



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

7/8/2026 10:00 EST

Welcome

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Sales Support: 800-203-5719

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

Gold Full/Alt Doc

Table with 15 columns: 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. Rows represent interest rates from 5.500 to 11.500.

Table with 15 columns: 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. Rows represent interest rates from 5.500 to 11.500.



Rate sheets are intended for use by mortgage professionals only.



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Gold Full / Alt Doc LLPA's

Table with columns: CREDIT SCORE, Full Doc FICO / LTV ADJUSTMENTS, Type, Full /Alt Doc, Inv W/PPP, Loan Size > \$2.0 mm. Includes rows for credit scores 780+, 760-779, 740-759, 720-739, 700-719, 680-699, 660-679.

Prepay Penalty Price Adjustments table with columns: Investor Only, Max Price. Rows for 5 year, 4 year, 3 year, 2 year, 1 year, No Prepay Penalty.

Table with columns: Loan Size, Full & ALT Doc Loan Amount Adjusters. Rows for UPB <= 150K, >150K <= 250K, >\$2.0mm, <=\$2.5mm, >\$2.5mm, <=\$3.0mm, >\$3.0mm, <=\$3.5mm.

Table with columns: Loan Type, Full & ALT Doc Loan Type Adjustments. Rows for DTI > 43, DTI > 50, Interest Only, Escrow Waiver, Purchase, Cash-Out Refi >=700, Cash-Out Refi < 700, Second Home, Investor, 40 Year Maturity.

Table with columns: Property Type, Full & ALT Doc Documentation Type Adjustments. Rows for Condo, Florida Condo, Non - Warrantable Condo, Multi Unit, CT, IL, NJ, NY, DC, MD, Florida.

Table with columns: Doc Type, Full & ALT Doc Documentation Type Adjustments. Rows for Streamlined Documentation, Asset Depletion/Asset Qualifier, 1099 Program, 12 Month Bank Statement, 24 Month Bank Statement, 12 Month CPA PnL, 24 Month CPA PnL, WVOE.





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Table with 15 columns: 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. Rows include 30 YEAR FIXED and 5/6 ARM rates.

Table with 15 columns: RATE, 15 DAY, 30 DAY, 45 DAY, 60 DAY, RATE, 15 DAY, 30 DAY, 45 DAY, 60 DAY. Rows include 7/6 ARM and 10/6 ARM rates.



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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				
780+	1.000	0.875	0.750	0.625	0.500	0.250	0.125	(1.875)	-	Min Price	98.000	98.000	98.000
760 - 779	0.875	0.875	0.750	0.625	0.375	0.250	0.000	(2.250)	-	Max Price	104.000	104.500	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)	(2.250)	(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+	0.750	0.625	0.500	0.375	0.250	0.000	(1.125)	(2.125)	-				
760 - 779	0.625	0.625	0.500	0.375	0.125	0.000	(0.250)	(2.500)	-				
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)	(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	(0.500)	(0.750)	(1.000)	(1.000)				
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-	-				
>\$2.5mm, <=\$3.0mm	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	-	-	-				
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)	(0.500)	(0.625)	(1.125)	(1.375)	-	-				
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.375)	-	-	-				
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	(0.125)	(0.250)	(0.250)	-	-				
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-				





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## 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
5.750	96.034	95.934	95.734	95.584	5.750	96.559	96.459	96.459	96.459	5.750	96.259	96.159	96.159	96.159
5.875	96.784	96.684	96.484	96.134	5.875	97.309	97.209	97.209	97.209	5.875	97.009	96.909	96.909	96.909
6.000	97.534	97.434	97.234	96.884	6.000	98.059	97.959	97.959	97.959	6.000	97.759	97.659	97.659	97.659
6.125	98.284	98.184	97.984	97.634	6.125	98.809	98.709	98.709	98.709	6.125	98.509	98.409	98.409	98.409
6.250	99.034	98.934	98.734	98.384	6.250	99.559	99.459	99.459	99.459	6.250	99.259	99.159	99.159	99.159
6.375	99.784	99.684	99.484	99.134	6.375	100.309	100.209	100.209	100.209	6.375	99.959	99.859	99.859	99.859
6.500	100.534	100.434	100.234	100.884	6.500	101.059	100.959	100.959	100.959	6.500	100.759	100.659	100.659	100.659
6.625	101.284	101.184	100.984	100.534	6.625	101.809	101.709	101.709	101.709	6.625	101.509	101.409	101.409	101.409
6.750	102.034	101.934	101.734	101.384	6.750	102.559	102.459	102.459	102.459	6.750	102.259	102.159	102.159	102.159
6.875	102.784	102.684	102.484	102.034	6.875	103.309	103.209	103.209	103.209	6.875	103.009	102.909	102.909	102.909
7.000	103.534	103.434	103.234	102.884	7.000	104.059	103.959	103.959	103.959	7.000	103.759	103.659	103.659	103.659
7.125	104.284	104.184	103.984	102.534	7.125	104.809	104.709	104.709	104.709	7.125	104.509	104.409	104.409	104.409
7.250	105.034	104.934	104.734	102.184	7.250	105.559	105.459	105.459	105.459	7.250	105.259	105.159	105.159	105.159
7.375	105.784	105.684	105.484	101.834	7.375	106.309	106.209	106.209	106.209	7.375	106.009	105.909	105.909	105.909
7.500	106.534	106.434	106.234	101.484	7.500	107.059	106.959	106.959	106.959	7.500	106.759	106.659	106.659	106.659
7.625	107.284	107.184	106.984	101.134	7.625	107.809	107.709	107.709	107.709	7.625	107.509	107.409	107.409	107.409
7.750	108.034	107.934	107.734	100.784	7.750	108.559	108.459	108.459	108.459	7.750	108.259	108.159	108.159	108.159
7.875	108.784	108.684	108.484	100.434	7.875	109.309	109.209	109.209	109.209	7.875	109.009	108.909	108.909	108.909
8.000	109.534	109.434	109.234	100.084	8.000	110.059	109.959	109.959	109.959	8.000	109.759	109.659	109.659	109.659
8.125	110.284	110.184	110.984	99.734	8.125	110.809	110.709	110.709	110.709	8.125	110.509	110.409	110.409	110.409
8.250	111.034	110.934	110.734	99.384	8.250	111.559	111.459	111.459	111.459	8.250	111.259	111.159	111.159	111.159
8.375	111.784	111.684	111.484	99.034	8.375	112.309	112.209	112.209	112.209	8.375	112.009	111.909	111.909	111.909
8.500	112.534	112.434	112.234	98.684	8.500	113.059	112.959	112.959	112.959	8.500	112.759	112.659	112.659	112.659
8.625	113.284	113.184	112.984	98.334	8.625	113.809	113.709	113.709	113.709	8.625	113.509	113.409	113.409	113.409
8.750	114.034	113.934	113.734	97.984	8.750	114.559	114.459	114.459	114.459	8.750	114.259	114.159	114.159	114.159
8.875	114.784	114.684	114.484	97.634	8.875	115.309	115.209	115.209	115.209	8.875	115.009	114.909	114.909	114.909

## Bronze Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.750	96.409	96.309	96.109	95.959
5.875	97.159	97.059	96.859	96.709
6.000	97.909	97.809	97.609	97.459
6.125	98.659	98.559	98.359	98.209
6.250	99.409	99.309	99.109	98.959
6.375	100.159	100.059	99.859	99.709
6.500	100.909	100.809	100.609	100.459
6.625	101.659	101.559	101.359	101.209
6.750	102.409	102.309	102.109	101.959
6.875	103.159	103.059	102.859	102.709
7.000	103.909	103.809	103.609	103.459
7.125	104.659	104.559	104.359	104.209
7.250	105.409	105.309	105.109	104.959
7.375	106.159	106.059	105.859	105.709
7.500	106.909	106.809	106.609	106.459
7.625	107.659	107.559	107.359	107.209
7.750	108.409	108.309	108.109	107.959
7.875	109.159	109.059	108.859	108.709
8.000	109.909	109.809	109.609	109.459
8.125	110.659	110.559	110.359	110.209
8.250	111.409	111.309	111.109	110.959
8.375	112.159	112.059	111.859	111.709
8.500	112.909	112.809	112.609	112.459
8.625	113.659	113.559	113.359	113.209
8.750	114.409	114.309	114.109	113.959
8.875	115.159	115.059	114.859	114.709

## 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				
740+	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	Min Price	98.000	98.000	98.000
720 - 739	0.625	0.625	0.500	0.250	0.125	(0.125)	(0.875)	(3.750)	Max Price	104.000	104.500	102.500
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							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740 +	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	-
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	-
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	-
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
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)
>\$1.00mm, <=\$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-

  

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

  

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

  

Loan Type	Full & ALT Doc Loan Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
Cash-Out Refi >=700	(0.125)	(0.250)	(0.500)	(0.625)	(1.125)	(1.375)	-	-
Cash-Out Refi < 700	(0.250)	(0.500)	(0.750)	(1.000)	(1.375)	(2.125)	-	-
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	0.000	0.0						



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

7/8/2026 10:00 EST

Welcome

Lock Desk: 443-313-8929

[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

Lock Desk Available Until 8:00 PM EST

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

Sales Support: 800-203-5719

## 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	96.143	96.043	95.843	95.693	5.500	96.318	96.218	96.018	95.868	5.500	96.343	96.243	96.043	95.893
5.625	96.893	96.793	96.593	96.443	5.625	97.068	96.968	96.768	96.618	5.625	97.093	96.993	96.793	96.643
5.750	97.643	97.543	97.343	97.193	5.750	97.818	97.718	97.518	97.368	5.750	97.843	97.743	97.543	97.393
5.875	98.393	98.293	98.093	97.943	5.875	98.568	98.468	98.268	98.118	5.875	98.593	98.493	98.293	98.143
6.000	99.143	99.043	98.843	98.693	6.000	99.318	99.218	99.018	98.868	6.000	99.343	99.243	99.043	98.893
6.125	99.893	99.793	99.593	99.443	6.125	100.068	99.968	99.768	99.618	6.125	100.093	99.993	99.793	99.643
6.250	100.643	100.543	100.343	100.193	6.250	100.818	100.718	100.518	100.368	6.250	100.843	100.743	100.543	100.393
6.375	101.393	101.293	101.093	100.943	6.375	101.568	101.468	101.268	101.118	6.375	101.593	101.493	101.293	101.143
6.500	102.143	102.043	101.843	101.693	6.500	102.318	102.218	102.018	101.868	6.500	102.343	102.243	102.043	101.893
6.625	102.893	102.793	102.593	102.443	6.625	103.068	102.968	102.768	102.618	6.625	103.093	102.993	102.793	102.643
6.750	103.643	103.543	103.343	103.193	6.750	103.818	103.718	103.518	103.368	6.750	103.843	103.743	103.543	103.393
6.875	104.393	104.293	104.093	103.943	6.875	104.568	104.468	104.268	104.118	6.875	104.593	104.493	104.293	104.143
7.000	105.143	105.043	104.843	104.693	7.000	105.318	105.218	105.018	104.868	7.000	105.343	105.243	105.043	104.893
7.125	105.893	105.793	105.593	105.443	7.125	106.068	105.968	105.768	105.618	7.125	106.093	105.993	105.793	105.643
7.250	106.643	106.543	106.343	106.193	7.250	106.818	106.718	106.518	106.368	7.250	106.843	106.743	106.543	106.393
7.375	107.393	107.293	107.093	106.943	7.375	107.568	107.468	107.268	107.118	7.375	107.593	107.493	107.293	107.143
7.500	108.143	108.043	107.843	107.693	7.500	108.318	108.218	108.018	107.868	7.500	108.343	108.243	108.043	107.893
7.625	108.893	108.793	108.593	108.443	7.625	109.068	108.968	108.768	108.618	7.625	109.093	108.993	108.793	108.643
7.750	109.643	109.543	109.343	109.193	7.750	109.818	109.718	109.518	109.368	7.750	109.843	109.743	109.543	109.393
7.875	110.393	110.293	110.093	109.943	7.875	110.568	110.468	110.268	110.118	7.875	110.593	110.493	110.293	110.143
8.000	111.143	111.043	110.843	110.693	8.000	111.318	111.218	111.018	110.868	8.000	111.343	111.243	111.043	110.893
8.125	111.893	111.793	111.593	111.443	8.125	112.068	111.968	111.768	111.618	8.125	112.093	111.993	111.793	111.643
8.250	112.643	112.543	112.343	112.193	8.250	112.818	112.718	112.518	112.368	8.250	112.843	112.743	112.543	112.393
8.375	113.393	113.293	113.093	112.943	8.375	113.568	113.468	113.268	113.118	8.375	113.593	113.493	113.293	113.143
8.500	114.143	114.043	113.843	113.693	8.500	114.318	114.218	114.018	113.868	8.500	114.343	114.243	114.043	113.893
8.625	114.893	114.793	114.593	114.443	8.625	115.068	114.968	114.768	114.618	8.625	115.093	114.993	114.793	114.643
8.750	115.643	115.543	115.343	115.193	8.750	115.818	115.718	115.518	115.368	8.750	115.843	115.743	115.543	115.393
8.875	116.393	116.293	116.093	115.943	8.875	116.568	116.468	116.268	116.118	8.875	116.593	116.493	116.293	116.143
9.000	117.143	117.043	116.843	116.693	9.000	117.318	117.218	117.018	116.868	9.000	117.343	117.243	117.043	116.893
9.125	117.893	117.793	117.593	117.443	9.125	118.068	117.968	117.768	117.618	9.125	118.093	117.993	117.793	117.643
9.250	118.643	118.543	118.343	118.193	9.250	118.818	118.718	118.518	118.368	9.250	118.843	118.743	118.543	118.393
9.375	119.393	119.293	119.093	118.943	9.375	119.568	119.468	119.268	119.118	9.375	119.593	119.493	119.293	119.143
9.500	120.143	120.043	119.843	119.693	9.500	120.318	120.218	120.018	119.868	9.500	120.343	120.243	120.043	119.893
9.625	120.893	120.793	120.593	120.443	9.625	121.068	120.968	120.768	120.618	9.625	121.093	120.993	120.793	120.643
9.750	121.643	121.543	121.343	121.193	9.750	121.818	121.718	121.518	121.368	9.750	121.843	121.743	121.543	121.393
9.875	122.393	122.293	122.093	121.943	9.875	122.568	122.468	122.268	122.118	9.875	122.593	122.493	122.293	122.143
10.000	123.143	123.043	122.843	122.693	10.000	123.318	123.218	123.018	122.868	10.000	123.343	123.243	123.043	122.893
10.125	123.893	123.793	123.593	123.443	10.125	124.068	123.968	123.768	123.618	10.125	124.093	123.993	123.793	123.643
10.250	124.643	124.543	124.343	124.193	10.250	124.818	124.718	124.518	124.368	10.250	124.843	124.743	124.543	124.393
10.375	125.393	125.293	125.093	124.943	10.375	125.568	125.468	125.268	125.118	10.375	125.593	125.493	125.293	125.143
10.500	126.143	126.043	125.843	125.693	10.500	126.318	126.218	126.018	125.868	10.500	126.343	126.243	126.043	125.893
10.625	126.893	126.793	126.593	126.443	10.625	127.068	126.968	126.768	126.618	10.625	127.093	126.993	126.793	126.643
10.750	127.643	127.543	127.343	127.193	10.750	127.818	127.718	127.518	127.368	10.750	127.843	127.743	127.543	127.393
10.875	128.393	128.293	128.093	127.943	10.875	128.568	128.468	128.268	128.118	10.875	128.593	128.493	128.293	128.143
11.000	129.143	129.043	128.843	128.693	11.000	129.318	129.218	129.018	128.868	11.000	129.343	129.243	129.043	128.893
11.125	129.893	129.793	129.593	129.443	11.125	130.068	129.968	129.768	129.618	11.125	130.093	129.993	129.793	129.643
11.250	130.643	130.543	130.343	130.193	11.250	130.818	130.718	130.518	130.368	11.250	130.843	130.743	130.543	130.393
11.375	131.393	131.293	131.093	130.943	11.375	131.568	131.468	131.268	131.118	11.375	131.593	131.493	131.293	131.143
11.500	132.143	132.043	131.843	131.693	11.500	132.318	132.218	132.018	131.868	11.500	132.343	132.243	132.043	131.893

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	96.268	96.168	95.968	95.818	5.500	96.143	96.043	95.843	95.693
5.625	97.018	96.918	96.718	96.568	5.625	96.893	96.793	96.593	96.443
5.750	97.768	97.668	97.468	97.318	5.750	97.643	97.543	97.343	97.193
5.875	98.518	98.418	98.218	98.068	5.875	98.393	98.293	98.093	97.943
6.000	99.268	99.168	98.968	98.818	6.000	99.143	99.043	98.843	98.693
6.125	99.955	99.855	99.655	99.505	6.125	99.830	99.730	99.530	99.380
6.250	100.643	100.543	100.343	100.193	6.250	100.518	100.418	100.218	100.068
6.375	101.331	101.231	101.031	100.881	6.375	101.206	101.106	100.906	100.756
6.500	102.019	101.919	101.719	101.569	6.500	101.894	101.794	101.594	101.444
6.625	102.707	102.607	102.407	102.257	6.625	102.582	102.482	102.282	102.132
6.750	103.395	103.295	103.095	102.945	6.750	103.270	103.170	102.970	102.820
6.875	104.083	103.983	103.783	103.633	6.875	103.958	103.858	103.658	103.508
7.000	104.771	104.671	104.471	104.321	7.000	104.646	104.546	104.346	104.196
7.125	105.459	105.359	105.159	105.009	7.125	105.334	105.234	105.034	104.884
7.250	106.147	106.047	105.847	105.697	7.250	106.022	105.922	105.722	105.572
7.375	106.835	106.735	106.535	106.385	7.375	106.710	106.610	106.410	106.260
7.500	107.523	107.423	107.223	107.073	7.500	107.398	107.298	107.098	106.948
7.625	108.211	108.111	107.911	107.761	7.625	108.086	107.986	107.786	107.636
7.750	108.899	108.799	108.599	108.449	7.750	108.774	108.674	108.474	108.324
7.875	109.587	109.487	109.287	109.137	7.875	109.462	109.362	109.162	109.012
8.000	110.275	110.175	109.975	109.825	8.000	110.150	110.050	109.850	109.700
8.125	110.963	110.863	110.663	110.513	8.125	110.838	110.738	110.538	110.388
8.250	111.651	111.551	111.351	111.201	8.250	111.526	111.426	111.226	111.076
8.375									



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

7/8/2026 10:00 EST

Welcome

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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

**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		Loan Size > \$2.0 MM	
Investor Only		Max Price	Max Price
5 year	1.250	105.000	102.500
4 year	0.750	104.500	102.500
3 year	0.250	104.000	102.500
2 year	0.000	104.000	101.500
1 year	(0.750)	103.500	101.000
No Prepay Penalty	(1.375)	103.000	101.000
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)	(0.375)	(0.500)	(0.625)	(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)







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**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
6.000	94.634	94.534	94.334	94.184	6.000	94.484	94.384	94.184	94.034	6.000	94.484	94.384	94.184	94.034
6.125	95.384	95.284	95.084	94.934	6.125	95.234	95.134	94.934	94.784	6.125	95.234	95.134	94.934	94.784
6.250	96.152	96.052	95.852	95.702	6.250	96.002	95.902	95.702	95.552	6.250	96.002	95.902	95.702	95.552
6.375	96.777	96.677	96.477	96.327	6.375	96.627	96.527	96.327	96.177	6.375	96.627	96.527	96.327	96.177
6.500	97.340	97.240	97.040	96.890	6.500	97.190	97.090	96.890	96.740	6.500	97.190	97.090	96.890	96.740
6.625	97.902	97.802	97.602	97.452	6.625	97.752	97.652	97.452	97.302	6.625	97.752	97.652	97.452	97.302
6.750	98.433	98.333	98.133	97.983	6.750	98.283	98.183	97.983	97.833	6.750	98.283	98.183	97.983	97.833
6.875	98.933	98.833	98.633	98.483	6.875	98.783	98.683	98.483	98.333	6.875	98.783	98.683	98.483	98.333
7.000	99.502	99.402	99.202	99.052	7.000	99.352	99.252	99.052	98.902	7.000	99.352	99.252	99.052	98.902
7.125	99.970	99.870	99.670	99.520	7.125	99.820	99.720	99.520	99.370	7.125	99.820	99.720	99.520	99.370
7.250	100.345	100.245	100.045	99.895	7.250	100.195	100.095	99.895	99.745	7.250	100.195	100.095	99.895	99.745
7.375	100.770	100.670	100.470	100.320	7.375	100.620	100.520	100.320	100.170	7.375	100.620	100.520	100.320	100.170
7.500	101.164	101.064	100.864	100.714	7.500	101.014	100.914	100.714	100.564	7.500	101.014	100.914	100.714	100.564
7.625	101.577	101.477	101.277	101.127	7.625	101.427	101.327	101.127	100.977	7.625	101.427	101.327	101.127	100.977
7.750	101.827	101.727	101.527	101.377	7.750	101.677	101.577	101.377	101.227	7.750	101.677	101.577	101.377	101.227
7.875	102.077	101.977	101.777	101.627	7.875	101.927	101.827	101.627	101.477	7.875	101.927	101.827	101.627	101.477
8.000	102.327	102.227	102.027	101.877	8.000	102.177	102.077	101.877	101.727	8.000	102.177	102.077	101.877	101.727
8.125	102.527	102.427	102.227	102.077	8.125	102.377	102.277	102.077	101.927	8.125	102.377	102.277	102.077	101.927
8.250	102.777	102.677	102.477	102.327	8.250	102.627	102.527	102.327	102.177	8.250	102.627	102.527	102.327	102.177

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	94.634	94.534	94.334	94.184										
6.125	95.384	95.284	95.084	94.934										
6.250	96.152	96.052	95.852	95.702										
6.375	96.777	96.677	96.477	96.327										
6.500	97.340	97.240	97.040	96.890										
6.625	97.902	97.802	97.602	97.452										
6.750	98.433	98.333	98.133	97.983										
6.875	98.933	98.833	98.633	98.483										
7.000	99.502	99.402	99.202	99.052										
7.125	99.970	99.870	99.670	99.520										
7.250	100.345	100.245	100.045	99.895										
7.375	100.770	100.670	100.470	100.320										
7.500	101.164	101.064	100.864	100.714										
7.625	101.577	101.477	101.277	101.127										
7.750	101.827	101.727	101.527	101.377										
7.875	102.077	101.977	101.777	101.627										
8.000	102.277	102.177	101.977	101.827										
8.125	102.527	102.427	102.227	102.077										
8.250	102.777	102.677	102.477	102.327										

**DSCR ITIN LLPA's**

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

Prepay Penalty Price Adjustments		
	Investor Only	Max Price
5 year	1.000	104.000
4 year	0.625	104.000
3 year	0.000	103.500
2 year	(0.500)	103.000
1 year	(1.375)	102.000
No Prepay Penalty	(1.750)	101.000
Type	Min	
Min Price	98.000	

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	(0.250)	(0.375)	-





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

7/8/2026 10:00 EST

Welcome

Lock Desk: 443-313-8929

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

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

Table with columns for 30 Year Fixed Term and 15 Year Fixed Term, including sub-columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day.

Summary table with columns Type and All, showing Min Price 98.000 and Max Price 105.000.

Price Adjustments table with columns FICO and CLTV / HCLTV, showing various adjustment values for different FICO and CLTV ranges.

Table with columns Other Adjusters and CLTV / HCLTV, detailing adjustments for DTI, Term, Property Type, Loan Amount, and other factors.

STATE ADJUSTMENTS (2nd Lien Products) table listing regions (REGION 1-4) and their corresponding adjustment values.

ADMIN FEES and Third Party Due Diligence (NQM and DSCR) section, including MERS Organization ID (1006543) and Planet Home Lending Custodian information.

