.750	108.215	108.115	108.115	108.115
9.875	108.340	108.240	108.240	108.240
10.000	108.590	108.490	108.490	108.490
10.125	108.840	108.740	108.740	108.740
10.250	109.090	108.990	108.990	108.990
10.375	109.340	109.240	109.240	109.240
10.500	109.590	109.490	109.490	109.490
10.625	109.840	109.740	109.740	109.740
10.750	110.090	109.990	109.990	109.990
10.875	110.340	110.240	110.240	110.240
11.000	110.590	110.490	110.490	110.490

Gold Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.909	96.809	96.609	96.459
6.750	97.659	97.559	97.209	97.059
6.875	98.409	98.309	97.809	98.309
7.000	99.096	98.996	98.996	98.996
7.125	99.784	99.684	99.684	99.684
7.250	100.471	100.371	100.371	100.371
7.375	101.159	101.059	101.059	101.059
7.500	101.946	101.846	101.846	101.846
7.625	102.571	102.471	102.471	102.471
7.750	103.102	103.002	103.002	103.002
7.875	103.602	103.502	103.502	103.502
8.000	104.190	104.090	104.090	104.090
8.125	104.627	104.527	104.527	104.527
8.250	105.065	104.965	104.965	104.965
8.375	105.440	105.340	105.340	105.340
8.500	105.665	105.565	105.565	105.565
8.625	105.977	105.877	105.877	105.877
8.750	106.190	106.090	106.090	106.090
8.875	106.452	106.352	106.352	106.352
9.000	106.734	106.634	106.634	106.634
9.125	106.965	106.865	106.865	106.865
9.250	107.215	107.115	107.115	107.115
9.375	107.440	107.340	107.340	107.340
9.500	107.690	107.590	107.590	107.590
9.625	107.940	107.840	107.840	107.840
9.750	108.190	108.090	108.090	108.090
9.875	108.315	108.215	108.215	108.215
10.000	108.565	108.465	108.465	108.465
10.125	108.815	108.715	108.715	108.715
10.250	109.065	108.965	108.965	108.965
10.375	109.315	109.215	109.215	109.215
10.500	109.565	109.465	109.465	109.465
10.625	109.815	109.715	109.715	109.715
10.750	110.065	109.965	109.965	109.965
10.875	110.315	110.215	110.215	110.215
11.000	110.565	110.465	110.465	110.465

Gold Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.884	96.784	96.584	96.434
6.750	97.634	97.534	97.334	97.184
6.875	98.384	98.284	98.084	97.934
7.000	99.071	98.971	98.771	98.621
7.125	99.759	99.659	99.459	99.309
7.250	100.446	100.346	100.146	99.996
7.375	101.134	101.034	100.834	100.684
7.500	101.921	101.821	101.621	101.471
7.625	102.546	102.446	102.246	102.096
7.750	103.077	102.977	102.777	102.627
7.875	103.577	103.477	103.277	103.127
8.000	104.165	104.065	103.865	103.715
8.125	104.602	104.502	104.302	104.152
8.250	105.040	104.940	104.740	104.590
8.375	105.415	105.315	105.115	104.965
8.500	105.640	105.540	105.340	105.190
8.625	105.952	105.852	105.652	105.502
8.750	106.165	106.065	105.865	105.715
8.875	106.427	106.327	106.127	105.977
9.000	106.709	106.609	106.409	106.259
9.125	106.940	106.840	106.640	106.490
9.250	107.190	107.090	106.890	106.740
9.375	107.415	107.315	107.115	106.965
9.500	107.665	107.565	107.365	107.215
9.625	107.915	107.815	107.615	107.465
9.750	108.165	108.065	107.865	107.715
9.875	108.290	108.190	107.990	107.840
10.000	108.540	108.440	108.240	108.090
10.125	108.790	108.690	108.490	108.340
10.250	109.040	108.940	108.740	108.590
10.375	109.290	109.190	108.990	108.840
10.500	109.540	109.440	109.240	109.090
10.625	109.790	109.690	109.490	109.340
10.750	110.040	109.940	109.740	109.590
10.875	110.290	110.190	109.990	109.840
11.000	110.540	110.440	110.240	110.090

Gold Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.759	96.659	96.459	96.309
6.750	97.509	97.409	97.209	97.059
6.875	98.259	98.159	97.959	97.809
7.000	98.946	98.846	98.646	98.496
7.125	99.634	99.534	99.334	99.184
7.250	100.321	100.221	100.021	99.871
7.375	101.009	100.909	100.709	100.559
7.500	101.796	101.696	101.496	101.346
7.625	102.421	102.321	102.121	101.971
7.750	102.952	102.852	102.652	102.502
7.875	103.452	103.352	103.152	103.002
8.000	104.040	103.940	103.740	103.590
8.125	104.477	104.377	104.177	104.027
8.250	104.915	104.815	104.615	104.465
8.375	105.290	105.190	104.990	104.840
8.500	105.515	105.415	105.215	105.065
8.625	105.827	105.727	105.527	105.377
8.750	106.040	105.940	105.740	105.590
8.875	106.302	106.202	106.002	105.852
9.000	106.584	106.484	106.284	106.134
9.125	106.815	106.715	106.515	106.365
9.250	107.065	106.965	106.765	106.615
9.375	107.290	107.190	106.990	106.840
9.500	107.540	107.440	107.240	107.090
9.625	107.790	107.690	107.490	107.340
9.750	108.040	107.940	107.740	107.590
9.875	108.165	108.065	107.865	107.715
10.000	108.415	108.315	108.115	107.965
10.125	108.665	108.565	108.365	108.215
10.250	108.915	108.815	108.615	108.465
10.375	109.165	109.065	108.865	108.715
10.500	109.415	109.315	109.115	108.965
10.625	109.665	109.565	109.365	109.215
10.750	109.915	109.815	109.615	109.465
10.875	110.165	110.065	109.865	109.715
11.000	110.415	110.315	110.115	109.965

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11/3/2026 9:59 EST

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Sales Support: 800-203-5719

Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.500	1.250	1.125	0.875	0.875	0.500	0.125	(2.250)	(4.125)
760 - 779	1.250	1.125	1.000	0.875	0.875	0.375	0.000	(2.500)	(4.250)
740 - 759	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)	(5.125)
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)	(5.250)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)	(5.750)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	(5.625)	(6.250)
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	(5.625)	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.375	1.125	1.000	0.750	0.750	0.375	0.000	(2.500)	(4.500)
760 - 779	1.125	1.000	0.875	0.750	0.750	0.250	(0.125)	(2.625)	(4.750)
740 - 759	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	(3.500)	(6.000)
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	(4.375)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(5.375)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	(5.750)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-

Type	Full /Alt Doc	Inv W/PPP	Loan Size > $2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	105.000	102.500

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.000	104.000
4 year	0.875	104.000
3 year	0.625	103.500
2 year	0.250	103.000
1 year	(0.625)	102.500
No Prepay Penalty	(1.375)	102.000
Type	Min Price	
Min Price	98.000	

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.500)	(2.000)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(1.000)	(1.500)
>$2.0mm, <=$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>$2.5mm, <=$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-
>$3.0mm, <=$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.375)
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.750)	(1.000)	(1.500)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.500	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	0.000	0.000	0.000	(0.250)	(0.500)	(1.250)	(1.500)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.625)	(2.000)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)

Property Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(0.875)	(1.000)	(1.250)	-
Florida Condo	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	(1.125)	(1.500)	-
Non - Warrantable Condo	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	-	-
Multi Unit	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(0.875)	(1.375)	(1.250)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)

Doc Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
1099 Program	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.375)	(1.000)
24 Month Bank Statement	0.000	0.000	0.000	0.000	0.125	0.125	0.125	(0.250)	(0.750)
12 Month CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
24 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)

Rate sheets are intended for use by mortgage professionals only.

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Sales Support: 800-203-5719

Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.546	99.446	99.246	99.096
7.500	100.276	100.176	99.976	99.626
7.625	100.596	100.496	100.296	99.946
7.750	100.881	100.781	100.581	100.231
7.875	101.101	101.001	100.801	100.451
8.000	101.292	101.192	100.992	100.642
8.125	101.458	101.358	101.158	100.808
8.250	101.603	101.503	101.303	100.953
8.375	101.831	101.731	101.531	101.181
8.500	101.946	101.846	101.646	101.296
8.625	102.052	101.952	101.752	101.402
8.750	102.153	102.053	101.853	101.503
8.875	102.403	102.303	102.103	101.753
9.000	102.503	102.403	102.203	101.853
9.125	102.603	102.503	102.303	101.953
9.250	102.703	102.603	102.403	102.053
9.375	102.653	102.553	102.353	102.003
9.500	102.753	102.653	102.453	102.103
9.625	102.707	102.607	102.407	102.057
9.750	102.757	102.657	102.457	102.107
9.875	102.857	102.757	102.557	102.207
10.000	102.907	102.807	102.607	102.257
10.125	103.007	102.907	102.707	102.357
10.250	103.082	102.982	102.782	102.432
10.375	103.175	103.075	102.875	102.525
10.500	103.269	103.169	102.969	102.619

Silver Full / Alt Doc 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.154	99.054	99.054	99.054
7.500	100.008	99.908	99.908	99.908
7.625	100.427	100.327	100.327	100.327
7.750	100.814	100.714	100.714	100.714
7.875	101.134	101.034	101.034	101.034
8.000	101.419	101.319	101.319	101.319
8.125	101.672	101.572	101.572	101.572
8.250	101.892	101.792	101.792	101.792
8.375	102.183	102.083	102.083	102.083
8.500	102.349	102.249	102.249	102.249
8.625	102.494	102.394	102.394	102.394
8.750	102.622	102.522	102.522	102.522
8.875	102.887	102.787	102.787	102.787
9.000	102.993	102.893	102.893	102.893
9.125	103.094	102.994	102.994	102.994
9.250	103.194	103.094	103.094	103.094
9.375	103.144	103.044	103.044	103.044
9.500	103.244	103.144	103.144	103.144
9.625	103.244	103.144	103.144	103.144
9.750	103.248	103.148	103.148	103.148
9.875	103.348	103.248	103.248	103.248
10.000	103.398	103.298	103.298	103.298
10.125	103.498	103.398	103.398	103.398
10.250	103.573	103.473	103.473	103.473
10.375	103.673	103.573	103.573	103.573
10.500	103.773	103.673	103.673	103.673

Silver Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.300	99.200	99.200	99.200
7.500	100.062	99.962	99.962	99.962
7.625	100.417	100.317	100.317	100.317
7.750	100.702	100.602	100.602	100.602
7.875	100.955	100.855	100.855	100.855
8.000	101.175	101.075	101.075	101.075
8.125	101.366	101.266	101.266	101.266
8.250	101.532	101.432	101.432	101.432
8.375	101.777	101.677	101.677	101.677
8.500	101.905	101.805	101.805	101.805
8.625	102.020	101.920	101.920	101.920
8.750	102.126	102.026	102.026	102.026
8.875	102.377	102.277	102.277	102.277
9.000	102.477	102.377	102.377	102.377
9.125	102.577	102.477	102.477	102.477
9.250	102.677	102.577	102.577	102.577
9.375	102.627	102.527	102.527	102.527
9.500	102.727	102.627	102.627	102.627
9.625	102.577	102.477	102.477	102.477
9.750	102.627	102.527	102.527	102.527
9.875	102.727	102.627	102.627	102.627
10.000	102.777	102.677	102.677	102.677
10.125	102.877	102.777	102.777	102.777
10.250	102.952	102.852	102.852	102.852
10.375	103.052	102.952	102.952	102.952
10.500	103.146	103.046	103.046	103.046

Silver Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.439	99.339	99.139	98.989
7.500	100.169	100.069	99.869	99.719
7.625	100.489	100.389	100.189	100.039
7.750	100.742	100.642	100.442	100.292
7.875	100.962	100.862	100.662	100.512
8.000	101.153	101.053	100.853	100.703
8.125	101.319	101.219	101.019	100.869
8.250	101.464	101.364	101.164	101.014
8.375	101.692	101.592	101.392	101.242
8.500	101.807	101.707	101.507	101.357
8.625	101.913	101.813	101.613	101.463
8.750	102.014	101.914	101.714	101.564
8.875	102.264	102.164	101.964	101.814
9.000	102.364	102.264	102.064	101.914
9.125	102.464	102.364	102.164	102.014
9.250	102.564	102.464	102.264	102.114
9.375	102.514	102.414	102.214	102.064
9.500	102.614	102.514	102.314	102.164
9.625	102.614	102.514	102.314	102.164
9.750	102.618	102.518	102.318	102.168
9.875	102.718	102.618	102.418	102.268
10.000	102.768	102.668	102.468	102.318
10.125	102.868	102.768	102.568	102.418
10.250	102.943	102.843	102.643	102.493
10.375	103.036	102.936	102.736	102.586
10.500	103.130	103.030	102.830	102.680

Silver Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.323	99.223	99.023	98.873
7.500	100.053	99.953	99.753	99.603
7.625	100.373	100.273	100.073	99.923
7.750	100.658	100.558	100.358	100.208
7.875	100.878	100.778	100.578	100.428
8.000	101.069	100.969	100.769	100.619
8.125	101.235	101.135	100.935	100.785
8.250	101.380	101.280	101.080	100.930
8.375	101.608	101.508	101.308	101.158
8.500	101.723	101.623	101.423	101.273
8.625	101.829	101.729	101.529	101.379
8.750	101.930	101.830	101.630	101.480
8.875	102.180	102.080	101.880	101.730
9.000	102.280	102.180	101.980	101.830
9.125	102.380	102.280	102.080	101.930
9.250	102.480	102.380	102.180	102.030
9.375	102.430	102.330	102.130	101.980
9.500	102.530	102.430	102.230	102.080
9.625	102.484	102.384	102.184	102.034
9.750	102.534	102.434	102.234	102.084
9.875	102.634	102.534	102.334	102.184
10.000	102.684	102.584	102.384	102.234
10.125	102.784	102.684	102.484	102.334
10.250	102.859	102.759	102.559	102.409
10.375	102.953	102.853	102.653	102.503
10.500	103.046	102.946	102.746	102.596

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National Correspondent Rate Sheet--Best-Efforts Non-QM

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Silver Full / Alt Doc LLPA's

Type	Full /Alt Doc	Inv W/PPP	Loan Size > $2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	104.500	102.500

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.500	1.250	1.125	0.875	0.875	0.500	0.125	(2.250)	-
760 - 779	1.250	1.125	1.000	0.875	0.875	0.375	0.000	(2.500)	-
740 - 759	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)	-
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)	-
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)	-
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.375	1.125	1.000	0.750	0.750	0.375	0.000	(2.500)	-
760 - 779	1.125	1.000	0.875	0.750	0.750	0.250	(0.125)	(2.625)	-
740 - 759	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	(3.500)	-
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	(4.375)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(5.375)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)
>$2.0mm, <=$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>$2.5mm, <=$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

Property Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.250)	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.500)

Doc Type	ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	-	-	-	-	-	-	-	-	-
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	-	-
12 Month CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-

Rate sheets are intended for use by mortgage professionals only.

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National Correspondent Rate Sheet--Best-Efforts Non-QM

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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.996	98.896	98.696	98.546
7.500	99.726	99.626	99.426	99.076
7.625	100.046	99.946	99.746	99.396
7.750	100.331	100.231	100.031	99.681
7.875	100.551	100.451	100.251	99.901
8.000	100.742	100.642	100.442	100.092
8.125	100.908	100.808	100.608	100.258
8.250	101.053	100.953	100.753	100.403
8.375	101.281	101.181	100.981	100.631
8.500	101.396	101.296	101.096	100.746
8.625	101.502	101.402	101.202	100.852
8.750	101.603	101.503	101.303	100.953
8.875	101.853	101.753	101.553	101.203
9.000	101.953	101.853	101.653	101.303
9.125	102.053	101.953	101.753	101.403
9.250	102.153	102.053	101.853	101.503
9.375	102.103	102.003	101.803	101.453
9.500	102.203	102.103	101.903	101.553

Bronze Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.750	98.650	98.650	98.650
7.500	99.512	99.412	99.412	99.412
7.625	99.867	99.767	99.767	99.767
7.750	100.152	100.052	100.052	100.052
7.875	100.405	100.305	100.305	100.305
8.000	100.625	100.525	100.525	100.525
8.125	100.816	100.716	100.716	100.716
8.250	100.982	100.882	100.882	100.882
8.375	101.227	101.127	101.127	101.127
8.500	101.355	101.255	101.255	101.255
8.625	101.470	101.370	101.370	101.370
8.750	101.576	101.476	101.476	101.476
8.875	101.827	101.727	101.727	101.727
9.000	101.927	101.827	101.827	101.827
9.125	102.027	101.927	101.927	101.927
9.250	102.127	102.027	102.027	102.027
9.375	102.077	101.977	101.977	101.977
9.500	102.177	102.077	102.077	102.077
9.625	102.052	101.952	101.952	101.952

Bronze Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.889	98.789	98.789	98.789
7.500	99.619	99.519	99.519	99.519
7.625	99.939	99.839	99.839	99.839
7.750	100.192	100.092	100.092	100.092
7.875	100.412	100.312	100.312	100.312
8.000	100.603	100.503	100.503	100.503
8.125	100.769	100.669	100.669	100.669
8.250	100.914	100.814	100.814	100.814
8.375	101.142	101.042	101.042	101.042
8.500	101.257	101.157	101.157	101.157
8.625	101.363	101.263	101.263	101.263
8.750	101.464	101.364	101.364	101.364
8.875	101.714	101.614	101.614	101.614
9.000	101.814	101.714	101.714	101.714
9.125	101.914	101.814	101.814	101.814
9.250	102.014	101.914	101.914	101.914
9.375	101.964	101.864	101.864	101.864
9.500	102.064	101.964	101.964	101.964

Bronze Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.773	98.673	98.473	98.323
7.500	99.503	99.403	99.203	99.053
7.625	99.823	99.723	99.523	99.373
7.750	100.108	100.008	99.808	99.658
7.875	100.328	100.228	100.028	99.878
8.000	100.519	100.419	100.219	100.069
8.125	100.685	100.585	100.385	100.235
8.250	100.830	100.730	100.530	100.380
8.375	101.058	100.958	100.758	100.608
8.500	101.173	101.073	100.873	100.723
8.625	101.279	101.179	100.979	100.829
8.750	101.380	101.280	101.080	100.930
8.875	101.630	101.530	101.330	101.180
9.000	101.730	101.630	101.430	101.280
9.125	101.830	101.730	101.530	101.380
9.250	101.930	101.830	101.630	101.480
9.375	101.880	101.780	101.580	101.430
9.500	101.980	101.880	101.680	101.530

Bronze Full /Alt DOC LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740+	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740 +	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	-
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-

Loan Size	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)
>$1.00mm, <=$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-

Housing History	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)

Housing Event Seasoning	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
24 - 35 Mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-
12 - 23 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	-	-	-
DTI >43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)

Loan Type	Full & ALT Doc Loan Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)

Property Type	Full & ALT Doc Property Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)

Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)
24 Month Bank Statement	0.375	0.375	0.375	0.250	0.125	0.125	0.125	(0.500)
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)

Type	Full /Alt Doc	Inv W/PPP	Loan Size > $2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	104.500	102.500

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.000	104.000
4 year	0.875	104.000
3 year	0.000	103.500
2 year	0.250	103.000
1 year	(0.625)	102.000
No Prepay Penalty	(1.750)	101.000

Type	Min Price
Min Price	98.000

planet

6333 State Hwy 161, Suite 500 & 600, Irving, TX 75038

National Correspondent Rate Sheet--Best-Efforts Non-QM

11/3/2026 9:59 EST

Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR

Non-QM DSCR 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.303	97.203	97.003	96.853
6.750	98.116	98.016	97.816	97.666
6.875	98.866	98.766	98.566	98.416
7.000	99.891	99.791	99.591	99.441
7.125	100.641	100.541	100.341	100.191
7.250	101.491	101.391	101.191	101.041
7.375	102.241	102.141	101.941	101.791
7.500	102.991	102.891	102.691	102.541
7.625	103.678	103.578	103.378	103.228
7.750	104.391	104.291	104.091	103.941
7.875	104.953	104.853	104.653	104.503
8.000	105.553	105.453	105.253	105.103
8.125	106.053	105.953	105.753	105.603
8.250	106.553	106.453	106.253	106.103
8.375	107.053	106.953	106.753	106.603
8.500	107.241	107.141	106.941	106.791
8.625	107.678	107.578	107.378	107.228
8.750	108.116	108.016	107.816	107.666
8.875	108.553	108.453	108.253	108.103
9.000	108.991	108.891	108.691	108.541
9.125	109.366	109.266	109.066	108.916
9.250	109.741	109.641	109.441	109.291
9.375	109.991	109.891	109.691	109.541
9.500	110.303	110.203	110.003	109.853
9.625	110.553	110.453	110.253	110.103
9.750	110.803	110.703	110.503	110.353
9.875	111.053	110.953	110.753	110.603
10.000	111.178	111.078	110.878	110.728
10.125	111.428	111.328	111.128	110.978
10.250	111.678	111.578	111.378	111.228
10.375	111.928	111.828	111.628	111.478
10.500	112.178	112.078	111.878	111.728
10.625	112.428	112.328	112.128	111.978
10.750	112.678	112.578	112.378	112.228
10.875	112.928	112.828	112.628	112.478
11.000	113.178	113.078	112.878	112.728
11.125	113.428	113.328	113.128	112.978

Non-QM DSCR 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.528	97.428	97.228	97.078
6.750	98.341	98.241	98.041	97.891
6.875	99.091	98.991	98.791	98.641
7.000	100.116	100.016	99.816	99.666
7.125	100.866	100.766	100.566	100.416
7.250	101.716	101.616	101.416	101.266
7.375	102.466	102.366	102.166	102.016
7.500	103.216	103.116	102.916	102.766
7.625	103.903	103.803	103.603	103.453
7.750	104.616	104.516	104.316	104.166
7.875	105.178	105.078	104.878	104.728
8.000	105.778	105.678	105.478	105.328
8.125	106.278	106.178	105.978	105.828
8.250	106.778	106.678	106.478	106.328
8.375	107.278	107.178	106.978	106.828
8.500	107.466	107.366	107.166	107.016
8.625	107.903	107.803	107.603	107.453
8.750	108.341	108.241	108.041	107.891
8.875	108.778	108.678	108.478	108.328
9.000	109.216	109.116	108.916	108.766
9.125	109.591	109.491	109.291	109.141
9.250	109.966	109.866	109.666	109.516
9.375	110.216	110.116	109.916	109.766
9.500	110.528	110.428	110.228	110.078
9.625	110.778	110.678	110.478	110.328
9.750	111.028	110.928	110.728	110.578
9.875	111.278	111.178	110.978	110.828
10.000	111.403	111.303	111.103	110.953
10.125	111.653	111.553	111.353	111.203
10.250	111.903	111.803	111.603	111.453
10.375	112.153	112.053	111.853	111.703
10.500	112.403	112.303	112.103	111.953
10.625	112.653	112.553	112.353	112.203
10.750	112.903	112.803	112.603	112.453
10.875	113.153	113.053	112.853	112.703
11.000	113.403	113.303	113.103	112.953
11.125	113.653	113.553	113.353	113.203

Non-QM DSCR 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.503	97.403	97.203	97.053
6.750	98.316	98.216	98.016	97.866
6.875	99.066	98.966	98.766	98.616
7.000	100.091	99.991	99.791	99.641
7.125	100.841	100.741	100.541	100.391
7.250	101.691	101.591	101.391	101.241
7.375	102.441	102.341	102.141	101.991
7.500	103.191	103.091	102.891	102.741
7.625	103.878	103.778	103.578	103.428
7.750	104.591	104.491	104.291	104.141
7.875	105.153	105.053	104.853	104.703
8.000	105.753	105.653	105.453	105.303
8.125	106.253	106.153	105.953	105.803
8.250	106.503	106.403	106.203	106.053
8.375	107.003	106.903	106.703	106.553
8.500	107.441	107.341	107.141	106.991
8.625	107.878	107.778	107.578	107.428
8.750	108.316	108.216	108.016	107.866
8.875	108.753	108.653	108.453	108.303
9.000	109.191	109.091	108.891	108.741
9.125	109.566	109.466	109.266	109.116
9.250	109.941	109.841	109.641	109.491
9.375	110.316	110.216	110.016	109.866
9.500	110.628	110.528	110.328	110.178
9.625	110.878	110.778	110.578	110.428
9.750	111.128	111.028	110.828	110.678
9.875	111.378	111.278	111.078	110.928
10.000	111.628	111.528	111.328	111.178
10.125	111.878	111.778	111.578	111.428
10.250	112.128	112.028	111.828	111.678
10.375	112.253	112.153	111.953	111.803
10.500	112.503	112.403	112.203	112.053
10.625	112.753	112.653	112.453	112.303
10.750	113.003	112.903	112.703	112.553
10.875	113.253	113.153	112.953	112.803
11.000	113.503	113.403	113.203	113.053
11.125	113.753	113.653	113.453	113.303

Non-QM DSCR 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.428	97.328	97.128	96.978
6.750	98.241	98.141	97.941	97.791
6.875	98.991	98.891	98.691	98.541
7.000	100.016	99.916	99.716	99.566
7.125	100.766	100.666	100.466	100.316
7.250	101.616	101.516	101.316	101.166
7.375	102.366	102.266	102.066	101.916
7.500	103.116	103.016	102.816	102.666
7.625	103.803	103.703	103.503	103.353
7.750	104.516	104.416	104.216	104.066
7.875	104.928	104.828	104.628	104.478
8.000	105.428	105.328	105.128	104.978
8.125	105.928	105.828	105.628	105.478
8.250	106.428	106.328	106.128	105.978
8.375	106.928	106.828	106.628	106.478
8.500	107.366	107.266	107.066	106.916
8.625	107.803	107.703	107.503	107.353
8.750	108.241	108.141	107.941	107.791
8.875	108.678	108.578	108.378	108.228
9.000	109.116	109.016	108.816	108.666
9.125	109.491	109.391	109.191	109.041
9.250	109.866	109.766	109.566	109.416
9.375	110.241	110.141	109.941	109.791
9.500	110.553	110.453	110.253	110.103
9.625	110.803	110.703	110.503	110.353
9.750	110.928	110.828	110.628	110.478
9.875	111.178	111.078	110.878	110.728
10.000	111.428	111.328	111.128	110.978
10.125	111.678	111.578	111.378	111.228
10.250	111.928	111.828	111.628	111.478
10.375	112.178	112.078	111.878	111.728
10.500	112.428	112.328	112.128	111.978
10.625	112.678	112.578	112.378	112.228
10.750	112.928	112.828	112.628	112.478
10.875	113.178	113.078	112.878	112.728
11.000	113.428	113.328	113.128	112.978
11.125	113.678	113.578	113.378	113.228

Non-QM DSCR 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.303	97.203	97.003	96.853
6.750	98.116	98.016	97.816	97.666
6.875	98.866	98.766	98.566	98.416
7.000	99.891	99.791	99.591	99.441
7.125	100.641	100.541	100.341	100.191
7.250	101.491	101.391	101.191	101.041
7.375	102.241	102.141	101.941	101.791
7.500	102.991	102.891	102.691	102.541
7.625	103.678	103.578	103.378	103.228
7.750	104.391	104.291	104.091	103.941
7.875	104.803	104.703	104.503	104.353
8.000	105.303	105.203	105.003	104.853
8.125	105.803	105.703	105.503	105.353
8.250	106.303	106.203	106.003	105.853
8.375	106.803	106.703	106.503	106.353
8.500	107.241	107.141	106.941	106.791
8.625	107.678	107.578	107.378	107.228
8.750	108.116	108.016	107.816	107.666
8.875	108.553	108.453	108.253	108.103
9.000	108.991	108.891	108.691	108.541
9.125	109.366	109.266	109.066	108.916
9.250	109.741	109.641	109.441	109.291
9.375	110.116	110.016	109.816	109.666
9.500	110.428	110.328	110.128	109.978
9.625	110.678	110.578	110.378	110.228
9.750	110.928	110.828	110.628	110.478
9.875	111.178	111.078	110.878	110.728
10.000	111.428	111.328	111.128	110.978
10.125	111.553	111.453	111.253	111.103
10.250	111.803	111.703	111.503	111.353
10.375	112.053	111.953	111.753	111.603
10.500	112.303	112.203	112.003	111.853
10.625	112.553	112.453	112.253	112.103
10.750	112.803	112.703	112.503	112.353
10.875	113.053	112.953	112.753	112.603
11.000	113.303	113.203	113.003	112.853
11.125	113.553	113.453	113.253	113.103

Rate sheets are intended for use by mortgage professionals only.

Non-QM DSCR LLPA's

CREDIT SCORE	LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	(0.125)	(0.625)	(1.500)
760 - 779	0.750	0.875	0.625	0.000	(0.375)	(0.875)	(1.750)
740 - 759	0.875	0.750	0.500	(0.125)	(0.500)	(1.000)	(1.875)
720 - 739	0.750	0.500	0.375	(0.250)	(0.250)	(1.125)	(2.125)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.375)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.250)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.750)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Loan Level Price Adjustments							
Loan Size	**<=50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**
UPB <= 150K	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)
>$150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>$2.0mm, <=$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>$2.5mm, <=$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(1.000)	(1.500)	(1.750)	(2.000)	(2.750)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(1.250)	(1.500)	-	-
Other							
Interest Only	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
40 Year Maturity	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)
Property Type							
Short Term Rental	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	-
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

Type	Min Price
Min Price	98.000

		Loan Size > $2.0 MM
Term	**Max Price**	**Max Price**
5 year	104.000	102.500
4 year	103.500	102.500
3 year	103.000	102.500
2 year	103.000	101.500
1 year	102.500	101.000
No Prepay Penalty	102.000	101.000

Type	Type		Min Price
Min Price	Min Price		98

planet

6333 State Hwy 161, Suite 500 & 600, Irving, TX 75038

National Correspondent Rate Sheet--Best-Efforts Non-QM

Welcome

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11/3/2026 9:59 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Foreign National DSCR

Foreign National DSCR 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.125	98.296	98.196	97.996	97.846										
7.250	99.234	99.134	98.934	98.784										
7.375	100.171	100.071	99.871	99.721										
7.500	101.046	100.946	100.746	100.596										
7.625	101.921	101.821	101.621	101.471										
7.750	102.609	102.509	102.309	102.159										
7.875	103.296	103.196	102.996	102.846										
8.000	103.953	103.853	103.653	103.503										
8.125	104.578	104.478	104.278	104.128										
8.250	105.447	105.347	105.147	104.997										
8.375	105.978	105.878	105.678	105.528										
8.500	106.578	106.478	106.278	106.128										
8.625	107.016	106.916	106.716	106.566										
8.750	107.453	107.353	107.153	107.003										
8.875	107.891	107.791	107.591	107.441										
9.000	108.478	108.378	108.178	108.028										
9.125	108.703	108.603	108.403	108.253										
9.250	109.078	108.978	108.778	108.628										
9.375	109.390	109.290	109.090	108.940										
9.500	109.703	109.603	109.403	109.253										
9.625	110.016	109.916	109.716	109.566										
9.750	110.328	110.228	110.028	109.878										
9.875	110.641	110.541	110.341	110.191										
10.000	110.891	110.791	110.591	110.441										
10.125	111.141	111.041	110.841	110.691										
10.250	111.266	111.166	110.966	110.816										

RATE	15 DAY	30 DAY	45 DAY	60 DAY										

Foreign National DSCR LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
No Credit Score	0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)
DSCR Adjustments						
DSCR .01 - .74	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375
Loan Size	**Loan Amount Adjusters**					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
$150k <= $1.0 mm	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)
>$1.00mm, <=$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
>$1.50mm, <=$2.50mm	(0.375)	(0.375)	(0.500)	(0.750)	-	-
>$2.50mm, <=$3.00mm	(0.750)	(1.125)	(1.250)	-	-	-
Loan Type	**Loan Type Adjustments**					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)
Reserves < 12 Mos	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-
Cash Out DSCR <1.0	(0.750)	(0.750)	(0.750)	(1.250)	-	-

Property Type	Property Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	-
Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	-
Multi Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.500)	-
Florida	0.000	0.000	0.000	0.000	(0.250)	(0.375)

Term	Max Price	Max Price
		Loan Size > $2.0 MM
5 year	105.000	102.500
4 year	104.500	102.500
3 year	104.000	102.500
2 year	104.000	101.500
1 year	103.500	101.000
No Prepay Penalty	103.000	101.000

Type	Type		Min Price
Min Price	Min Price		98

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

Rate sheets are intended for use by mortgage professionals only.

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6333 State Hwy 161, Suite 500 & 600, Irving, TX 75038

National Correspondent Rate Sheet--Best-Efforts Non-QM

11/3/2026 9:59 EST

Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

DSCR ITIN

DSCR ITIN 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.750	98.752	98.652	98.452	98.302
7.875	99.220	99.120	98.920	98.770
8.000	99.689	99.589	99.389	99.239
8.125	100.127	100.027	99.827	99.677
8.250	100.533	100.433	100.233	100.083
8.375	100.877	100.777	100.577	100.427
8.500	101.465	101.365	101.165	101.015
8.625	101.746	101.646	101.446	101.296
8.750	102.128	102.028	101.828	101.678
8.875	102.378	102.278	102.078	101.928
9.000	102.628	102.528	102.328	102.178
9.125	102.878	102.778	102.578	102.428
9.250	103.128	103.028	102.828	102.678

DSCR ITIN 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.750	98.602	98.502	98.302	98.152
7.875	99.070	98.970	98.770	98.620
8.000	99.539	99.439	99.239	99.089
8.125	99.977	99.877	99.677	99.527
8.250	100.383	100.283	100.083	99.933
8.375	100.727	100.627	100.427	100.277
8.500	101.315	101.215	101.015	100.865
8.625	101.596	101.496	101.296	101.146
8.750	101.978	101.878	101.678	101.528
8.875	102.228	102.128	101.928	101.778
9.000	102.478	102.378	102.178	102.028
9.125	102.728	102.628	102.428	102.278
9.250	102.978	102.878	102.678	102.528

DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.750	98.602	98.502	98.302	98.152
7.875	99.070	98.970	98.770	98.620
8.000	99.539	99.439	99.239	99.089
8.125	99.977	99.877	99.677	99.527
8.250	100.383	100.283	100.083	99.933
8.375	100.727	100.627	100.427	100.277
8.500	101.315	101.215	101.015	100.865
8.625	101.596	101.496	101.296	101.146
8.750	101.978	101.878	101.678	101.528
8.875	102.228	102.128	101.928	101.778
9.000	102.478	102.378	102.178	102.028
9.125	102.728	102.628	102.428	102.278
9.250	102.978	102.878	102.678	102.528

DSCR ITIN 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.750	98.752	98.652	98.452	98.302
7.875	99.220	99.120	98.920	98.770
8.000	99.689	99.589	99.389	99.239
8.125	100.127	100.027	99.827	99.677
8.250	100.533	100.433	100.233	100.083
8.375	100.877	100.777	100.577	100.427
8.500	101.465	101.365	101.165	101.015
8.625	101.746	101.646	101.446	101.296
8.750	102.128	102.028	101.828	101.678
8.875	102.378	102.278	102.078	101.928
9.000	102.628	102.528	102.328	102.178
9.125	102.878	102.778	102.578	102.428
9.250	103.128	103.028	102.828	102.678

DSCR ITIN LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=700	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
DSCR Adjustments						
>= 1.25	0.125	0.125	0.125	0.125	0.125	0.125
1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
Loan Size	**Loan Amount Adjusters**					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
$150k <= $250 k	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>$500 k, <=$1.00mm	0.000	0.000	0.000	0.000	0.000	-
Loan Type	**Loan Type Adjustments**					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-

Property Type	Property Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	-
Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	-
Multi Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.500)	-
Florida	0.000	0.000	0.000	0.000	(0.250)	(0.375)

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

		Loan Size > $2.0 MM
Term	Max Price	Max Price
5 year	105.000	102.500
4 year	104.500	102.500
3 year	104.000	102.500
2 year	104.000	101.500
1 year	103.500	101.000
No Prepay Penalty	103.000	101.000

Type	Type		Min Price
Min Price	Min Price		98

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6333 State Hwy 161, Suite 500 & 600, Irving, TX 75038

National Correspondent Rate Sheet--Best-Efforts Non-QM

Welcome

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11/3/2026 9:59 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

30 Year Fixed Term					20 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	100.588	100.588	100.463	100.338	7.625	100.838	100.838	100.713	100.588
7.750	101.018	101.018	100.893	100.768	7.750	101.268	101.268	101.143	101.018
7.875	101.429	101.429	101.304	101.179	7.875	101.679	101.679	101.554	101.429
8.000	101.824	101.824	101.699	101.574	8.000	102.074	102.074	101.949	101.824
8.125	102.196	102.196	102.071	101.946	8.125	102.446	102.446	102.321	102.196
8.250	102.547	102.547	102.422	102.297	8.250	102.797	102.797	102.672	102.547
8.375	102.874	102.874	102.749	102.624	8.375	103.124	103.124	102.999	102.874
8.500	103.180	103.180	103.055	102.930	8.500	103.430	103.430	103.305	103.180
8.625	103.462	103.462	103.337	103.212	8.625	103.712	103.712	103.587	103.462
8.750	103.743	103.743	103.618	103.493	8.750	103.993	103.993	103.868	103.743
8.875	104.017	104.017	103.892	103.767	8.875	104.267	104.267	104.142	104.017
9.000	104.274	104.274	104.149	104.024	9.000	104.524	104.524	104.399	104.274
9.125	104.514	104.514	104.389	104.264	9.125	104.764	104.764	104.639	104.514
9.250	104.737	104.737	104.612	104.487	9.250	104.987	104.987	104.862	104.737
9.375	104.942	104.942	104.817	104.692	9.375	105.192	105.192	105.067	104.942
9.500	105.129	105.129	105.004	104.879	9.500	105.379	105.379	105.254	105.129
9.625	105.324	105.324	105.199	105.074	9.625	105.574	105.574	105.449	105.324
9.750	105.516	105.516	105.391	105.266	9.750	105.766	105.766	105.641	105.516
9.875	105.695	105.695	105.570	105.445	9.875	105.945	105.945	105.820	105.695
10.000	105.860	105.860	105.735	105.610	10.000	106.110	106.110	105.985	105.860
10.125	106.012	106.012	105.887	105.762	10.125	106.262	106.262	106.137	106.012
10.250	106.149	106.149	106.024	105.899	10.250	106.399	106.399	106.274	106.149
10.375	106.273	106.273	106.148	106.023	10.375	106.523	106.523	106.398	106.273
10.500	106.360	106.360	106.235	106.110	10.500	106.610	106.610	106.485	106.360
10.625	106.493	106.493	106.368	106.243	10.625	106.743	106.743	106.618	106.493
10.750	106.615	106.615	106.490	106.365	10.750	106.865	106.865	106.740	106.615
10.875	106.726	106.726	106.601	106.476	10.875	106.976	106.976	106.851	106.726
11.000	106.826	106.826	106.701	106.576	11.000	107.076	107.076	106.951	106.826
11.125	106.914	106.914	106.789	106.664	11.125	107.164	107.164	107.039	106.914
11.250	106.991	106.991	106.866	106.741	11.250	107.241	107.241	107.116	106.991
11.375	107.044	107.044	106.919	106.794	11.375	107.294	107.294	107.169	107.044
11.500	107.087	107.087	106.962	106.837	11.500	107.337	107.337	107.212	107.087

Type	All
Min Price	98.000
Max Price	105.000

Not Available for Correspondent at this time

Price Adjustments

Full Documentation CLTV / HCLTV									
FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 800	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-

CLTV / HCLTV									
Other Adjusters									
DTI	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
Term - from 20 year base price									
10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-	-
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-
3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-
Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Loan Amount									
< $50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$50k-$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$75,001-$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$100,001-$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
$125,001 - $200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
>$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)
Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	-	-
Second Home	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	(2.000)
ManufacturedHousing	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)

STATE ADJUSTMENTS (2nd Lien Products)

		Adjustment
REGION 1:	AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,	**0.000**
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	**0.000**
REGION 2:	PR, FL	**0.000**
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI	**0.125**
REGION 4:	NV, UT, CO	**0**

ADMIN FEES

Non-Delegated:	**$595**
Delegated:	**$575**
HELOAN	**$350**

Third Party Due Diligence (NQM and DSCR)

NQM Loans:	**$500**
DSCR Loans:	**$400**
Reliance Letter Transfer:	**$50**

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

Without Recourse
(Seller)
(Signature of Officer)
(Officer's Name and Title)

MERS Organization ID

1006543

Planet Home Lending Custodian

Deutsche Bank
1761 E. Saint Andrew Place
Santa Ana, CA 92705
ATTN: Planet Home Lending - Correspondent Loans

Delivery of Final / Trailing Docs

Planet Home Lending
ATTN: Trailing Docs Team
2330 Commerce Park Drive NE, Suite 2
Palm Bay, FL 32905

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