planet

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

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

11/3/2026 10:02 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 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	96.159	96.059	95.859	95.709
6.750	96.909	96.809	96.609	96.259
6.875	97.659	97.559	97.359	97.009
7.000	98.346	98.246	98.046	97.696
7.125	99.034	98.934	98.734	98.384
7.250	99.721	99.621	99.421	99.071
7.375	100.409	100.309	100.109	99.759
7.500	101.196	101.096	100.896	100.546
7.625	101.821	101.721	101.521	101.171
7.750	102.352	102.252	102.052	101.702
7.875	102.852	102.752	102.552	102.202
8.000	103.440	103.340	103.140	102.790
8.125	103.877	103.777	103.577	103.227
8.250	104.315	104.215	104.015	103.665
8.375	104.690	104.590	104.390	104.040
8.500	104.915	104.815	104.615	104.265
8.625	105.227	105.127	104.927	104.577
8.750	105.440	105.340	105.140	104.790
8.875	105.702	105.602	105.402	105.052
9.000	105.984	105.884	105.684	105.334
9.125	106.215	106.115	105.915	105.565
9.250	106.465	106.365	106.165	105.815
9.375	106.690	106.590	106.390	106.040
9.500	106.940	106.840	106.640	106.290
9.625	107.190	107.090	106.890	106.540
9.750	107.440	107.340	107.140	106.790
9.875	107.565	107.465	107.265	106.915
10.000	107.815	107.715	107.515	107.165
10.125	108.065	107.965	107.765	107.415
10.250	108.315	108.215	108.015	107.665
10.375	108.565	108.465	108.265	107.915
10.500	108.815	108.715	108.515	108.165
10.625	109.065	108.965	108.765	108.415
10.750	109.315	109.215	109.015	108.665
10.875	109.565	109.465	109.265	108.915
11.000	109.815	109.715	109.515	109.165

Gold Full/Alt Doc 15 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.384	96.284	96.084	95.934
6.750	97.134	97.034	96.684	96.534
6.875	97.884	97.784	97.284	97.784
7.000	98.571	98.471	98.471	98.471
7.125	99.259	99.159	99.159	99.159
7.250	99.946	99.846	99.846	99.846
7.375	100.634	100.534	100.534	100.534
7.500	101.421	101.321	101.321	101.321
7.625	102.046	101.946	101.946	101.946
7.750	102.577	102.477	102.477	102.477
7.875	103.077	102.977	102.977	102.977
8.000	103.665	103.565	103.565	103.565
8.125	104.102	104.002	104.002	104.002
8.250	104.540	104.440	104.440	104.440
8.375	104.915	104.815	104.815	104.815
8.500	105.140	105.040	105.040	105.040
8.625	105.452	105.352	105.352	105.352
8.750	105.665	105.565	105.565	105.565
8.875	105.927	105.827	105.827	105.827
9.000	106.209	106.109	106.109	106.109
9.125	106.440	106.340	106.340	106.340
9.250	106.690	106.590	106.590	106.590
9.375	106.915	106.815	106.815	106.815
9.500	107.165	107.065	107.065	107.065
9.625	107.415	107.315	107.315	107.315
9.750	107.665	107.565	107.565	107.565
9.875	107.790	107.690	107.690	107.690
10.000	108.040	107.940	107.940	107.940
10.125	108.290	108.190	108.190	108.190
10.250	108.540	108.440	108.440	108.440
10.375	108.790	108.690	108.690	108.690
10.500	109.040	108.940	108.940	108.940
10.625	109.290	109.190	109.190	109.190
10.750	109.540	109.440	109.440	109.440
10.875	109.790	109.690	109.690	109.690
11.000	110.040	109.940	109.940	109.940

Gold Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.359	96.259	96.059	95.909
6.750	97.109	97.009	96.659	96.509
6.875	97.859	97.759	97.259	97.759
7.000	98.546	98.446	98.446	98.446
7.125	99.234	99.134	99.134	99.134
7.250	99.921	99.821	99.821	99.821
7.375	100.609	100.509	100.509	100.509
7.500	101.396	101.296	101.296	101.296
7.625	102.021	101.921	101.921	101.921
7.750	102.552	102.452	102.452	102.452
7.875	103.052	102.952	102.952	102.952
8.000	103.640	103.540	103.540	103.540
8.125	104.077	103.977	103.977	103.977
8.250	104.515	104.415	104.415	104.415
8.375	104.890	104.790	104.790	104.790
8.500	105.115	105.015	105.015	105.015
8.625	105.427	105.327	105.327	105.327
8.750	105.640	105.540	105.540	105.540
8.875	105.902	105.802	105.802	105.802
9.000	106.184	106.084	106.084	106.084
9.125	106.415	106.315	106.315	106.315
9.250	106.665	106.565	106.565	106.565
9.375	106.890	106.790	106.790	106.790
9.500	107.140	107.040	107.040	107.040
9.625	107.390	107.290	107.290	107.290
9.750	107.640	107.540	107.540	107.540
9.875	107.765	107.665	107.665	107.665
10.000	108.015	107.915	107.915	107.915
10.125	108.265	108.165	108.165	108.165
10.250	108.515	108.415	108.415	108.415
10.375	108.765	108.665	108.665	108.665
10.500	109.015	108.915	108.915	108.915
10.625	109.265	109.165	109.165	109.165
10.750	109.515	109.415	109.415	109.415
10.875	109.765	109.665	109.665	109.665
11.000	110.015	109.915	109.915	109.915

Gold Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.334	96.234	96.034	95.884
6.750	97.084	96.984	96.784	96.634
6.875	97.834	97.734	97.534	97.384
7.000	98.521	98.421	98.221	98.071
7.125	99.209	99.109	98.909	98.759
7.250	99.896	99.796	99.596	99.446
7.375	100.584	100.484	100.284	100.134
7.500	101.371	101.271	101.071	100.921
7.625	101.996	101.896	101.696	101.546
7.750	102.527	102.427	102.227	102.077
7.875	103.027	102.927	102.727	102.577
8.000	103.615	103.515	103.315	103.165
8.125	104.052	103.952	103.752	103.602
8.250	104.490	104.390	104.190	104.040
8.375	104.865	104.765	104.565	104.415
8.500	105.090	104.990	104.790	104.640
8.625	105.402	105.302	105.102	104.952
8.750	105.615	105.515	105.315	105.165
8.875	105.877	105.777	105.577	105.427
9.000	106.159	106.059	105.859	105.709
9.125	106.390	106.290	106.090	105.940
9.250	106.640	106.540	106.340	106.190
9.375	106.865	106.765	106.565	106.415
9.500	107.115	107.015	106.815	106.665
9.625	107.365	107.265	107.065	106.915
9.750	107.615	107.515	107.315	107.165
9.875	107.740	107.640	107.440	107.290
10.000	107.990	107.890	107.690	107.540
10.125	108.240	108.140	107.940	107.790
10.250	108.490	108.390	108.190	108.040
10.375	108.740	108.640	108.440	108.290
10.500	108.990	108.890	108.690	108.540
10.625	109.240	109.140	108.940	108.790
10.750	109.490	109.390	109.190	109.040
10.875	109.740	109.640	109.440	109.290
11.000	109.990	109.890	109.690	109.540

Gold Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.209	96.109	95.909	95.759
6.750	96.959	96.859	96.659	96.509
6.875	97.709	97.609	97.409	97.259
7.000	98.396	98.296	98.096	97.946
7.125	99.084	98.984	98.784	98.634
7.250	99.771	99.671	99.471	99.321
7.375	100.459	100.359	100.159	100.009
7.500	101.246	101.146	100.946	100.796
7.625	101.871	101.771	101.571	101.421
7.750	102.402	102.302	102.102	101.952
7.875	102.902	102.802	102.602	102.452
8.000	103.490	103.390	103.190	103.040
8.125	103.927	103.827	103.627	103.477
8.250	104.365	104.265	104.065	103.915
8.375	104.740	104.640	104.440	104.290
8.500	104.965	104.865	104.665	104.515
8.625	105.277	105.177	104.977	104.827
8.750	105.490	105.390	105.190	105.040
8.875	105.752	105.652	105.452	105.302
9.000	106.034	105.934	105.734	105.584
9.125	106.265	106.165	105.965	105.815
9.250	106.515	106.415	106.215	106.065
9.375	106.740	106.640	106.440	106.290
9.500	106.990	106.890	106.690	106.540
9.625	107.240	107.140	106.940	106.790
9.750	107.490	107.390	107.190	107.040
9.875	107.615	107.515	107.315	107.165
10.000	107.865	107.765	107.565	107.415
10.125	108.115	108.015	107.815	107.665
10.250	108.365	108.265	108.065	107.915
10.375	108.615	108.515	108.315	108.165
10.500	108.865	108.765	108.565	108.415
10.625	109.115	109.015	108.815	108.665
10.750	109.365	109.265	109.065	108.915
10.875	109.615	109.515	109.315	109.165
11.000	109.865	109.765	109.565	109.415

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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	104.000	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)
UPB <= 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)

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Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	99.009	98.909	98.709	98.559
7.375	99.396	99.296	99.096	98.746
7.500	100.126	100.026	99.826	99.476
7.625	100.446	100.346	100.146	99.796
7.750	100.731	100.631	100.431	100.081
7.875	100.951	100.851	100.651	100.301
8.000	101.142	101.042	100.842	100.492
8.125	101.308	101.208	101.008	100.658
8.250	101.453	101.353	101.153	100.803
8.375	101.681	101.581	101.381	101.031
8.500	101.796	101.696	101.496	101.146
8.625	101.902	101.802	101.602	101.252
8.750	102.003	101.903	101.703	101.353
8.875	102.253	102.153	101.953	101.603
9.000	102.353	102.253	102.053	101.703
9.125	102.453	102.353	102.153	101.803
9.250	102.553	102.453	102.253	101.903
9.375	102.503	102.403	102.203	101.853
9.500	102.603	102.503	102.303	101.953
9.625	102.557	102.457	102.257	101.907
9.750	102.607	102.507	102.307	101.957
9.875	102.707	102.607	102.407	102.057
10.000	102.757	102.657	102.457	102.107
10.125	102.857	102.757	102.557	102.207
10.250	102.932	102.832	102.632	102.282
10.375	103.025	102.925	102.725	102.375

Silver Full / Alt Doc 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.415	98.315	98.315	98.315
7.375	99.004	98.904	98.904	98.904
7.500	99.858	99.758	99.758	99.758
7.625	100.277	100.177	100.177	100.177
7.750	100.664	100.564	100.564	100.564
7.875	100.984	100.884	100.884	100.884
8.000	101.269	101.169	101.169	101.169
8.125	101.522	101.422	101.422	101.422
8.250	101.742	101.642	101.642	101.642
8.375	102.033	101.933	101.933	101.933
8.500	102.199	102.099	102.099	102.099
8.625	102.344	102.244	102.244	102.244
8.750	102.472	102.372	102.372	102.372
8.875	102.737	102.637	102.637	102.637
9.000	102.843	102.743	102.743	102.743
9.125	102.944	102.844	102.844	102.844
9.250	103.044	102.944	102.944	102.944
9.375	102.994	102.894	102.894	102.894
9.500	103.094	102.994	102.994	102.994
9.625	103.094	102.994	102.994	102.994
9.750	103.098	102.998	102.998	102.998
9.875	103.198	103.098	103.098	103.098
10.000	103.248	103.148	103.148	103.148
10.125	103.348	103.248	103.248	103.248
10.250	103.423	103.323	103.323	103.323
10.375	103.523	103.423	103.423	103.423

Silver Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.731	98.631	98.631	98.631
7.375	99.150	99.050	99.050	99.050
7.500	99.912	99.812	99.812	99.812
7.625	100.267	100.167	100.167	100.167
7.750	100.552	100.452	100.452	100.452
7.875	100.805	100.705	100.705	100.705
8.000	101.025	100.925	100.925	100.925
8.125	101.216	101.116	101.116	101.116
8.250	101.382	101.282	101.282	101.282
8.375	101.627	101.527	101.527	101.527
8.500	101.755	101.655	101.655	101.655
8.625	101.870	101.770	101.770	101.770
8.750	101.976	101.876	101.876	101.876
8.875	102.227	102.127	102.127	102.127
9.000	102.327	102.227	102.227	102.227
9.125	102.427	102.327	102.327	102.327
9.250	102.527	102.427	102.427	102.427
9.375	102.477	102.377	102.377	102.377
9.500	102.577	102.477	102.477	102.477
9.625	102.427	102.327	102.327	102.327
9.750	102.477	102.377	102.377	102.377
9.875	102.577	102.477	102.477	102.477
10.000	102.627	102.527	102.527	102.527
10.125	102.727	102.627	102.627	102.627
10.250	102.802	102.702	102.702	102.702
10.375	102.902	102.802	102.802	102.802

Silver Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.902	98.802	98.602	98.452
7.375	99.289	99.189	98.989	98.839
7.500	100.019	99.919	99.719	99.569
7.625	100.339	100.239	100.039	99.889
7.750	100.592	100.492	100.292	100.142
7.875	100.812	100.712	100.512	100.362
8.000	101.003	100.903	100.703	100.553
8.125	101.169	101.069	100.869	100.719
8.250	101.314	101.214	101.014	100.864
8.375	101.542	101.442	101.242	101.092
8.500	101.657	101.557	101.357	101.207
8.625	101.763	101.663	101.463	101.313
8.750	101.864	101.764	101.564	101.414
8.875	102.114	102.014	101.814	101.664
9.000	102.214	102.114	101.914	101.764
9.125	102.314	102.214	102.014	101.864
9.250	102.414	102.314	102.114	101.964
9.375	102.364	102.264	102.064	101.914
9.500	102.464	102.364	102.164	102.014
9.625	102.464	102.364	102.164	102.014
9.750	102.468	102.368	102.168	102.018
9.875	102.568	102.468	102.268	102.118
10.000	102.618	102.518	102.318	102.168
10.125	102.718	102.618	102.418	102.268
10.250	102.793	102.693	102.493	102.343
10.375	102.886	102.786	102.586	102.436

Silver Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.786	98.686	98.486	98.336
7.375	99.173	99.073	98.873	98.723
7.500	99.903	99.803	99.603	99.453
7.625	100.223	100.123	99.923	99.773
7.750	100.508	100.408	100.208	100.058
7.875	100.728	100.628	100.428	100.278
8.000	100.919	100.819	100.619	100.469
8.125	101.085	100.985	100.785	100.635
8.250	101.230	101.130	100.930	100.780
8.375	101.458	101.358	101.158	101.008
8.500	101.573	101.473	101.273	101.123
8.625	101.679	101.579	101.379	101.229
8.750	101.780	101.680	101.480	101.330
8.875	102.030	101.930	101.730	101.580
9.000	102.130	102.030	101.830	101.680
9.125	102.230	102.130	101.930	101.780
9.250	102.330	102.230	102.030	101.880
9.375	102.280	102.180	101.980	101.830
9.500	102.380	102.280	102.080	101.930
9.625	102.334	102.234	102.034	101.884
9.750	102.384	102.284	102.084	101.934
9.875	102.484	102.384	102.184	102.034
10.000	102.534	102.434	102.234	102.084
10.125	102.634	102.534	102.334	102.184
10.250	102.709	102.609	102.409	102.259
10.375	102.803	102.703	102.503	102.353

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National Non-Delegated 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)	-	-

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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	98.846	98.746	98.546	98.396
7.500	99.576	99.476	99.276	98.926
7.625	99.896	99.796	99.596	99.246
7.750	100.181	100.081	99.881	99.531
7.875	100.401	100.301	100.101	99.751
8.000	100.592	100.492	100.292	99.942
8.125	100.758	100.658	100.458	100.108
8.250	100.903	100.803	100.603	100.253
8.375	101.131	101.031	100.831	100.481
8.500	101.246	101.146	100.946	100.596
8.625	101.352	101.252	101.052	100.702
8.750	101.453	101.353	101.153	100.803
8.875	101.703	101.603	101.403	101.053
9.000	101.803	101.703	101.503	101.153
9.125	101.903	101.803	101.603	101.253
9.250	102.003	101.903	101.703	101.353
9.375	101.953	101.853	101.653	101.303
9.500	102.053	101.953	101.753	101.403

Bronze Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.600	98.500	98.500	98.500
7.500	99.362	99.262	99.262	99.262
7.625	99.717	99.617	99.617	99.617
7.750	100.002	99.902	99.902	99.902
7.875	100.255	100.155	100.155	100.155
8.000	100.475	100.375	100.375	100.375
8.125	100.666	100.566	100.566	100.566
8.250	100.832	100.732	100.732	100.732
8.375	101.077	100.977	100.977	100.977
8.500	101.205	101.105	101.105	101.105
8.625	101.320	101.220	101.220	101.220
8.750	101.426	101.326	101.326	101.326
8.875	101.677	101.577	101.577	101.577
9.000	101.777	101.677	101.677	101.677
9.125	101.877	101.777	101.777	101.777
9.250	101.977	101.877	101.877	101.877
9.375	101.927	101.827	101.827	101.827
9.500	102.027	101.927	101.927	101.927
9.625	101.902	101.802	101.802	101.802

Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.739	98.639	98.639	98.639
7.500	99.469	99.369	99.369	99.369
7.625	99.789	99.689	99.689	99.689
7.750	100.042	99.942	99.942	99.942
7.875	100.262	100.162	100.162	100.162
8.000	100.453	100.353	100.353	100.353
8.125	100.619	100.519	100.519	100.519
8.250	100.764	100.664	100.664	100.664
8.375	100.992	100.892	100.892	100.892
8.500	101.107	101.007	101.007	101.007
8.625	101.213	101.113	101.113	101.113
8.750	101.314	101.214	101.214	101.214
8.875	101.564	101.464	101.464	101.464
9.000	101.664	101.564	101.564	101.564
9.125	101.764	101.664	101.664	101.664
9.250	101.864	101.764	101.764	101.764
9.375	101.814	101.714	101.714	101.714
9.500	101.914	101.814	101.814	101.814

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.500	99.353	99.253	99.053	98.903
7.625	99.673	99.573	99.373	99.223
7.750	99.958	99.858	99.658	99.508
7.875	100.178	100.078	99.878	99.728
8.000	100.369	100.269	100.069	99.919
8.125	100.535	100.435	100.235	100.085
8.250	100.680	100.580	100.380	100.230
8.375	100.908	100.808	100.608	100.458
8.500	101.023	100.923	100.723	100.573
8.625	101.129	101.029	100.829	100.679
8.750	101.230	101.130	100.930	100.780
8.875	101.480	101.380	101.180	101.030
9.000	101.580	101.480	101.280	101.130
9.125	101.680	101.580	101.380	101.230
9.250	101.780	101.680	101.480	101.330
9.375	101.730	101.630	101.430	101.280
9.500	101.830	101.730	101.530	101.380

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 <= $250 K	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	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
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

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

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

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Non-QM DSCR

Non-QM DSCR 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.853	96.753	96.553	96.403
6.750	97.666	97.566	97.366	97.216
6.875	98.416	98.316	98.116	97.966
7.000	99.441	99.341	99.141	98.991
7.125	100.191	100.091	99.891	99.741
7.250	101.041	100.941	100.741	100.591
7.375	101.791	101.691	101.491	101.341
7.500	102.541	102.441	102.241	102.091
7.625	103.228	103.128	102.928	102.778
7.750	103.941	103.841	103.641	103.491
7.875	104.503	104.403	104.203	104.053
8.000	105.103	105.003	104.803	104.653
8.125	105.603	105.503	105.303	105.153
8.250	106.103	106.003	105.803	105.653
8.375	106.603	106.503	106.303	106.153
8.500	106.791	106.691	106.491	106.341
8.625	107.228	107.128	106.928	106.778
8.750	107.666	107.566	107.366	107.216
8.875	108.103	108.003	107.803	107.653
9.000	108.541	108.441	108.241	108.091
9.125	108.916	108.816	108.616	108.466
9.250	109.291	109.191	108.991	108.841
9.375	109.541	109.441	109.241	109.091
9.500	109.853	109.753	109.553	109.403
9.625	110.103	110.003	109.803	109.653
9.750	110.353	110.253	110.053	109.903
9.875	110.603	110.503	110.303	110.153
10.000	110.728	110.628	110.428	110.278
10.125	110.978	110.878	110.678	110.528
10.250	111.228	111.128	110.928	110.778
10.375	111.478	111.378	111.178	111.028
10.500	111.728	111.628	111.428	111.278
10.625	111.978	111.878	111.678	111.528
10.750	112.228	112.128	111.928	111.778
10.875	112.478	112.378	112.178	112.028
11.000	112.728	112.628	112.428	112.278
11.125	112.978	112.878	112.678	112.528

Non-QM DSCR 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.078	96.978	96.778	96.628
6.750	97.891	97.791	97.591	97.441
6.875	98.641	98.541	98.341	98.191
7.000	99.666	99.566	99.366	99.216
7.125	100.416	100.316	100.116	99.966
7.250	101.266	101.166	100.966	100.816
7.375	102.016	101.916	101.716	101.566
7.500	102.766	102.666	102.466	102.316
7.625	103.453	103.353	103.153	103.003
7.750	104.166	104.066	103.866	103.716
7.875	104.728	104.628	104.428	104.278
8.000	105.328	105.228	105.028	104.878
8.125	105.828	105.728	105.528	105.378
8.250	106.328	106.228	106.028	105.878
8.375	106.828	106.728	106.528	106.378
8.500	107.016	106.916	106.716	106.566
8.625	107.453	107.353	107.153	107.003
8.750	107.891	107.791	107.591	107.441
8.875	108.328	108.228	108.028	107.878
9.000	108.766	108.666	108.466	108.316
9.125	109.141	109.041	108.841	108.691
9.250	109.516	109.416	109.216	109.066
9.375	109.766	109.666	109.466	109.316
9.500	110.078	109.978	109.778	109.628
9.625	110.328	110.228	110.028	109.878
9.750	110.578	110.478	110.278	110.128
9.875	110.828	110.728	110.528	110.378
10.000	110.953	110.853	110.653	110.503
10.125	111.203	111.103	110.903	110.753
10.250	111.453	111.353	111.153	111.003
10.375	111.703	111.603	111.403	111.253
10.500	111.953	111.853	111.653	111.503
10.625	112.203	112.103	111.903	111.753
10.750	112.453	112.353	112.153	112.003
10.875	112.703	112.603	112.403	112.253
11.000	112.953	112.853	112.653	112.503
11.125	113.203	113.103	112.903	112.753

Non-QM DSCR 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.053	96.953	96.753	96.603
6.750	97.866	97.766	97.566	97.416
6.875	98.616	98.516	98.316	98.166
7.000	99.641	99.541	99.341	99.191
7.125	100.391	100.291	100.091	99.941
7.250	101.241	101.141	100.941	100.791
7.375	101.991	101.891	101.691	101.541
7.500	102.741	102.641	102.441	102.291
7.625	103.428	103.328	103.128	102.978
7.750	104.141	104.041	103.841	103.691
7.875	104.703	104.603	104.403	104.253
8.000	105.303	105.203	105.003	104.853
8.125	105.803	105.703	105.503	105.353
8.250	106.053	105.953	105.753	105.603
8.375	106.553	106.453	106.253	106.103
8.500	106.991	106.891	106.691	106.541
8.625	107.428	107.328	107.128	106.978
8.750	107.866	107.766	107.566	107.416
8.875	108.303	108.203	108.003	107.853
9.000	108.741	108.641	108.441	108.291
9.125	109.116	109.016	108.816	108.666
9.250	109.491	109.391	109.191	109.041
9.375	109.866	109.766	109.566	109.416
9.500	110.178	110.078	109.878	109.728
9.625	110.428	110.328	110.128	109.978
9.750	110.678	110.578	110.378	110.228
9.875	110.928	110.828	110.628	110.478
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	111.803	111.703	111.503	111.353
10.500	112.053	111.953	111.753	111.603
10.625	112.303	112.203	112.003	111.853
10.750	112.553	112.453	112.253	112.103
10.875	112.803	112.703	112.503	112.353
11.000	113.053	112.953	112.753	112.603
11.125	113.303	113.203	113.003	112.853

Non-QM DSCR 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.878	96.778	96.578	96.428
6.750	97.691	97.591	97.391	97.241
6.875	98.441	98.341	98.141	97.991
7.000	99.466	99.366	99.166	99.016
7.125	100.216	100.116	99.916	99.766
7.250	101.066	100.966	100.766	100.616
7.375	101.816	101.716	101.516	101.366
7.500	102.566	102.466	102.266	102.116
7.625	103.253	103.153	102.953	102.803
7.750	103.966	103.866	103.666	103.516
7.875	104.378	104.278	104.078	103.928
8.000	104.878	104.778	104.578	104.428
8.125	105.378	105.278	105.078	104.928
8.250	105.878	105.778	105.578	105.428
8.375	106.378	106.278	106.078	105.928
8.500	106.816	106.716	106.516	106.366
8.625	107.253	107.153	106.953	106.803
8.750	107.691	107.591	107.391	107.241
8.875	108.128	108.028	107.828	107.678
9.000	108.566	108.466	108.266	108.116
9.125	108.941	108.841	108.641	108.491
9.250	109.316	109.216	109.016	108.866
9.375	109.691	109.591	109.391	109.241
9.500	110.003	109.903	109.703	109.553
9.625	110.253	110.153	109.953	109.803
9.750	110.378	110.278	110.078	109.928
9.875	110.628	110.528	110.328	110.178
10.000	110.878	110.778	110.578	110.428
10.125	111.128	111.028	110.828	110.678
10.250	111.378	111.278	111.078	110.928
10.375	111.628	111.528	111.328	111.178
10.500	111.878	111.778	111.578	111.428
10.625	112.128	112.028	111.828	111.678
10.750	112.378	112.278	112.078	111.928
10.875	112.628	112.528	112.328	112.178
11.000	112.878	112.778	112.578	112.428
11.125	113.128	113.028	112.828	112.678

Non-QM DSCR 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.753	96.653	96.453	96.303
6.750	97.566	97.466	97.266	97.116
6.875	98.316	98.216	98.016	97.866
7.000	99.341	99.241	99.041	98.891
7.125	100.091	99.991	99.791	99.641
7.250	100.941	100.841	100.641	100.491
7.375	101.691	101.591	101.391	101.241
7.500	102.441	102.341	102.141	101.991
7.625	103.128	103.028	102.828	102.678
7.750	103.841	103.741	103.541	103.391
7.875	104.253	104.153	103.953	103.803
8.000	104.753	104.653	104.453	104.303
8.125	105.253	105.153	104.953	104.803
8.250	105.753	105.653	105.453	105.303
8.375	106.253	106.153	105.953	105.803
8.500	106.691	106.591	106.391	106.241
8.625	107.128	107.028	106.828	106.678
8.750	107.566	107.466	107.266	107.116
8.875	108.003	107.903	107.703	107.553
9.000	108.441	108.341	108.141	107.991
9.125	108.816	108.716	108.516	108.366
9.250	109.191	109.091	108.891	108.741
9.375	109.566	109.466	109.266	109.116
9.500	109.878	109.778	109.578	109.428
9.625	110.128	110.028	109.828	109.678
9.750	110.378	110.278	110.078	109.928
9.875	110.628	110.528	110.328	110.178
10.000	110.878	110.778	110.578	110.428
10.125	111.003	110.903	110.703	110.553
10.250	111.253	111.153	110.953	110.803
10.375	111.503	111.403	111.203	111.053
10.500	111.753	111.653	111.453	111.303
10.625	112.003	111.903	111.703	111.553
10.750	112.253	112.153	111.953	111.803
10.875	112.503	112.403	112.203	112.053
11.000	112.753	112.653	112.453	112.303
11.125	113.003	112.903	112.703	112.553

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

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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)	-

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 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)

		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

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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
7.250	98.684	98.584	98.384	98.234										
7.375	99.621	99.521	99.321	99.171										
7.500	100.496	100.396	100.196	100.046										
7.625	101.371	101.271	101.071	100.921										
7.750	102.059	101.959	101.759	101.609										
7.875	102.746	102.646	102.446	102.296										
8.000	103.403	103.303	103.103	102.953										
8.125	104.028	103.928	103.728	103.578										
8.250	104.897	104.797	104.597	104.447										
8.375	105.428	105.328	105.128	104.978										
8.500	106.028	105.928	105.728	105.578										
8.625	106.466	106.366	106.166	106.016										
8.750	106.903	106.803	106.603	106.453										
8.875	107.341	107.241	107.041	106.891										
9.000	107.928	107.828	107.628	107.478										
9.125	108.153	108.053	107.853	107.703										
9.250	108.528	108.428	108.228	108.078										
9.375	108.840	108.740	108.540	108.390										
9.500	109.153	109.053	108.853	108.703										
9.625	109.466	109.366	109.166	109.016										
9.750	109.778	109.678	109.478	109.328										
9.875	110.091	109.991	109.791	109.641										
10.000	110.341	110.241	110.041	109.891										
10.125	110.591	110.491	110.291	110.141										

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

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
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)
eserves < 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
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
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)

Type	Min Price
Min Price	98.000

		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

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

11/3/2026 10:02 EST

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

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	98.945	98.845	98.645	98.495
8.000	99.414	99.314	99.114	98.964
8.125	99.852	99.752	99.552	99.402
8.250	100.258	100.158	99.958	99.808
8.375	100.602	100.502	100.302	100.152
8.500	101.190	101.090	100.890	100.740
8.625	101.471	101.371	101.171	101.021
8.750	101.853	101.753	101.553	101.403
8.875	102.103	102.003	101.803	101.653
9.000	102.353	102.253	102.053	101.903
9.125	102.603	102.503	102.303	102.153
9.250	102.853	102.753	102.553	102.403

DSCR ITIN 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	98.795	98.695	98.495	98.345
8.000	99.264	99.164	98.964	98.814
8.125	99.702	99.602	99.402	99.252
8.250	100.108	100.008	99.808	99.658
8.375	100.452	100.352	100.152	100.002
8.500	101.040	100.940	100.740	100.590
8.625	101.321	101.221	101.021	100.871
8.750	101.703	101.603	101.403	101.253
8.875	101.953	101.853	101.653	101.503
9.000	102.203	102.103	101.903	101.753
9.125	102.453	102.353	102.153	102.003
9.250	102.703	102.603	102.403	102.253

DSCR ITIN 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
8.000	99.264	99.164	98.964	98.814
8.125	99.702	99.602	99.402	99.252
8.250	100.108	100.008	99.808	99.658
8.375	100.452	100.352	100.152	100.002
8.500	101.040	100.940	100.740	100.590
8.625	101.321	101.221	101.021	100.871
8.750	101.703	101.603	101.403	101.253
8.875	101.953	101.853	101.653	101.503
9.000	102.203	102.103	101.903	101.753
9.125	102.453	102.353	102.153	102.003
9.250	102.703	102.603	102.403	102.253

DSCR ITIN 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.750	98.477	98.377	98.177	98.027
7.875	98.945	98.845	98.645	98.495
8.000	99.414	99.314	99.114	98.964
8.125	99.852	99.752	99.552	99.402
8.250	100.258	100.158	99.958	99.808
8.375	100.602	100.502	100.302	100.152
8.500	101.190	101.090	100.890	100.740
8.625	101.471	101.371	101.171	101.021
8.750	101.853	101.753	101.553	101.403
8.875	102.103	102.003	101.803	101.653
9.000	102.353	102.253	102.053	101.903
9.125	102.603	102.503	102.303	102.153
9.250	102.853	102.753	102.553	102.403
9.375	#N/A	#N/A	#N/A	#N/A
9.500	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A
0.000	#N/A	#N/A	#N/A	#N/A

DSCR ITIN 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)
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 <= $1.0 mm	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>$1.00mm, <=$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
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)

Type	Min Price
Min Price	98.000

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

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

11/3/2026 10:02 EST

Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Until 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	100.338	100.338	100.088	99.838	7.625	100.588	100.588	100.338	100.088
7.750	100.768	100.768	100.518	100.268	7.750	101.018	101.018	100.768	100.518
7.875	101.179	101.179	100.929	100.679	7.875	101.429	101.429	101.179	100.929
8.000	101.574	101.574	101.324	101.074	8.000	101.824	101.824	101.574	101.324
8.125	101.946	101.946	101.696	101.446	8.125	102.196	102.196	101.946	101.696
8.250	102.297	102.297	102.047	101.797	8.250	102.547	102.547	102.297	102.047
8.375	102.624	102.624	102.374	102.124	8.375	102.874	102.874	102.624	102.374
8.500	102.930	102.930	102.680	102.430	8.500	103.180	103.180	102.930	102.680
8.625	103.212	103.212	102.962	102.712	8.625	103.462	103.462	103.212	102.962
8.750	103.493	103.493	103.243	102.993	8.750	103.743	103.743	103.493	103.243
8.875	103.767	103.767	103.517	103.267	8.875	104.017	104.017	103.767	103.517
9.000	104.024	104.024	103.774	103.524	9.000	104.274	104.274	104.024	103.774
9.125	104.264	104.264	104.014	103.764	9.125	104.514	104.514	104.264	104.014
9.250	104.487	104.487	104.237	103.987	9.250	104.737	104.737	104.487	104.237
9.375	104.692	104.692	104.442	104.192	9.375	104.942	104.942	104.692	104.442
9.500	104.879	104.879	104.629	104.379	9.500	105.129	105.129	104.879	104.629
9.625	105.074	105.074	104.824	104.574	9.625	105.324	105.324	105.074	104.824
9.750	105.266	105.266	105.016	104.766	9.750	105.516	105.516	105.266	105.016
9.875	105.445	105.445	105.195	104.945	9.875	105.695	105.695	105.445	105.195
10.000	105.610	105.610	105.360	105.110	10.000	105.861	105.860	105.610	105.360
10.125	105.762	105.762	105.512	105.262	10.125	106.012	106.012	105.762	105.512
10.250	105.899	105.899	105.649	105.399	10.250	106.149	106.149	105.899	105.649
10.375	106.023	106.023	105.773	105.523	10.375	106.273	106.273	106.023	105.773
10.500	106.110	106.110	105.860	105.610	10.500	106.360	106.360	106.110	105.860
10.625	106.243	106.243	105.993	105.743	10.625	106.493	106.493	106.243	105.993
10.750	106.365	106.365	106.115	105.865	10.750	106.615	106.615	106.365	106.115
10.875	106.476	106.476	106.226	105.976	10.875	106.726	106.726	106.476	106.226
11.000	106.576	106.576	106.326	106.076	11.000	106.826	106.826	106.576	106.326
11.125	106.664	106.664	106.414	106.164	11.125	106.914	106.914	106.664	106.414
11.250	106.741	106.741	106.491	106.241	11.250	106.991	106.991	106.741	106.491
11.375	106.794	106.794	106.544	106.294	11.375	107.044	107.044	106.794	106.544
11.500	106.837	106.837	106.587	106.337	11.500	107.087	107.087	106.837	106.587

Type	All
Min Price	98.000
Max Price	105.000

Not Available for Correspondent at this time

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	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)	(0.625)	(0.750)	(1.500)
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
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**

MERS Organization ID

1006543

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

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

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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