



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

8/17/2026 10:05 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
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
5.500	96.194	96.094	95.894	95.744	5.500	96.494	96.394	96.194	96.044	5.500	96.394	96.294	96.094	95.944
5.625	96.881	96.781	96.581	96.231	5.625	97.181	97.081	96.731	96.581	5.625	97.082	96.982	96.632	96.482
5.750	97.569	97.469	97.269	96.919	5.750	97.869	97.769	97.269	97.769	5.750	97.769	97.669	97.169	97.669
5.875	98.194	98.094	97.894	97.544	5.875	98.494	98.394	98.394	98.394	5.875	98.394	98.294	98.294	98.294
6.000	98.944	98.844	98.644	98.294	6.000	99.119	99.019	99.019	99.019	6.000	99.144	99.044	99.044	99.044
6.125	99.506	99.406	99.206	98.856	6.125	99.681	99.581	99.581	99.581	6.125	99.707	99.607	99.607	99.607
6.250	100.139	100.039	99.839	99.489	6.250	100.244	100.144	100.144	100.144	6.250	100.339	100.239	100.239	100.239
6.375	100.719	100.619	100.419	100.069	6.375	100.744	100.644	100.644	100.644	6.375	100.919	100.819	100.819	100.819
6.500	101.269	101.169	100.969	100.619	6.500	101.394	101.294	101.294	101.294	6.500	101.469	101.369	101.369	101.369
6.625	101.757	101.657	101.457	101.107	6.625	101.832	101.732	101.732	101.732	6.625	101.957	101.857	101.857	101.857
6.750	102.194	102.094	101.894	101.544	6.750	102.319	102.219	102.219	102.219	6.750	102.394	102.294	102.294	102.294
6.875	102.632	102.532	102.332	101.982	6.875	102.757	102.657	102.657	102.657	6.875	102.832	102.732	102.732	102.732
7.000	103.069	102.969	102.769	102.419	7.000	103.294	103.194	103.194	103.194	7.000	103.269	103.169	103.169	103.169
7.125	103.444	103.344	103.144	102.794	7.125	103.669	103.569	103.569	103.569	7.125	103.644	103.544	103.544	103.544
7.250	103.819	103.719	103.519	103.169	7.250	104.044	103.944	103.944	103.944	7.250	104.019	103.919	103.919	103.919
7.375	104.194	104.094	103.894	103.544	7.375	104.419	104.319	104.319	104.319	7.375	104.394	104.294	104.294	104.294
7.500	104.569	104.469	104.269	103.919	7.500	104.794	104.694	104.694	104.694	7.500	104.769	104.669	104.669	104.669
7.625	104.882	104.782	104.582	104.232	7.625	105.107	105.007	105.007	105.007	7.625	105.082	104.982	104.982	104.982
7.750	105.194	105.094	104.894	104.544	7.750	105.419	105.319	105.319	105.319	7.750	105.394	105.294	105.294	105.294
7.875	105.475	105.375	105.175	104.825	7.875	105.700	105.600	105.600	105.600	7.875	105.675	105.575	105.575	105.575
8.000	105.757	105.657	105.457	105.107	8.000	105.982	105.882	105.882	105.882	8.000	105.957	105.857	105.857	105.857
8.125	106.007	105.907	105.707	105.357	8.125	106.232	106.132	106.132	106.132	8.125	106.207	106.107	106.107	106.107
8.250	106.257	106.157	105.957	105.607	8.250	106.482	106.382	106.382	106.382	8.250	106.457	106.357	106.357	106.357
8.375	106.507	106.407	106.207	105.857	8.375	106.732	106.632	106.632	106.632	8.375	106.707	106.607	106.607	106.607
8.500	106.757	106.657	106.457	106.107	8.500	106.982	106.882	106.882	106.882	8.500	106.957	106.857	106.857	106.857
8.625	107.007	106.907	106.707	106.357	8.625	107.232	107.132	107.132	107.132	8.625	107.207	107.107	107.107	107.107
8.750	107.257	107.157	106.957	106.607	8.750	107.482	107.382	107.382	107.382	8.750	107.457	107.357	107.357	107.357
8.875	107.507	107.407	107.207	106.857	8.875	107.732	107.632	107.632	107.632	8.875	107.707	107.607	107.607	107.607
9.000	107.757	107.657	107.457	107.107	9.000	107.982	107.882	107.882	107.882	9.000	107.957	107.857	107.857	107.857
9.125	108.007	107.907	107.707	107.357	9.125	108.232	108.132	108.132	108.132	9.125	108.207	108.107	108.107	108.107
9.250	108.257	108.157	107.957	107.607	9.250	108.482	108.382	108.382	108.382	9.250	108.457	108.357	108.357	108.357
9.375	108.507	108.407	108.207	107.857	9.375	108.732	108.632	108.632	108.632	9.375	108.707	108.607	108.607	108.607
9.500	108.757	108.657	108.457	108.107	9.500	108.982	108.882	108.882	108.882	9.500	108.957	108.857	108.857	108.857
9.625	109.007	108.907	108.707	108.357	9.625	109.232	109.132	109.132	109.132	9.625	109.207	109.107	109.107	109.107
9.750	109.257	109.157	108.957	108.607	9.750	109.482	109.382	109.382	109.382	9.750	109.457	109.357	109.357	109.357
9.875	109.507	109.407	109.207	108.857	9.875	109.732	109.632	109.632	109.632	9.875	109.707	109.607	109.607	109.607
10.000	109.757	109.657	109.457	109.107	10.000	109.982	109.882	109.882	109.882	10.000	109.957	109.857	109.857	109.857
10.125	110.007	109.907	109.707	109.357	10.125	110.232	110.132	110.132	110.132	10.125	110.207	110.107	110.107	110.107
10.250	110.257	110.157	109.957	109.607	10.250	110.482	110.382	110.382	110.382	10.250	110.457	110.357	110.357	110.357
10.375	110.507	110.407	110.207	109.857	10.375	110.732	110.632	110.632	110.632	10.375	110.707	110.607	110.607	110.607
10.500	110.757	110.657	110.457	110.107	10.500	110.982	110.882	110.882	110.882	10.500	110.957	110.857	110.857	110.857
10.625	111.007	110.907	110.707	110.357	10.625	111.232	111.132	111.132	111.132	10.625	111.207	111.107	111.107	111.107
10.750	111.257	111.157	110.957	110.607	10.750	111.482	111.382	111.382	111.382	10.750	111.457	111.357	111.357	111.357
10.875	111.507	111.407	111.207	110.857	10.875	111.732	111.632	111.632	111.632	10.875	111.707	111.607	111.607	111.607
11.000	111.757	111.657	111.457	111.107	11.000	111.982	111.882	111.882	111.882	11.000	111.957	111.857	111.857	111.857
11.125	112.007	111.907	111.707	111.357	11.125	112.232	112.132	112.132	112.132	11.125	112.207	112.107	112.107	112.107
11.250	112.257	112.157	111.957	111.607	11.250	112.482	112.382	112.382	112.382	11.250	112.457	112.357	112.357	112.357
11.375	112.507	112.407	112.207	111.857	11.375	112.732	112.632	112.632	112.632	11.375	112.707	112.607	112.607	112.607
11.500	112.757	112.657	112.457	112.107	11.500	112.982	112.882	112.882	112.882	11.500	112.832	112.732	112.732	112.732

Gold Full / Alt Doc 7/6 ARM					Gold Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
5.500	96.319	96.219	96.019	95.869	5.500	96.194	96.094	95.894	95.744					
5.625	97.006	96.906	96.706	96.556	5.625	96.881	96.781	96.581	96.431					
5.750	97.694	97.594	97.394	97.244	5.750	97.569	97.469	97.269	97.119					
5.875	98.319	98.219	98.019	97.869	5.875	98.194	98.094	97.894	97.744					
6.000	99.069	98.969	98.769	98.619	6.000	98.944	98.844	98.644	98.494					
6.125	99.631	99.531	99.331	99.181	6.125	99.506	99.406	99.206	99.056					
6.250	100.264	100.164	99.964	99.814	6.250	100.139	100.039	99.839	99.689					
6.375	100.844	100.744	100.544	100.394	6.375	100.719	100.619	100.419	100.269					
6.500	101.394	101.294	101.094	100.944	6.500	101.269	101.169	100.969	100.819					
6.625	101.882	101.782	101.582	101.432	6.625	101.757	101.657	101.457	101.307					
6.750	102.319	102.219	102.019	101.869	6.750	102.194	102.094	101.894	101.744					
6.875	102.757	102.657	102.457	102.307	6.875	102.632	102.532	102.332	102.182					
7.000	103.194	103.094	102.894	102.744	7.000	103.069	102.969	102.769	102.619					
7.125	103.569	103.469	103.269	103.119	7.125	103.444	103.344	103.144	102.994					
7.250	103.944	103.844	103.644	103.494	7.250	103.819	103.719	103.519	103.369					
7.375	104.319	104.219	104.019	103.869	7.375	104.194	104.094	103.894	103.744					
7.500	104.694	104.594	104.394	104.244	7.500	104.569	104.469	104.269	104.119					
7.625	105.007	104.907	104.707	104.557	7.625	104.882	104.782	104.582	104.432					
7.750	105.319	105.219	105.019	104.869	7.750	105.194	105.094	104.894	104.744					
7.875	105.600	105.500	105.300	105.150	7.875	105.475	105.375	105.175	105.025					
8.000	105.882	105.782	105.582	105.432	8.000	105.757	105.657	105.457	105.307					
8.125	106.132	106.032	105.832	105.682	8.125	106.007	105.907	105.707	105.557					
8.250	106.382	106.282	106.082	105.932	8.250	106.257	106.157	105.957	105.807					
8.375	106.632	106.532	106.332	106.182	8.375	106.507	106.407	106.207	106.057					
8.500	106.882	106.782	106.582	106.432	8.500	106.757	106.657	106.457	106.307					
8.625	107.132	107.032	106.832	106.682	8.625	107.007	106.907	106.707	106.557					
8.750	107.382	107.282	107.082	106.932	8.750	107.257	107.157	106.957	106.807					
8.875	107.632	107.532	107.332	107.182	8.875	107.507	107.407	107.207	107.057					
9.000	107.882	107.782	107.582	107.432	9.000	107.757	107.657	107.457	107.307					
9.125	108.132	108.032	107.832	107.682	9.125	108.007	107.907	107.707	107.557					
9.250	108.382	108.282	108.082	107.932	9.250	108.257	108.157	107.957	107.807					
9.375	108.632	108.532	108.332	108.182	9.375	108.507	108.407	108.207	108.057					
9.500	108.882	108.782	108.582	108.432	9.500	108.757	108.657	108.457	108.307					
9.625	109.132	109.032	108.832	108.682	9.625	109.007	108.907	108.707	108.557					
9.750	109.382	109.282	109.082	108.932	9.750	109.257	109.157	108.957	108.807					
9.875	109.632	109.532	109.332	109.182	9.875	109.507	109.407	109.207	109.057					
10.000	109.882	109.782	109.582	109.432	10.000	109.757	109.657	109.457	109.307					
10.125	110.132	110.032	109.832	109.682	10.125	110.007	109.907	109.707	109.557					
10.250	110.382	110.282	110.082	109.932	10.250	110.257	110.157	109.957	109.807					
10.375	110.632	110.532	110.332	110.182	10.375	110.507	110.407	110.207	110.057					
10.500	110.882	110.782	110.582	110.432	10.500	110.757	110.657	110.457	110.307					
10.625	111.132	111.032	110.832	110.682	10.625	111.007	110.907	110.707	110.557					
10.750	111.382	111.282	111.082	110.932	10.750	111.257	111.157	110.957	110.807					
10.875	111.632	111.532	111.332	111.182	10.875	111.507	111.407	111.207	111.057					
11.000	111.882	111.782	111.582	111.432	11.000	111.757	111.657	111.457	111.307					
11.125	112.132	112.032	111.832	111.682	11.125	112.007	111.907	111.707	111.557					
11.250	112.382	112.282	112.082	111.932	11.250	112.257	112.157	111.957	111.807					
11.375	112.632	112.532	112.332	112.182	11.375	112.507	112.407	112.207	112.057					
11.500	112.757	112.657	112.457	112.307	11.500	112.632	112.532	112.332	112.182					



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Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=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	Min Price	98.000	98.000	98.000
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	(4.500)	Max Price	104.000	105.000	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	(5.250)				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(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+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	(4.375)				
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	(4.625)				
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(5.625)				
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-				
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-				
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.375)	-				
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-				

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.375	105.000
4 year	1.000	105.000
3 year	0.250	104.500
2 year	(0.250)	103.500
1 year	(1.000)	103.000
No Prepay Penalty		103.000
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)	(1.125)	(1.375)
>150K <= 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)	(0.875)	(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	(0.250)	(0.250)	(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)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
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)	(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)	(0.500)	(0.500)	(0.500)

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)	-	-
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)	(1.000)
24 Month Bank Statement	0.375	0.375	0.375	0.250	0.125	0.125	0.125	(0.500)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-
24 Month CPA PnL	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)





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

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

Welcome

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8/17/2026 10:05 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM				
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
6.000	97.537	97.437	97.237	97.087	6.000	97.687	97.587	97.587	97.587	6.000	97.387	97.287	97.287	97.287
6.125	98.287	98.187	97.987	97.637	6.125	98.437	98.337	98.337	98.337	6.125	98.137	98.037	98.037	98.037
6.250	99.055	98.955	98.755	98.405	6.250	99.205	99.105	99.105	99.105	6.250	98.905	98.805	98.805	98.805
6.375	99.680	99.580	99.380	99.030	6.375	99.830	99.730	99.730	99.730	6.375	99.530	99.430	99.430	99.430
6.500	100.368	100.268	100.068	99.718	6.500	100.518	100.418	100.418	100.418	6.500	100.218	100.118	100.118	100.118
6.625	100.930	100.830	100.630	100.280	6.625	101.080	100.980	100.980	100.980	6.625	100.780	100.680	100.680	100.680
6.750	101.531	101.431	101.231	100.881	6.750	101.681	101.581	101.581	101.581	6.750	101.381	101.281	101.281	101.281
6.875	102.111	102.011	101.811	101.461	6.875	102.261	102.161	102.161	102.161	6.875	101.961	101.861	101.861	101.861
7.000	102.730	102.630	102.430	102.080	7.000	102.880	102.780	102.780	102.780	7.000	102.580	102.480	102.480	102.480
7.125	103.248	103.148	102.948	102.598	7.125	103.398	103.298	103.298	103.298	7.125	103.098	102.998	102.998	102.998
7.250	103.623	103.523	103.323	102.973	7.250	103.773	103.673	103.673	103.673	7.250	103.473	103.373	103.373	103.373
7.375	103.998	103.898	103.698	103.348	7.375	104.148	104.048	104.048	104.048	7.375	103.848	103.748	103.748	103.748
7.500	104.342	104.242	104.042	103.692	7.500	104.492	104.392	104.392	104.392	7.500	104.192	104.092	104.092	104.092
7.625	104.655	104.555	104.355	104.005	7.625	104.805	104.705	104.705	104.705	7.625	104.505	104.405	104.405	104.405
7.750	104.905	104.805	104.605	104.255	7.750	105.055	104.955	104.955	104.955	7.750	104.755	104.655	104.655	104.655
7.875	105.155	105.055	104.855	104.505	7.875	105.305	105.205	105.205	105.205	7.875	105.005	104.905	104.905	104.905
8.000	105.405	105.305	105.105	104.755	8.000	105.555	105.455	105.455	105.455	8.000	105.255	105.155	105.155	105.155
8.125	105.655	105.555	105.355	105.005	8.125	105.805	105.705	105.705	105.705	8.125	105.505	105.405	105.405	105.405
8.250	105.905	105.805	105.605	105.255	8.250	106.055	105.955	105.955	105.955	8.250	105.755	105.655	105.655	105.655
8.375	106.155	106.055	105.855	105.505	8.375	106.305	106.205	106.205	106.205	8.375	106.005	105.905	105.905	105.905
8.500	106.405	106.305	106.105	105.755	8.500	106.555	106.455	106.455	106.455	8.500	106.255	106.155	106.155	106.155
8.625	106.624	106.524	106.324	105.974	8.625	106.774	106.674	106.674	106.674	8.625	106.474	106.374	106.374	106.374
8.750	106.843	106.743	106.543	106.193	8.750	106.993	106.893	106.893	106.893	8.750	106.693	106.593	106.593	106.593
8.875	107.062	106.962	106.762	106.412	8.875	107.212	107.112	107.112	107.112	8.875	106.912	106.812	106.812	106.812
9.000	107.281	107.181	106.981	106.631	9.000	107.431	107.331	107.331	107.331	9.000	107.131	107.031	107.031	107.031
9.125	107.500	107.400	107.200	106.850	9.125	107.650	107.550	107.550	107.550	9.125	107.350	107.250	107.250	107.250

Silver Full / Alt Doc 7/6 ARM					Silver Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
6.000	97.387	97.287	97.087	96.937	6.000	97.537	97.437	97.237	97.087					
6.125	98.137	98.037	97.837	97.687	6.125	98.287	98.187	97.987	97.837					
6.250	98.905	98.805	98.605	98.455	6.250	99.055	98.955	98.755	98.605					
6.375	99.530	99.430	99.230	99.080	6.375	99.680	99.580	99.380	99.230					
6.500	100.218	100.118	99.918	99.768	6.500	100.368	100.268	100.068	99.918					
6.625	100.780	100.680	100.480	100.330	6.625	100.930	100.830	100.630	100.480					
6.750	101.381	101.281	101.081	100.931	6.750	101.531	101.431	101.231	101.081					
6.875	101.961	101.861	101.661	101.511	6.875	102.111	102.011	101.811	101.661					
7.000	102.580	102.480	102.280	102.130	7.000	102.730	102.630	102.430	102.280					
7.125	103.098	102.998	102.798	102.648	7.125	103.248	103.148	102.948	102.798					
7.250	103.473	103.373	103.173	103.023	7.250	103.623	103.523	103.323	103.173					
7.375	103.848	103.748	103.548	103.398	7.375	103.998	103.898	103.698	103.548					
7.500	104.192	104.092	103.892	103.742	7.500	104.342	104.242	104.042	103.892					
7.625	104.505	104.405	104.205	104.055	7.625	104.655	104.555	104.355	104.205					
7.750	104.755	104.655	104.455	104.305	7.750	104.905	104.805	104.605	104.455					
7.875	105.005	104.905	104.705	104.555	7.875	105.155	105.055	104.855	104.705					
8.000	105.255	105.155	104.955	104.805	8.000	105.405	105.305	105.105	104.955					
8.125	105.505	105.405	105.205	105.055	8.125	105.655	105.555	105.355	105.205					
8.250	105.755	105.655	105.455	105.305	8.250	105.905	105.805	105.605	105.455					
8.375	106.005	105.905	105.705	105.555	8.375	106.155	106.055	105.855	105.705					
8.500	106.255	106.155	105.955	105.805	8.500	106.405	106.305	106.105	105.955					
8.625	106.474	106.374	106.174	106.024	8.625	106.624	106.524	106.324	106.174					
8.750	106.693	106.593	106.393	106.243	8.750	106.843	106.743	106.543	106.393					
8.875	106.912	106.812	106.612	106.462	8.875	107.062	106.962	106.762	106.612					
9.000	107.131	107.031	106.831	106.681	9.000	107.281	107.181	106.981	106.831					
9.125	107.350	107.250	107.050	106.900	9.125	107.500	107.400	107.200	107.050					





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Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm	
	<=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	Min Price	98.000	98.000	98.000	
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	-	Max Price	104.000	104.500	98.000	
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	-				102.500	
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	-					
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	-					
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	-					
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-	-					
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-	-					
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-					
620 - 639	(2.250)	(2.250)	(2.500)	(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+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	-					
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	-					
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	-					
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-					
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-					
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-	-					
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-					
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	0.250	0.250	0.125	0.125	0.000	0.000	0.000	-	-
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-





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

Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
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
6.000	97.237	97.137	96.937	96.787	6.000	97.762	97.662	97.662	97.662	6.000	97.462	97.362	97.362	97.362
6.125	97.987	97.887	97.687	97.337	6.125	98.512	98.412	98.412	98.412	6.125	98.212	98.112	98.112	98.112
6.250	98.755	98.655	98.455	98.105	6.250	99.280	99.180	99.180	99.180	6.250	98.980	98.880	98.880	98.880
6.375	99.380	99.280	99.080	98.730	6.375	99.905	99.805	99.805	99.805	6.375	99.605	99.505	99.505	99.505
6.500	100.068	99.968	99.768	99.418	6.500	100.468	100.368	100.368	100.368	6.500	100.168	100.068	100.068	100.068
6.625	100.630	100.530	100.330	99.980	6.625	101.030	100.930	100.930	100.930	6.625	100.730	100.630	100.630	100.630
6.750	101.231	101.131	100.931	100.581	6.750	101.561	101.461	101.461	101.461	6.750	101.261	101.161	101.161	101.161
6.875	101.811	101.711	101.511	101.161	6.875	102.061	101.961	101.961	101.961	6.875	101.761	101.661	101.661	101.661
7.000	102.430	102.330	102.130	101.780	7.000	102.630	102.530	102.530	102.530	7.000	102.330	102.230	102.230	102.230
7.125	102.948	102.848	102.648	102.298	7.125	103.098	102.998	102.998	102.998	7.125	102.798	102.698	102.698	102.698
7.250	103.323	103.223	103.023	102.673	7.250	103.473	103.373	103.373	103.373	7.250	103.173	103.073	103.073	103.073
7.375	103.698	103.598	103.398	103.048	7.375	103.848	103.748	103.748	103.748	7.375	103.548	103.448	103.448	103.448
7.500	104.042	103.942	103.742	103.392	7.500	104.192	104.092	104.092	104.092	7.500	103.892	103.792	103.792	103.792
7.625	104.355	104.255	104.055	103.705	7.625	104.505	104.405	104.405	104.405	7.625	104.205	104.105	104.105	104.105
7.750	104.605	104.505	104.305	103.955	7.750	104.755	104.655	104.655	104.655	7.750	104.455	104.355	104.355	104.355
7.875	104.855	104.755	104.555	104.205	7.875	105.005	104.905	104.905	104.905	7.875	104.705	104.605	104.605	104.605
8.000	105.105	105.005	104.805	104.455	8.000	105.255	105.155	105.155	105.155	8.000	104.955	104.855	104.855	104.855
8.125	105.355	105.255	105.055	104.705	8.125	105.505	105.405	105.405	105.405	8.125	105.205	105.105	105.105	105.105
8.250	105.605	105.505	105.305	104.955	8.250	105.755	105.655	105.655	105.655	8.250	105.455	105.355	105.355	105.355
8.375	105.855	105.755	105.555	105.205	8.375	106.005	105.905	105.905	105.905	8.375	105.705	105.605	105.605	105.605
8.500	106.105	106.005	105.805	105.455	8.500	106.255	106.155	106.155	106.155	8.500	105.955	105.855	105.855	105.855
8.625	106.324	106.224	106.024	105.674	8.625	106.474	106.374	106.374	106.374	8.625	106.174	106.074	106.074	106.074
8.750	106.543	106.443	106.243	105.893	8.750	106.693	106.593	106.593	106.593	8.750	106.393	106.293	106.293	106.293
8.875	106.762	106.662	106.462	106.112	8.875	106.912	106.812	106.812	106.812	8.875	106.612	106.512	106.512	106.512
9.000	106.981	106.881	106.681	106.331	9.000	107.131	107.031	107.031	107.031	9.000	106.706	106.606	106.606	106.606
9.125	107.200	107.100	106.900	106.550	9.125	107.350	107.250	107.250	107.250	9.125	106.925	106.825	106.825	106.825
Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	97.612	97.512	97.312	97.162										
6.125	98.362	98.262	98.062	97.912										
6.250	99.130	99.030	98.830	98.680										
6.375	99.755	99.655	99.455	99.305										
6.500	100.318	100.218	100.018	99.868										
6.625	100.880	100.780	100.580	100.430										
6.750	101.411	101.311	101.111	100.961										
6.875	101.911	101.811	101.611	101.461										
7.000	102.480	102.380	102.180	102.030										
7.125	102.948	102.848	102.648	102.498										
7.250	103.323	103.223	103.023	102.873										
7.375	103.698	103.598	103.398	103.248										
7.500	104.042	103.942	103.742	103.592										
7.625	104.355	104.255	104.055	103.905										
7.750	104.605	104.505	104.305	104.155										
7.875	104.855	104.755	104.555	104.405										
8.000	105.105	105.005	104.805	104.655										
8.125	105.355	105.255	105.055	104.905										
8.250	105.605	105.505	105.305	105.155										
8.375	105.855	105.755	105.555	105.405										
8.500	106.105	106.005	105.805	105.655										
8.625	106.324	106.224	106.024	105.874										
8.750	106.543	106.443	106.243	106.093										
8.875	106.762	106.662	106.462	106.312										
9.000	106.981	106.881	106.681	106.531										
9.125	107.075	106.975	106.775	106.625										

Bronze Full /Alt DOC LLPA's

CREDIT SCORE		Full Doc FICO / LTV ADJUSTMENTS										Type		Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85			Min Price	98.000	98.000	98.000	
740+	740 +	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)			Max Price	104.000	104.500	102.500	
	720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)							
	700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)							
	680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-							
	660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-							
	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										Prepay Penalty Price Adjustments				
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85			Investor Only		Max Price		
740 +	740 +	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	-			5 year	1.375	104.000		
	720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	-			4 year	1.000	104.000		
	700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	-			3 year	0.000	103.500		
	680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-			2 year	(0.500)	103.000		
	660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-			1 year	(1.375)	102.000		
Loan Size		Full & ALT Doc Loan Amount Adjusters										No Prepay Penalty		(1.750)	101.000	
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85							
UPB <= 150K	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										Type		Min Price		
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85			Min Price	98.000			
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	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	Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(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	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)	(0.375)	(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	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	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)							



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

8/17/2026 10:05 EST

Welcome

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Non-QM DSCR

Non-QM DSCR 30 YEAR FIXED					Non-QM DSCR 15 YEAR FIXED					Non-QM DSCR 5/6 ARM				
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
5.500	96.091	95.991	95.791	95.641	5.500	96.266	96.166	95.966	95.816	5.500	96.291	96.191	95.991	95.841
5.625	96.841	96.741	96.541	96.391	5.625	97.016	96.916	96.716	96.566	5.625	97.041	96.941	96.741	96.591
5.750	97.591	97.491	97.291	97.141	5.750	97.766	97.666	97.466	97.316	5.750	97.791	97.691	97.491	97.341
5.875	98.341	98.241	98.041	97.891	5.875	98.516	98.416	98.216	98.066	5.875	98.541	98.441	98.241	98.091
6.000	99.091	98.991	98.791	98.641	6.000	99.266	99.166	98.966	98.816	6.000	99.291	99.191	98.991	98.841
6.125	99.778	99.678	99.478	99.328	6.125	99.953	99.853	99.653	99.503	6.125	99.978	99.878	99.678	99.528
6.250	100.466	100.366	100.166	100.016	6.250	100.641	100.541	100.341	100.191	6.250	100.666	100.566	100.366	100.216
6.375	101.154	101.054	100.854	100.704	6.375	101.329	101.229	101.029	100.879	6.375	101.354	101.254	101.054	100.904
6.500	101.779	101.679	101.479	101.329	6.500	101.954	101.854	101.654	101.504	6.500	101.979	101.879	101.679	101.529
6.625	102.404	102.304	102.104	101.954	6.625	102.579	102.479	102.279	102.129	6.625	102.604	102.504	102.304	102.154
6.750	102.966	102.866	102.666	102.516	6.750	103.141	103.041	102.841	102.691	6.750	103.166	103.066	102.866	102.716
6.875	103.579	103.479	103.279	103.129	6.875	103.804	103.704	103.504	103.354	6.875	103.779	103.679	103.479	103.329
7.000	104.229	104.129	103.929	103.779	7.000	104.404	104.304	104.104	103.954	7.000	104.429	104.329	104.129	103.979
7.125	104.729	104.629	104.429	104.279	7.125	104.904	104.804	104.604	104.454	7.125	104.929	104.829	104.629	104.479
7.250	105.166	105.066	104.866	104.716	7.250	105.341	105.241	105.041	104.891	7.250	105.366	105.266	105.066	104.916
7.375	105.604	105.504	105.304	105.154	7.375	105.779	105.679	105.479	105.329	7.375	105.804	105.704	105.504	105.354
7.500	105.979	105.879	105.679	105.529	7.500	106.154	106.054	105.854	105.704	7.500	106.179	106.079	105.879	105.729
7.625	106.354	106.254	106.054	105.904	7.625	106.529	106.429	106.229	106.079	7.625	106.554	106.454	106.254	106.104
7.750	106.666	106.566	106.366	106.216	7.750	106.841	106.741	106.541	106.391	7.750	106.866	106.766	106.566	106.416
7.875	106.929	106.829	106.629	106.479	7.875	107.154	107.054	106.854	106.704	7.875	107.129	107.029	106.829	106.679
8.000	107.241	107.141	106.941	106.791	8.000	107.466	107.366	107.166	107.016	8.000	107.441	107.341	107.141	106.991
8.125	107.554	107.454	107.254	107.104	8.125	107.779	107.679	107.479	107.329	8.125	107.754	107.654	107.454	107.304
8.250	107.835	107.735	107.535	107.385	8.250	108.060	107.960	107.760	107.610	8.250	108.035	107.935	107.735	107.585
8.375	108.085	107.985	107.785	107.635	8.375	108.310	108.210	108.010	107.860	8.375	108.285	108.185	107.985	107.835
8.500	108.335	108.235	108.035	107.885	8.500	108.560	108.460	108.260	108.110	8.500	108.535	108.435	108.235	108.085
8.625	108.585	108.485	108.285	108.135	8.625	108.810	108.710	108.510	108.360	8.625	108.785	108.685	108.485	108.335
8.750	108.835	108.735	108.535	108.385	8.750	109.060	108.960	108.760	108.610	8.750	108.935	108.835	108.635	108.485
8.875	109.085	108.985	108.785	108.635	8.875	109.310	109.210	109.010	108.860	8.875	109.285	109.185	108.985	108.835
9.000	109.335	109.235	109.035	108.885	9.000	109.560	109.460	109.260	109.110	9.000	109.535	109.435	109.235	109.085
9.125	109.585	109.485	109.285	109.135	9.125	109.810	109.710	109.510	109.360	9.125	109.785	109.685	109.485	109.335
9.250	109.835	109.735	109.535	109.385	9.250	110.060	109.960	109.760	109.610	9.250	110.035	109.935	109.735	109.585
9.375	110.085	109.985	109.785	109.635	9.375	110.310	110.210	110.010	109.860	9.375	110.285	110.185	109.985	109.835
9.500	110.335	110.235	110.035	109.885	9.500	110.560	110.460	110.260	110.110	9.500	110.535	110.435	110.235	110.085
9.625	110.585	110.485	110.285	110.135	9.625	110.810	110.710	110.510	110.360	9.625	110.785	110.685	110.485	110.335
9.750	110.835	110.735	110.535	110.385	9.750	111.060	110.960	110.760	110.610	9.750	111.035	110.935	110.735	110.585
9.875	111.085	110.985	110.785	110.635	9.875	111.310	111.210	111.010	110.860	9.875	111.285	111.185	110.985	110.835
10.000	111.335	111.235	111.035	110.885	10.000	111.435	111.335	111.135	110.985	10.000	111.535	111.435	111.235	111.085
10.125	111.585	111.485	111.285	111.135	10.125	111.685	111.585	111.385	111.235	10.125	111.785	111.685	111.485	111.335
10.250	111.835	111.735	111.535	111.385	10.250	111.935	111.835	111.635	111.485	10.250	112.035	111.935	111.735	111.585
10.375	111.960	111.860	111.660	111.510	10.375	112.185	112.085	111.885	111.735	10.375	112.160	112.060	111.860	111.710
10.500	112.210	112.110	111.910	111.760	10.500	112.435	112.335	112.135	111.985	10.500	112.410	112.310	112.110	111.960
10.625	112.460	112.360	112.160	112.010	10.625	112.685	112.585	112.385	112.235	10.625	112.660	112.560	112.360	112.210
10.750	112.710	112.610	112.410	112.260	10.750	112.935	112.835	112.635	112.485	10.750	112.910	112.810	112.610	112.460
10.875	112.960	112.860	112.660	112.510	10.875	113.185	113.085	112.885	112.735	10.875	113.160	113.060	112.860	112.710
11.000	113.210	113.110	112.910	112.760	11.000	113.435	113.335	113.135	112.985	11.000	113.410	113.310	113.110	112.960
11.125	113.460	113.360	113.160	113.010	11.125	113.685	113.585	113.385	113.235	11.125	113.660	113.560	113.360	113.210
11.250	113.710	113.610	113.410	113.260	11.250	113.935	113.835	113.635	113.485	11.250	113.910	113.810	113.610	113.460
11.375	113.960	113.860	113.660	113.510	11.375	114.185	114.085	113.885	113.735	11.375	114.160	114.060	113.860	113.710
11.500	114.210	114.110	113.910	113.760	11.500	114.435	114.335	114.135	113.985	11.500	114.410	114.310	114.110	113.960

Non-QM DSCR 7/6 ARM					Non-QM DSCR 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
5.500	96.216	96.116	95.916	95.766	5.500	96.091	95.991	95.791	95.641					
5.625	96.966	96.866	96.666	96.516	5.625	96.841	96.741	96.541	96.391					
5.750	97.716	97.616	97.416	97.266	5.750	97.591	97.491	97.291	97.141					
5.875	98.466	98.366	98.166	98.016	5.875	98.341	98.241	98.041	97.891					
6.000	99.216	99.116	98.916	98.766	6.000	99.091	98.991	98.791	98.641					
6.125	99.903	99.803	99.603	99.453	6.125	99.778	99.678	99.478	99.328					
6.250	100.591	100.491	100.291	100.141	6.250	100.466	100.366	100.166	100.016					
6.375	101.279	101.179	100.979	100.829	6.375	101.154	101.054	100.854	100.704					
6.500	101.904	101.804	101.604	101.454	6.500	101.779	101.679	101.479	101.329					
6.625	102.529	102.429	102.229	102.079	6.625	102.404	102.304	102.104	101.954					
6.750	103.091	102.991	102.791	102.641	6.750	102.966	102.866	102.666	102.516					
6.875	103.704	103.604	103.404	103.254	6.875	103.579	103.479	103.279	103.129					
7.000	104.354	104.254	104.054	103.904	7.000	104.229	104.129	103.929	103.779					
7.125	104.854	104.754	104.554	104.404	7.125	104.729	104.629	104.429	104.279					
7.250	105.291	105.191	104.991	104.841	7.250	105.166	105.066	104.866	104.716					
7.375	105.729	105.629	105.429	105.279	7.375	105.604	105.504	105.304	105.154					
7.500	106.104	106.004	105.804	105.654	7.500	105.979	105.879	105.679	105.529					
7.625	106.479	106.379	106.179	106.029	7.625	106.354	106.254	106.054	105.904					
7.750	106.791	106.691	106.491	106.341	7.750	106.666	106.566	106.366	106.216					
7.875	107.054	106.954	106.754	106.604	7.875	106.929	106.829	106.629	106.479					
8.000	107.366	107.266	107.066	106.916	8.000	107.241	107.141	106.941	106.791					
8.125	107.679	107.579	107.379	107.229	8.125	107.554	107.454	107.254	107.104					
8.250	107.960	107.860	107.660	107.510	8.250	107.835	107.735	107.535	107.385					
8.375	108.210	108.110	107.910	107.760	8.375	108.085	107.985	107.785	107.635					
8.500	108.460	108.360	108.160	108.010	8.500	108.335	108.235	108.035	107.885					
8.625	108.710	108.610	108.410	108.260	8.625	108.585	108.485	108.285	108.135					
8.750	108.960	108.860	108.660	108.510	8.750	108.835	108.735	108.535	108.385					
8.875	109.210	109.110	108.910	108.760	8.875	109.085	108.985	108.785	108.635					
9.000	109.460	109.360	109.160	109.010	9.000	109.335	109.235	109.035	108.885					
9.125	109.710	109.610	109.410	109.260	9.125	109.585	109.485	109.285	109.135					
9.250	109.960	109.860	109.660	109.510	9.250	109.835	109.735	109.535	109.385					
9.375	110.210	110.110	109.910	109.760	9.375	110.085	109.985	109.785	109.635					
9.500	110.460	110.360	110.160	110.010	9.500	110.335	110.235	110.035	109.885					
9.625	110.710	110.610	110.410	110.260	9.625	110.585	110.485	110.285	110.135					
9.750	110.835	110.735	110.535	110.385	9.750	110.835	110.735	110.535	110.385					
9.875	111.085	110.985	110.785	110.635	9.875	111.085	110.985	110.785	110.635					
10.000	111.335	111.235	111.035	110.885	10.000	111.335	111.235	111.035	110.885					
10.125	111.485	111.385	111.185	111.035	10.125	111.460	111.360	111.160	111.010					
10.250	111.585	111.735	111.535	111.385	10.250	111.710	111.610	111.410	111.260					
10.375	112.085	111.985	111.785	111.635	10.375	111.960	111.860	111.660	111.510					
10.500	112.335	112.235	112.035	111.885	10.500	112.210	112.110	111.910	111.760					
10.625	112.585	112.485	112.285	112.135	10.625	112.460	112.360	112.160	112.010					
10.750	112.835	112.735	112.535	112.385	10.750	112.710	112.610	112.410	112.260					
10.875	113.085	112.985	112.785	112.635	10.875	112.960	112.860	112.660	112.510					
11.000	113.335	113.235	113.035	112.885	11.000	113.210	113.110	112.910	112.760					
11.125	113.585	113.485	113.285	113.135	11.125	113.460	113.360	113.160	113.010					
11.250	113.835	113.735	113.535	113.385	11.250	113.710	113.610	113.410	113.260					
11.375	114.085	113.985	113.785	113.635	11.375	113.960	113.860	113.660	113.510					
11.500	114.335	114.235	114.035	113.885	11.500	114.210	114.110	113.910	113.760					



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

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

Welcome

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8/17/2026 10:05 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

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	0.000	(0.500)	(1.250)
760 - 779	0.750	0.875	0.625	0.375	0.000	(0.500)	(1.250)
740 - 759	0.875	0.750	0.500	0.375	(0.250)	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.500)	(1.125)	(2.125)
700 - 719	0.500	0.375	0.000	(0.375)	(1.125)	(1.875)	(2.375)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(2.375)	(3.000)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.000)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)
Type	Min Price
Min Price	98.000

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	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(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	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	(4.375)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.625)	(0.875)	(1.000)	(1.125)	-
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)	(0.875)	(1.250)	-	-
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	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
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)

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





Sales Support: 800-203-5719

Foreign National DSCR 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	97.375	97.275	97.075	96.925
6.125	98.093	97.993	97.793	97.643
6.250	98.780	98.680	98.480	98.330
6.375	99.468	99.368	99.168	99.018
6.500	100.155	100.055	99.855	99.705
6.625	100.780	100.680	100.480	100.330
6.750	101.405	101.305	101.105	100.955
6.875	102.030	101.930	101.730	101.580
7.000	102.655	102.555	102.355	102.205
7.125	103.280	103.180	102.980	102.830
7.250	103.905	103.805	103.605	103.455
7.375	104.487	104.387	104.187	104.037
7.500	105.074	104.974	104.774	104.624
7.625	105.512	105.412	105.212	105.062
7.750	105.949	105.849	105.649	105.499
7.875	106.324	106.224	106.024	105.874
8.000	106.699	106.599	106.399	106.249
8.125	107.074	106.974	106.774	106.624
8.250	107.449	107.349	107.149	106.999
8.375	107.774	107.674	107.474	107.324
8.500	108.087	107.987	107.787	107.637
8.625	108.399	108.299	108.099	107.949
8.750	108.712	108.612	108.412	108.262
8.875	108.962	108.862	108.662	108.512
9.000	109.212	109.112	108.912	108.762
9.125	109.462	109.362	109.162	109.012
9.250	109.712	109.612	109.412	109.262
9.375	109.962	109.862	109.662	109.512
9.500	110.087	109.987	109.787	109.637
9.625	110.337	110.237	110.037	109.887
9.750	110.587	110.487	110.287	110.137

[illegible]

Foreign National DSCR LLPA's	





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

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

Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
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
6.250	95.980	95.880	95.680	95.530	6.250	95.830	95.730	95.530	95.380	6.250	95.830	95.730	95.530	95.380
6.375	96.605	96.505	96.305	96.155	6.375	96.455	96.355	96.155	96.005	6.375	96.455	96.355	96.155	96.005
6.500	97.168	97.068	96.868	96.718	6.500	97.018	96.918	96.718	96.568	6.500	97.018	96.918	96.718	96.568
6.625	97.730	97.630	97.430	97.280	6.625	97.580	97.480	97.280	97.130	6.625	97.580	97.480	97.280	97.130
6.750	98.261	98.161	97.961	97.811	6.750	98.111	98.011	97.811	97.661	6.750	98.111	98.011	97.811	97.661
6.875	98.761	98.661	98.461	98.311	6.875	98.611	98.511	98.311	98.161	6.875	98.611	98.511	98.311	98.161
7.000	99.330	99.230	99.030	98.880	7.000	99.180	99.080	98.880	98.730	7.000	99.180	99.080	98.880	98.730
7.125	99.798	99.698	99.498	99.348	7.125	99.648	99.548	99.348	99.198	7.125	99.648	99.548	99.348	99.198
7.250	100.173	100.073	99.873	99.723	7.250	100.023	99.923	99.723	99.573	7.250	100.023	99.923	99.723	99.573
7.375	100.548	100.448	100.248	100.098	7.375	100.398	100.298	100.098	99.948	7.375	100.398	100.298	100.098	99.948
7.500	100.892	100.792	100.592	100.442	7.500	100.742	100.642	100.442	100.292	7.500	100.742	100.642	100.442	100.292
7.625	101.255	101.155	100.955	100.805	7.625	101.105	101.005	100.805	100.655	7.625	101.105	101.005	100.805	100.655
7.750	101.655	101.555	101.355	101.205	7.750	101.505	101.405	101.205	101.055	7.750	101.505	101.405	101.205	101.055
7.875	101.905	101.805	101.605	101.455	7.875	101.755	101.655	101.455	101.305	7.875	101.755	101.655	101.455	101.305
8.000	102.155	102.055	101.855	101.705	8.000	102.005	101.905	101.705	101.555	8.000	102.005	101.905	101.705	101.555
8.125	102.405	102.305	102.105	101.955	8.125	102.255	102.155	101.955	101.805	8.125	102.255	102.155	101.955	101.805
8.250	102.655	102.555	102.355	102.205	8.250	102.505	102.405	102.205	102.055	8.250	102.505	102.405	102.205	102.055
8.375	102.855	102.755	102.555	102.405	8.375	102.705	102.605	102.405	102.255	8.375	102.705	102.605	102.405	102.255
8.500	103.105	103.005	102.805	102.655	8.500	102.955	102.855	102.655	102.505	8.500	102.955	102.855	102.655	102.505

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.980	95.880	95.680	95.530										
6.375	96.605	96.505	96.305	96.155										
6.500	97.168	97.068	96.868	96.718										
6.625	97.730	97.630	97.430	97.280										
6.750	98.261	98.161	97.961	97.811										
6.875	98.761	98.661	98.461	98.311										
7.000	99.330	99.230	99.030	98.880										
7.125	99.798	99.698	99.498	99.348										
7.250	100.173	100.073	99.873	99.723										
7.375	100.548	100.448	100.248	100.098										
7.500	100.892	100.792	100.592	100.442										
7.625	101.255	101.155	100.955	100.805										
7.750	101.655	101.555	101.355	101.205										
7.875	101.905	101.805	101.605	101.455										
8.000	102.155	102.055	101.855	101.705										
8.125	102.405	102.305	102.105	101.955										
8.250	102.605	102.505	102.305	102.155										
8.375	102.855	102.755	102.555	102.405										
8.500	103.105	103.005	102.805	102.655										

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						
<=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						
<=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	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)

Term	Max Price	Loan Size > \$2.0 MM	Min 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		98





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

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

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 Second Lien Rate Sheet

30 Year Fixed Term					15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	102.805	102.805	102.555	102.305	7.625	103.155	103.155	102.905	102.655
7.750	103.555	103.555	103.305	103.055	7.750	103.905	103.905	103.655	103.405
7.875	104.180	104.180	103.930	103.680	7.875	104.530	104.530	104.280	104.030
8.000	104.805	104.805	104.555	104.305	8.000	105.155	105.155	104.905	104.655
8.125	105.430	105.430	105.180	104.930	8.125	105.780	105.780	105.530	105.280
8.250	106.055	106.055	105.805	105.555	8.250	106.405	106.405	106.155	105.905
8.375	106.555	106.555	106.305	106.055	8.375	106.905	106.905	106.655	106.405
8.500	107.055	107.055	106.805	106.555	8.500	107.405	107.405	107.155	106.905
8.625	107.555	107.555	107.305	107.055	8.625	107.905	107.905	107.655	107.405
8.750	108.055	108.055	107.805	107.555	8.750	108.405	108.405	108.155	107.905
8.875	108.430	108.430	108.180	107.930	8.875	108.780	108.780	108.530	108.280
9.000	108.805	108.805	108.555	108.305	9.000	109.155	109.155	108.905	108.655
9.125	109.180	109.180	108.930	108.680	9.125	109.530	109.530	109.280	109.030
9.250	109.555	109.555	109.305	109.055	9.250	109.905	109.905	109.655	109.405
9.375	109.930	109.930	109.680	109.430	9.375	110.280	110.280	110.030	109.780
9.500	110.305	110.305	110.055	109.805	9.500	110.655	110.655	110.405	110.155
9.625	110.680	110.680	110.430	110.180	9.625	111.030	111.030	110.780	110.530
9.750	111.055	111.055	110.805	110.555	9.750	111.405	111.405	111.155	110.905
9.875	111.430	111.430	111.180	110.930	9.875	111.780	111.780	111.530	111.280
10.000	111.805	111.805	111.555	111.305	10.000	112.155	112.155	111.905	111.655
10.125	112.055	112.055	111.805	111.555	10.125	112.405	112.405	112.155	111.905
10.250	112.305	112.305	112.055	111.805	10.250	112.655	112.655	112.405	112.155
10.375	112.555	112.555	112.305	112.055	10.375	112.905	112.905	112.655	112.405
10.500	112.805	112.805	112.555	112.305	10.500	113.155	113.155	112.905	112.655
10.625	113.055	113.055	112.805	112.555	10.625	113.405	113.405	113.155	112.905
10.750	113.305	113.305	113.055	112.805	10.750	113.655	113.655	113.405	113.155
10.875	113.555	113.555	113.305	113.055	10.875	113.905	113.905	113.655	113.405
11.000	113.680	113.680	113.430	113.180	11.000	114.030	114.030	113.780	113.530
11.125	113.805	113.805	113.555	113.305	11.125	114.155	114.155	113.905	113.655
11.250	113.930	113.930	113.680	113.430	11.250	114.280	114.280	114.030	113.780
11.375	114.055	114.055	113.805	113.555	11.375	114.405	114.405	114.155	113.905
11.500	114.180	114.180	113.930	113.680	11.500	114.530	114.530	114.280	114.030
11.625	114.305	114.305	114.055	113.805	11.625	114.655	114.655	114.405	114.155
11.750	114.430	114.430	114.180	113.930	11.750	114.780	114.780	114.530	114.280

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments									
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	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)
780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)
760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)
740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)
680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)	#N/A
660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)	#N/A	#N/A

CLTV / HCLTV									
Other 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
DTI									
<=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)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
> 45	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
Term									
10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-	-
2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-	-
3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-	-
4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-	-
Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	-	-	-
Loan Amount									
\$50k-\$75k	-	-	-	-	-	-	-	-	-
\$75,001-\$100k	-	-	-	-	-	-	-	-	-
\$100,001-\$125k	-	-	-	-	-	-	-	-	-
\$125,001 - \$250k	-	-	-	-	-	-	-	-	-
>\$250k	-	-	-	-	-	-	-	-	-
Cash Out	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.650)	(1.875)	-	-
Second Home	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)
ManufacturedHousing	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

STATE ADJUSTMENTS (2nd Lien Products)

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,	Adjustment	0.000
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY		0.000
REGION 2:	PR, FL		-0.250
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI		0.125
REGION 4:	NV, UT, CO		-0.06

ADMIN FEES	Third Party Due Diligence (NQM and DSCR)
Non-Delegated: \$595 Delegated: \$575 HELOAN \$350	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	Delivery of Final / Trailing Docs
1006543	Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905
Planet Home Lending Custodian	
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans	

