

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

6/18/2026 10:06 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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	96.824	96.724	96.524	96.374	5.500	96.999	96.899	96.699	96.549	5.500	97.024	96.924	96.724	96.574
5.625	97.511	97.411	97.211	96.861	5.625	97.686	97.586	97.236	97.086	5.625	97.712	97.612	97.262	97.112
5.750	98.199	98.099	97.899	97.549	5.750	98.374	98.274	97.774	98.274	5.750	98.399	98.299	97.799	98.299
5.875	98.824	98.724	98.524	98.174	5.875	98.999	98.899	98.899	98.899	5.875	99.024	98.924	98.924	98.924
6.000	99.449	99.349	99.149	98.799	6.000	99.624	99.524	99.524	99.524	6.000	99.649	99.549	99.549	99.549
6.125	100.011	99.911	99.711	99.361	6.125	100.186	100.086	100.086	100.086	6.125	100.212	100.112	100.112	100.112
6.250	100.574	100.474	100.274	99.924	6.250	100.749	100.649	100.649	100.649	6.250	100.774	100.674	100.674	100.674
6.375	101.074	100.974	100.774	100.424	6.375	101.249	101.149	101.149	101.149	6.375	101.274	101.174	101.174	101.174
6.500	101.574	101.474	101.274	100.924	6.500	102.049	101.949	101.949	101.949	6.500	101.774	101.674	101.674	101.674
6.625	102.012	101.912	101.712	101.362	6.625	102.487	102.387	102.387	102.387	6.625	102.212	102.112	102.112	102.112
6.750	102.549	102.449	102.249	101.899	6.750	102.924	102.824	102.824	102.824	6.750	102.749	102.649	102.649	102.649
6.875	103.207	103.107	102.907	102.557	6.875	103.362	103.262	103.262	103.262	6.875	103.407	103.307	103.307	103.307
7.000	103.624	103.524	103.324	102.974	7.000	103.799	103.699	103.699	103.699	7.000	103.824	103.724	103.724	103.724
7.125	103.979	103.879	103.679	103.329	7.125	104.174	104.074	104.074	104.074	7.125	104.179	104.079	104.079	104.079
7.250	104.334	104.234	104.034	103.684	7.250	104.549	104.449	104.449	104.449	7.250	104.534	104.434	104.434	104.434
7.375	104.699	104.599	104.399	104.049	7.375	104.924	104.824	104.824	104.824	7.375	104.899	104.799	104.799	104.799
7.500	105.074	104.974	104.774	104.424	7.500	105.299	105.199	105.199	105.199	7.500	105.274	105.174	105.174	105.174
7.625	105.387	105.287	105.087	104.737	7.625	105.612	105.512	105.512	105.512	7.625	105.587	105.487	105.487	105.487
7.750	105.699	105.599	105.399	105.049	7.750	105.924	105.824	105.824	105.824	7.750	105.899	105.799	105.799	105.799
7.875	105.980	105.880	105.680	105.330	7.875	106.205	106.105	106.105	106.105	7.875	106.180	106.080	106.080	106.080
8.000	106.262	106.162	105.962	105.612	8.000	106.487	106.387	106.387	106.387	8.000	106.462	106.362	106.362	106.362
8.125	106.512	106.412	106.212	105.862	8.125	106.737	106.637	106.637	106.637	8.125	106.712	106.612	106.612	106.612
8.250	106.762	106.662	106.462	106.112	8.250	106.987	106.887	106.887	106.887	8.250	106.962	106.862	106.862	106.862
8.375	107.012	106.912	106.712	106.362	8.375	107.237	107.137	107.137	107.137	8.375	107.212	107.112	107.112	107.112
8.500	107.262	107.162	106.962	106.612	8.500	107.487	107.387	107.387	107.387	8.500	107.462	107.362	107.362	107.362
8.625	107.512	107.412	107.212	106.862	8.625	107.737	107.637	107.637	107.637	8.625	107.712	107.612	107.612	107.612
8.750	107.762	107.662	107.462	107.112	8.750	107.987	107.887	107.887	107.887	8.750	107.962	107.862	107.862	107.862
8.875	108.012	107.912	107.712	107.362	8.875	108.237	108.137	108.137	108.137	8.875	108.212	108.112	108.112	108.112
9.000	108.262	108.162	107.962	107.612	9.000	108.487	108.387	108.387	108.387	9.000	108.462	108.362	108.362	108.362
9.125	108.512	108.412	108.212	107.862	9.125	108.737	108.637	108.637	108.637	9.125	108.712	108.612	108.612	108.612
9.250	108.762	108.662	108.462	108.112	9.250	108.987	108.887	108.887	108.887	9.250	108.962	108.862	108.862	108.862
9.375	109.012	108.912	108.712	108.362	9.375	109.237	109.137	109.137	109.137	9.375	109.212	109.112	109.112	109.112
9.500	109.262	109.162	108.962	108.612	9.500	109.487	109.387	109.387	109.387	9.500	109.462	109.362	109.362	109.362
9.625	109.512	109.412	109.212	108.862	9.625	109.737	109.637	109.637	109.637	9.625	109.712	109.612	109.612	109.612
9.750	109.762	109.662	109.462	109.112	9.750	109.987	109.887	109.887	109.887	9.750	109.962	109.862	109.862	109.862
9.875	110.012	109.912	109.712	109.362	9.875	110.237	110.137	110.137	110.137	9.875	110.212	110.112	110.112	110.112
10.000	110.262	110.162	109.962	109.612	10.000	110.487	110.387	110.387	110.387	10.000	110.462	110.362	110.362	110.362
10.125	110.512	110.412	110.212	109.862	10.125	110.737	110.637	110.637	110.637	10.125	110.712	110.612	110.612	110.612
10.250	110.762	110.662	110.462	110.112	10.250	110.987	110.887	110.887	110.887	10.250	110.962	110.862	110.862	110.862
10.375	111.012	110.912	110.712	110.362	10.375	111.237	111.137	111.137	111.137	10.375	111.212	111.112	111.112	111.112
10.500	111.262	111.162	110.962	110.612	10.500	111.487	111.387	111.387	111.387	10.500	111.462	111.362	111.362	111.362
10.625	111.512	111.412	111.212	110.862	10.625	111.737	111.637	111.637	111.637	10.625	111.712	111.612	111.612	111.612
10.750	111.762	111.662	111.462	111.112	10.750	111.987	111.887	111.887	111.887	10.750	111.962	111.862	111.862	111.862
10.875	112.012	111.912	111.712	111.362	10.875	112.237	112.137	112.137	112.137	10.875	112.212	112.112	112.112	112.112
11.000	112.262	112.162	111.962	111.612	11.000	112.487	112.387	112.387	112.387	11.000	112.462	112.362	112.362	112.362
11.125	112.512	112.412	112.212	111.862	11.125	112.737	112.637	112.637	112.637	11.125	112.712	112.612	112.612	112.612
11.250	112.762	112.662	112.462	112.112	11.250	112.987	112.887	112.887	112.887	11.250	112.962	112.862	112.862	112.862
11.375	113.012	112.912	112.712	112.362	11.375	113.237	113.137	113.137	113.137	11.375	113.212	113.112	113.112	113.112
11.500	113.262	113.162	112.962	112.612	11.500	113.487	113.387	113.387	113.387	11.500	113.337	113.237	113.237	113.237

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	96.949	96.849	96.649	96.499	5.500	96.824	96.724	96.524	96.374					
5.625	97.636	97.536	97.336	97.186	5.625	97.511	97.411	97.211	97.061					
5.750	98.324	98.224	98.024	97.874	5.750	98.199	98.099	97.899	97.749					
5.875	98.949	98.849	98.649	98.499	5.875	98.824	98.724	98.524	98.374					
6.000	99.574	99.474	99.274	99.124	6.000	99.449	99.349	99.149	98.999					
6.125	100.136	100.036	99.836	99.686	6.125	100.011	99.911	99.711	99.561					
6.250	100.699	100.599	100.399	100.249	6.250	100.574	100.474	100.274	100.124					
6.375	101.199	101.099	100.899	100.749	6.375	101.074	100.974	100.774	100.624					
6.500	101.699	101.599	101.399	101.249	6.500	101.574	101.474	101.274	101.124					
6.625	102.137	102.037	101.837	101.687	6.625	102.012	101.912	101.712	101.562					
6.750	102.674	102.574	102.374	102.224	6.750	102.549	102.449	102.249	102.099					
6.875	103.332	103.232	103.032	102.882	6.875	103.207	103.107	102.907	102.757					
7.000	103.749	103.649	103.449	103.299	7.000	103.624	103.524	103.324	103.174					
7.125	104.104	104.004	103.804	103.654	7.125	103.979	103.879	103.679	103.529					
7.250	104.459	104.359	104.159	104.009	7.250	104.334	104.234	104.034	103.884					
7.375	104.824	104.724	104.524	104.374	7.375	104.699	104.599	104.399	104.249					
7.500	105.199	105.099	104.899	104.749	7.500	105.074	104.974	104.774	104.624					
7.625	105.512	105.412	105.212	105.062	7.625	105.387	105.287	105.087	104.937					
7.750	105.824	105.724	105.524	105.374	7.750	105.699	105.599	105.399	105.249					
7.875	106.105	106.005	105.805	105.655	7.875	105.980	105.880	105.680	105.530					

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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				
780+	1.000	0.875	0.750	0.625	0.500	0.250	0.125	(1.875)	(4.500)	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)	(4.875)	Max Price	104.000	105.000	102.500
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	0.000	(0.250)	(0.875)	(1.500)	(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+	0.750	0.625	0.500	0.375	0.250	0.000	(0.125)	(2.125)	(4.500)
760 - 779	0.625	0.625	0.500	0.375	0.125	0.000	(0.250)	(2.500)	(4.875)
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)	-	-

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	(0.750)	(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)	-	-	-
>\$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
DIT > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DIT > 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	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(1.125)	(1.500)	-	-
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.125)	(1.500)	(2.500)	-	-
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	-	-
1099 Program	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	-	-
24 Month Bank Statement	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.125
12 Month CPA PnL	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-	-
24 Month CPA PnL	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	-	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)

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	(1.375)	103.000
Type	Min Price	
Min Price	98.000	



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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
5.750	96.757	96.657	96.457	96.307	5.750	96.907	96.807	96.807	96.807	5.750	96.607	96.507	96.507	96.507
5.875	97.507	97.407	97.207	96.857	5.875	97.657	97.557	97.557	97.557	5.875	97.357	97.257	97.257	97.257
6.000	98.257	98.157	97.957	97.607	6.000	98.407	98.307	98.307	98.307	6.000	98.107	98.007	98.007	98.007
6.125	99.007	98.907	98.707	98.357	6.125	99.157	99.057	99.057	99.057	6.125	98.857	98.757	98.757	98.757
6.250	99.775	99.675	99.475	99.125	6.250	99.925	99.825	99.825	99.825	6.250	99.625	99.525	99.525	99.525
6.375	100.400	100.300	100.100	99.750	6.375	100.550	100.450	100.450	100.450	6.375	100.250	100.150	100.150	100.150
6.500	100.963	100.863	100.663	100.313	6.500	101.113	101.013	101.013	101.013	6.500	100.813	100.713	100.713	100.713
6.625	101.525	101.425	101.225	100.875	6.625	101.675	101.575	101.575	101.575	6.625	101.375	101.275	101.275	101.275
6.750	102.056	101.956	101.756	101.406	6.750	102.206	102.106	102.106	102.106	6.750	101.906	101.806	101.806	101.806
6.875	102.556	102.456	102.256	101.906	6.875	102.706	102.606	102.606	102.606	6.875	102.406	102.306	102.306	102.306
7.000	103.225	103.125	102.925	102.575	7.000	103.375	103.275	103.275	103.275	7.000	103.075	102.975	102.975	102.975
7.125	103.913	103.813	103.613	103.263	7.125	104.063	103.963	103.963	103.963	7.125	103.763	103.663	103.663	103.663
7.250	104.268	104.168	103.968	103.618	7.250	104.418	104.318	104.318	104.318	7.250	104.118	104.018	104.018	104.018
7.375	104.623	104.523	104.323	103.973	7.375	104.773	104.673	104.673	104.673	7.375	104.473	104.373	104.373	104.373
7.500	104.947	104.847	104.647	104.297	7.500	105.097	104.997	104.997	104.997	7.500	104.797	104.697	104.697	104.697
7.625	105.250	105.150	104.950	104.600	7.625	105.400	105.300	105.300	105.300	7.625	105.100	105.000	105.000	105.000
7.750	105.500	105.400	105.200	104.850	7.750	105.650	105.550	105.550	105.550	7.750	105.350	105.250	105.250	105.250
7.875	105.750	105.650	105.450	105.100	7.875	105.900	105.800	105.800	105.800	7.875	105.600	105.500	105.500	105.500
8.000	106.000	105.900	105.700	105.350	8.000	106.150	106.050	106.050	106.050	8.000	105.850	105.750	105.750	105.750
8.125	106.250	106.150	105.950	105.600	8.125	106.400	106.300	106.300	106.300	8.125	106.100	106.000	106.000	106.000
8.250	106.500	106.400	106.200	105.850	8.250	106.650	106.550	106.550	106.550	8.250	106.350	106.250	106.250	106.250
8.375	106.750	106.650	106.450	106.100	8.375	106.900	106.800	106.800	106.800	8.375	106.600	106.500	106.500	106.500
8.500	107.000	106.900	106.700	106.350	8.500	107.150	107.050	107.050	107.050	8.500	106.850	106.750	106.750	106.750
8.625	107.219	107.119	106.919	106.569	8.625	107.369	107.269	107.269	107.269	8.625	107.069	106.969	106.969	106.969
8.750	107.438	107.338	107.138	106.788	8.750	107.588	107.488	107.488	107.488	8.750	107.288	107.188	107.188	107.188
8.875	107.657	107.557	107.357	107.007	8.875	107.807	107.707	107.707	107.707	8.875	107.507	107.407	107.407	107.407

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				
5.750	96.607	96.507	96.307	96.157	5.750	96.757	96.657	96.457	96.307				
5.875	97.357	97.257	97.057	96.907	5.875	97.507	97.407	97.207	97.057				
6.000	98.107	98.007	97.807	97.657	6.000	98.257	98.157	97.957	97.807				
6.125	98.857	98.757	98.557	98.407	6.125	99.007	98.907	98.707	98.557				
6.250	99.625	99.525	99.325	99.175	6.250	99.775	99.675	99.475	99.325				
6.375	100.250	100.150	99.950	99.800	6.375	100.400	100.300	100.100	99.950				
6.500	100.813	100.713	100.513	100.363	6.500	100.963	100.863	100.663	100.513				
6.625	101.375	101.275	101.075	100.925	6.625	101.525	101.425	101.225	101.075				
6.750	101.906	101.806	101.606	101.456	6.750	102.056	101.956	101.756	101.606				
6.875	102.406	102.306	102.106	101.956	6.875	102.556	102.456	102.256	102.106				
7.000	103.075	102.975	102.775	102.625	7.000	103.225	103.125	102.925	102.775				
7.125	103.763	103.663	103.463	103.313	7.125	103.913	103.813	103.613	103.463				
7.250	104.118	104.018	103.818	103.668	7.250	104.268	104.168	103.968	103.818				
7.375	104.473	104.373	104.173	104.023	7.375	104.623	104.523	104.323	104.173				
7.500	104.797	104.697	104.497	104.347	7.500	104.947	104.847	104.647	104.497				
7.625	105.100	105.000	104.800	104.650	7.625	105.250	105.150	104.950	104.800				
7.750	105.350	105.250	105.050	104.900	7.750	105.500	105.400	105.200	105.050				
7.875	105.600	105.500	105.300	105.150	7.875	105.750	105.650	105.450	105.300				
8.000	105.850	105.750	105.550	105.400	8.000	106.000	105.900	105.700	105.550				
8.125	106.100	106.000	105.800	105.650	8.125	106.250	106.150	105.950	105.800				
8.250	106.350	106.250	106.050	105.900	8.250	106.500	106.400	106.200	106.050				
8.375	106.600	106.500	106.300	106.150	8.375	106.750	106.650	106.450	106.300				
8.500	106.850	106.750	106.550	106.400	8.500	107.000	106.900	106.700	106.550				
8.625	107.069	106.969	106.769	106.619	8.625	107.219	107.119	106.919	106.769				
8.750	107.288	107.188	106.988	106.838	8.750	107.438	107.338	107.138	106.988				
8.875	107.507	107.407	107.207	107.057	8.875	107.657	107.557	107.357	107.207				



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

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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												
780+	0.750	0.625	0.500	0.375	0.250	0.000	(0.125)	(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)	(3.250)	(4.500)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
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)	(0.125)	(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												
DIT > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)				
DIT > 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	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	(1.125)	(1.500)	-	-				
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.125)	(1.500)	-	-	-				
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												
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												
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	0.000	-	-				
12 Month CPA PaL	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-	-				



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

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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	96.582	96.482	96.282	96.132	5.750	96.982	96.882	96.882	96.882	5.750	96.682	96.582	96.582	96.582
5.875	97.332	97.232	97.032	96.682	5.875	97.732	97.632	97.632	97.632	5.875	97.432	97.332	97.332	97.332
6.000	98.082	97.982	97.782	97.432	6.000	98.482	98.382	98.382	98.382	6.000	98.182	98.082	98.082	98.082
6.125	98.832	98.732	98.532	98.182	6.125	99.232	99.132	99.132	99.132	6.125	98.932	98.832	98.832	98.832
6.250	99.600	99.500	99.300	98.950	6.250	100.000	99.900	99.900	99.900	6.250	99.700	99.600	99.600	99.600
6.375	100.225	100.125	99.925	99.575	6.375	100.625	100.525	100.525	100.525	6.375	100.325	100.225	100.225	100.225
6.500	100.788	100.688	100.488	100.138	6.500	101.188	101.088	101.088	101.088	6.500	100.888	100.788	100.788	100.788
6.625	101.350	101.250	101.050	100.700	6.625	101.750	101.650	101.650	101.650	6.625	101.450	101.350	101.350	101.350
6.750	101.881	101.781	101.581	101.231	6.750	102.281	102.181	102.181	102.181	6.750	101.981	101.881	101.881	101.881
6.875	102.381	102.281	102.081	101.731	6.875	102.781	102.681	102.681	102.681	6.875	102.481	102.381	102.381	102.381
7.000	103.050	102.950	102.750	102.400	7.000	103.350	103.250	103.250	103.250	7.000	103.050	102.950	102.950	102.950
7.125	103.738	103.638	103.438	103.088	7.125	103.818	103.718	103.718	103.718	7.125	103.518	103.418	103.418	103.418
7.250	104.093	103.993	103.793	103.443	7.250	104.193	104.093	104.093	104.093	7.250	103.893	103.793	103.793	103.793
7.375	104.448	104.348	104.148	103.798	7.375	104.568	104.468	104.468	104.468	7.375	104.268	104.168	104.168	104.168
7.500	104.772	104.672	104.472	104.122	7.500	104.912	104.812	104.812	104.812	7.500	104.612	104.512	104.512	104.512
7.625	105.075	104.975	104.775	104.425	7.625	105.225	105.125	105.125	105.125	7.625	104.925	104.825	104.825	104.825
7.750	105.325	105.225	105.025	104.675	7.750	105.475	105.375	105.375	105.375	7.750	105.175	105.075	105.075	105.075
7.875	105.575	105.475	105.275	104.925	7.875	105.725	105.625	105.625	105.625	7.875	105.425	105.325	105.325	105.325
8.000	105.825	105.725	105.525	105.175	8.000	105.975	105.875	105.875	105.875	8.000	105.675	105.575	105.575	105.575
8.125	106.075	105.975	105.775	105.425	8.125	106.225	106.125	106.125	106.125	8.125	105.925	105.825	105.825	105.825
8.250	106.325	106.225	106.025	105.675	8.250	106.475	106.375	106.375	106.375	8.250	106.175	106.075	106.075	106.075
8.375	106.575	106.475	106.275	105.925	8.375	106.725	106.625	106.625	106.625	8.375	106.425	106.325	106.325	106.325
8.500	106.825	106.725	106.525	106.175	8.500	106.975	106.875	106.875	106.875	8.500	106.675	106.575	106.575	106.575
8.625	107.044	106.944	106.744	106.394	8.625	107.194	107.094	107.094	107.094	8.625	106.894	106.794	106.794	106.794
8.750	107.263	107.163	106.963	106.613	8.750	107.413	107.313	107.313	107.313	8.750	106.988	106.888	106.888	106.888
8.875	107.482	107.382	107.182	106.832	8.875	107.632	107.532	107.532	107.532	8.875	107.207	107.107	107.107	107.107

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.750	96.832	96.732	96.532	96.382
5.875	97.582	97.482	97.282	97.132
6.000	98.332	98.232	98.032	97.882
6.125	99.082	98.982	98.782	98.632
6.250	99.850	99.750	99.550	99.400
6.375	100.475	100.375	100.175	100.025
6.500	101.038	100.938	100.738	100.588
6.625	101.600	101.500	101.300	101.150
6.750	102.131	102.031	101.831	101.681
6.875	102.631	102.531	102.331	102.181
7.000	103.200	103.100	102.900	102.750
7.125	103.668	103.568	103.368	103.218
7.250	104.043	103.943	103.743	103.593
7.375	104.418	104.318	104.118	103.968
7.500	104.762	104.662	104.462	104.312
7.625	105.075	104.975	104.775	104.625
7.750	105.325	105.225	105.025	104.875
7.875	105.575	105.475	105.275	105.125
8.000	105.825	105.725	105.525	105.375
8.125	106.075	105.975	105.775	105.625
8.250	106.325	106.225	106.025	105.875
8.375	106.575	106.475	106.275	106.125
8.500	106.825	106.725	106.525	106.375
8.625	107.044	106.944	106.744	106.594
8.750	107.263	107.163	106.963	106.813
8.875	107.357	107.257	107.057	106.907

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)	(0.875)	(3.750)	(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								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 +	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	
									No Prepay Penalty	(1.750)	101.000	
Loan Size	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		
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	(0.375)	(0.375)	(0.500)	(0.750)	(1.125)	(1.500)	-	-				
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	(2.500)	-	-				
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)								

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

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Welcome to Planet Home Lending

Lock Desk: 443-313-8929

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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	96.686	96.586	96.386	96.236	5.500	96.861	96.761	96.561	96.411	5.500	96.886	96.786	96.586	96.436
5.625	97.436	97.336	97.136	96.986	5.625	97.611	97.511	97.311	97.161	5.625	97.636	97.536	97.336	97.186
5.750	98.186	98.086	97.886	97.736	5.750	98.361	98.261	98.061	97.911	5.750	98.386	98.286	98.086	97.936
5.875	98.936	98.836	98.636	98.486	5.875	99.111	99.011	98.811	98.661	5.875	99.136	99.036	98.836	98.686
6.000	99.686	99.586	99.386	99.236	6.000	99.861	99.761	99.561	99.411	6.000	99.886	99.786	99.586	99.436
6.125	100.373	100.273	100.073	99.923	6.125	100.548	100.448	100.248	100.098	6.125	100.573	100.473	100.273	100.123
6.250	101.061	100.961	100.761	100.611	6.250	101.236	101.136	100.936	100.786	6.250	101.261	101.161	100.961	100.811
6.375	101.749	101.649	101.449	101.299	6.375	101.924	101.824	101.624	101.474	6.375	101.949	101.849	101.649	101.499
6.500	102.374	102.274	102.074	101.924	6.500	102.549	102.449	102.249	102.099	6.500	102.574	102.474	102.274	102.124
6.625	102.999	102.899	102.699	102.549	6.625	103.174	103.074	102.874	102.724	6.625	103.199	103.099	102.899	102.749
6.750	103.561	103.461	103.261	103.111	6.750	103.736	103.636	103.436	103.286	6.750	103.761	103.661	103.461	103.311
6.875	104.174	104.074	103.874	103.724	6.875	104.399	104.299	104.099	103.949	6.875	104.374	104.274	104.074	103.924
7.000	104.824	104.724	104.524	104.374	7.000	104.999	104.899	104.699	104.549	7.000	105.024	104.924	104.724	104.574
7.125	105.324	105.224	105.024	104.874	7.125	105.499	105.399	105.199	105.049	7.125	105.524	105.424	105.224	105.074
7.250	105.761	105.661	105.461	105.311	7.250	105.936	105.836	105.636	105.486	7.250	105.961	105.861	105.661	105.511
7.375	106.199	106.099	105.899	105.749	7.375	106.374	106.274	106.074	105.924	7.375	106.399	106.299	106.099	105.949
7.500	106.574	106.474	106.274	106.124	7.500	106.749	106.649	106.449	106.299	7.500	106.774	106.674	106.474	106.324
7.625	106.949	106.849	106.649	106.499	7.625	107.124	107.024	106.824	106.674	7.625	107.149	107.049	106.849	106.699
7.750	107.261	107.161	106.961	106.811	7.750	107.436	107.336	107.136	106.986	7.750	107.461	107.361	107.161	107.011
7.875	107.524	107.424	107.224	107.074	7.875	107.749	107.649	107.449	107.299	7.875	107.724	107.624	107.424	107.274
8.000	107.836	107.736	107.536	107.386	8.000	108.061	107.961	107.761	107.611	8.000	108.036	107.936	107.736	107.586
8.125	108.149	108.049	107.849	107.699	8.125	108.374	108.274	108.074	107.924	8.125	108.349	108.249	108.049	107.899
8.250	108.430	108.330	108.130	107.980	8.250	108.655	108.555	108.355	108.205	8.250	108.630	108.530	108.330	108.180
8.375	108.680	108.580	108.380	108.230	8.375	108.905	108.805	108.605	108.455	8.375	108.880	108.780	108.580	108.430
8.500	108.930	108.830	108.630	108.480	8.500	109.155	109.055	108.855	108.705	8.500	109.130	109.030	108.830	108.680
8.625	109.180	109.080	108.880	108.730	8.625	109.405	109.305	109.105	108.955	8.625	109.380	109.280	109.080	108.930
8.750	109.430	109.330	109.130	108.980	8.750	109.655	109.555	109.355	109.205	8.750	109.630	109.530	109.330	109.180
8.875	109.680	109.580	109.380	109.230	8.875	109.905	109.805	109.605	109.455	8.875	109.880	109.780	109.580	109.430
9.000	109.930	109.830	109.630	109.480	9.000	110.155	110.055	109.855	109.705	9.000	110.130	110.030	109.830	109.680
9.125	110.180	110.080	109.880	109.730	9.125	110.405	110.305	110.105	109.955	9.125	110.380	110.280	110.080	109.930
9.250	110.430	110.330	110.130	109.980	9.250	110.655	110.555	110.355	110.205	9.250	110.630	110.530	110.330	110.180
9.375	110.680	110.580	110.380	110.230	9.375	110.905	110.805	110.605	110.455	9.375	110.880	110.780	110.580	110.430
9.500	110.930	110.830	110.630	110.480	9.500	111.155	111.055	110.855	110.705	9.500	111.130	111.030	110.830	110.680
9.625	111.180	111.080	110.880	110.730	9.625	111.405	111.305	111.105	110.955	9.625	111.380	111.280	111.080	110.930
9.750	111.430	111.330	111.130	110.980	9.750	111.655	111.555	111.355	111.205	9.750	111.630	111.530	111.330	111.180
9.875	111.680	111.580	111.380	111.230	9.875	111.905	111.805	111.605	111.455	9.875	111.880	111.780	111.580	111.430
10.000	111.930	111.830	111.630	111.480	10.000	112.030	111.930	111.730	111.580	10.000	112.130	112.030	111.830	111.680
10.125	112.180	112.080	111.880	111.730	10.125	112.280	112.180	111.980	111.830	10.125	112.380	112.280	112.080	111.930
10.250	112.430	112.330	112.130	111.980	10.250	112.530	112.430	112.230	112.080	10.250	112.630	112.530	112.330	112.180
10.375	112.555	112.455	112.255	112.105	10.375	112.780	112.680	112.480	112.330	10.375	112.755	112.655	112.455	112.305
10.500	112.805	112.705	112.505	112.355	10.500	113.030	112.930	112.730	112.580	10.500	113.005	112.905	112.705	112.555
10.625	113.055	112.955	112.755	112.605	10.625	113.280	113.180	112.980	112.830	10.625	113.255	113.155	112.955	112.805
10.750	113.305	113.205	113.005	112.855	10.750	113.530	113.430	113.230	113.080	10.750	113.505	113.405	113.205	113.055
10.875	113.555	113.455	113.255	113.105	10.875	113.780	113.680	113.480	113.330	10.875	113.755	113.655	113.455	113.305
11.000	113.805	113.705	113.505	113.355	11.000	114.030	113.930	113.730	113.580	11.000	114.005	113.905	113.705	113.555
11.125	114.055	113.955	113.755	113.605	11.125	114.280	114.180	113.980	113.830	11.125	114.255	114.155	113.955	113.805
11.250	114.305	114.205	114.005	113.855	11.250	114.530	114.430	114.230	114.080	11.250	114.505	114.405	114.205	114.055
11.375	114.555	114.455	114.255	114.105	11.375	114.780	114.680	114.480	114.330	11.375	114.755	114.655	114.455	114.305
11.500	114.805	114.705	114.505	114.355	11.500	115.030	114.930	114.730	114.580	11.500	115.005	114.905	114.705	114.555

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	96.811	96.711	96.511	96.361	5.500	96.686	96.586	96.386	96.236				
5.625	97.561	97.461	97.261	97.111	5.625	97.436	97.336	97.136	96.986				
5.750	98.311	98.211	98.011	97.861	5.750	98.186	98.086	97.886	97.736				
5.875	99.061	98.961	98.761	98.611	5.875	98.936	98.836	98.636	98.486				
6.000	99.811	99.711	99.511	99.361	6.000	99.686	99.586	99.386	99.236				
6.125	100.498	100.398	100.198	100.048	6.125	100.373	100.273	100.073	99.923				
6.250	101.186	101.086	100.886	100.736	6.250	101.061	100.961	100.761	100.611				
6.375	101.874	101.774	101.574	101.424	6.375	101.749	101.649	101.449	101.299				
6.500	102.499	102.399	102.199	102.049	6.500	102.374	102.274	102.074	101.924				
6.625	103.124	103.024	102.824	102.674	6.625	102.999	102.899	102.699	102.549				
6.750	103.686	103.586	103.386	103.236	6.750	103.561	103.461	103.261	103.111				
6.875	104.299	104.199	103.999	103.849	6.875	104.174	104.074	103.874	103.724				
7.000	104.949	104.849	104.649	104.499	7.000	104.824	104.724	104.524	104.374				
7.125	105.449	105.349	105.149	104.999	7.125	105.324	105.224	105.024	104.874				
7.250	105.886	105.786	105.586	105.436	7.250	105.761	105.661	105.461	105.311				
7.375	106.324	106.224	106.024	105.874	7.375	106.199	106.099	105.899	105.749				
7.500	106.699	106.599	106.399	106.249	7.500	106.574	106.474	106.274	106.124				
7.625	107.074	106.974	106.774	106.624	7.625	106.949	106.849	106.649	106.499				
7.750	107.386	107.286	107.086	106.936	7.750	107.261	107.161	106.961	106.811				
7.875	107.649	107.549	107.349	107.199	7.875	107.524	107.424	107.224	107.074				
8.000	107.961	107.861	107.661	107.511	8.000	107.836	1						

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

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Non-QM DSCR LLPA's

CREDIT SCORE	FICO / 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	0.500	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)	(0.500)	(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)



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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	94.932	94.832	94.632	94.482	6.000	94.782	94.682	94.482	94.332	6.000	94.782	94.682	94.482	94.332
6.125	95.682	95.582	95.382	95.232	6.125	95.532	95.432	95.232	95.082	6.125	95.532	95.432	95.232	95.082
6.250	96.450	96.350	96.150	96.000	6.250	96.300	96.200	96.000	95.850	6.250	96.300	96.200	96.000	95.850
6.375	97.075	96.975	96.775	96.625	6.375	96.925	96.825	96.625	96.475	6.375	96.925	96.825	96.625	96.475
6.500	97.638	97.538	97.338	97.188	6.500	97.488	97.388	97.188	97.038	6.500	97.488	97.388	97.188	97.038
6.625	98.200	98.100	97.900	97.750	6.625	98.050	97.950	97.750	97.600	6.625	98.050	97.950	97.750	97.600
6.750	98.731	98.631	98.431	98.281	6.750	98.581	98.481	98.281	98.131	6.750	98.581	98.481	98.281	98.131
6.875	99.231	99.131	98.931	98.781	6.875	99.081	98.981	98.781	98.631	6.875	99.081	98.981	98.781	98.631
7.000	99.800	99.700	99.500	99.350	7.000	99.650	99.550	99.350	99.200	7.000	99.650	99.550	99.350	99.200
7.125	100.268	100.168	99.968	99.818	7.125	100.118	100.018	99.818	99.668	7.125	100.118	100.018	99.818	99.668
7.250	100.643	100.543	100.343	100.193	7.250	100.493	100.393	100.193	100.043	7.250	100.493	100.393	100.193	100.043
7.375	101.068	100.968	100.768	100.618	7.375	100.918	100.818	100.618	100.468	7.375	100.918	100.818	100.618	100.468
7.500	101.562	101.462	101.262	101.112	7.500	101.412	101.312	101.112	100.962	7.500	101.412	101.312	101.112	100.962
7.625	101.875	101.775	101.575	101.425	7.625	101.725	101.625	101.425	101.275	7.625	101.725	101.625	101.425	101.275
7.750	102.125	102.025	101.825	101.675	7.750	101.975	101.875	101.675	101.525	7.750	101.975	101.875	101.675	101.525
7.875	102.375	102.275	102.075	101.925	7.875	102.225	102.125	101.925	101.775	7.875	102.225	102.125	101.925	101.775
8.000	102.625	102.525	102.325	102.175	8.000	102.475	102.375	102.175	102.025	8.000	102.475	102.375	102.175	102.025
8.125	102.825	102.725	102.525	102.375	8.125	102.675	102.575	102.375	102.225	8.125	102.675	102.575	102.375	102.225
8.250	103.075	102.975	102.775	102.625	8.250	102.925	102.825	102.625	102.475	8.250	102.925	102.825	102.625	102.475

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	94.932	94.832	94.632	94.482										
6.125	95.682	95.582	95.382	95.232										
6.250	96.450	96.350	96.150	96.000										
6.375	97.075	96.975	96.775	96.625										
6.500	97.638	97.538	97.338	97.188										
6.625	98.200	98.100	97.900	97.750										
6.750	98.731	98.631	98.431	98.281										
6.875	99.231	99.131	98.931	98.781										
7.000	99.800	99.700	99.500	99.350										
7.125	100.268	100.168	99.968	99.818										
7.250	100.643	100.543	100.343	100.193										
7.375	101.068	100.968	100.768	100.618										
7.500	101.562	101.462	101.262	101.112										
7.625	101.875	101.775	101.575	101.425										
7.750	102.125	102.025	101.825	101.675										
7.875	102.375	102.275	102.075	101.925										
8.000	102.575	102.475	102.275	102.125										
8.125	102.825	102.725	102.525	102.375										
8.250	103.075	102.975	102.775	102.625										

DSCR ITIN LPA'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	0.000	(0.250)	(0.375)



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

Welcome to Planet Home Lending

www.PHI.Correspondent.com

6/18/2026 10:06 EST

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					15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	100.625	100.625	100.375	100.125	7.625	101.125	101.125	100.875	100.625
7.750	101.375	101.375	101.125	100.875	7.750	101.875	101.875	101.625	101.375
7.875	102.125	102.125	101.875	101.625	7.875	102.625	102.625	102.375	102.125
8.000	102.875	102.875	102.625	102.375	8.000	103.375	103.375	103.125	102.875
8.125	103.625	103.625	103.375	103.125	8.125	104.125	104.125	103.875	103.625
8.250	104.125	104.125	103.875	103.625	8.250	104.625	104.625	104.375	104.125
8.375	104.625	104.625	104.375	104.125	8.375	105.125	105.125	104.875	104.625
8.500	105.125	105.125	104.875	104.625	8.500	105.625	105.625	105.375	105.125
8.625	105.625	105.625	105.375	105.125	8.625	106.125	106.125	105.875	105.625
8.750	106.125	106.125	105.875	105.625	8.750	106.625	106.625	106.375	106.125
8.875	106.500	106.500	106.250	106.000	8.875	107.000	107.000	106.750	106.500
9.000	106.875	106.875	106.625	106.375	9.000	107.375	107.375	107.125	106.875
9.125	107.250	107.250	107.000	106.750	9.125	107.750	107.750	107.500	107.250
9.250	107.625	107.625	107.375	107.125	9.250	108.125	108.125	107.875	107.625
9.375	108.000	108.000	107.750	107.500	9.375	108.500	108.500	108.250	108.000
9.500	108.375	108.375	108.125	107.875	9.500	108.875	108.875	108.625	108.375
9.625	108.750	108.750	108.500	108.250	9.625	109.250	109.250	109.000	108.750
9.750	109.125	109.125	108.875	108.625	9.750	109.625	109.625	109.375	109.125
9.875	109.500	109.500	109.250	109.000	9.875	110.000	110.000	109.750	109.500
10.000	109.875	109.875	109.625	109.375	10.000	110.375	110.375	110.125	109.875
10.125	110.250	110.250	110.000	109.750	10.125	110.750	110.750	110.500	110.250
10.250	110.625	110.625	110.375	110.125	10.250	111.125	111.125	110.875	110.625
10.375	110.875	110.875	110.625	110.375	10.375	111.375	111.375	111.125	110.875
10.500	111.125	111.125	110.875	110.625	10.500	111.625	111.625	111.375	111.125
10.625	111.375	111.375	111.125	110.875	10.625	111.875	111.875	111.625	111.375
10.750	111.625	111.625	111.375	111.125	10.750	112.125	112.125	111.875	111.625
10.875	111.875	111.875	111.625	111.375	10.875	112.375	112.375	112.125	111.875
11.000	112.125	112.125	111.875	111.625	11.000	112.625	112.625	112.375	112.125
11.125	112.375	112.375	112.125	111.875	11.125	112.875	112.875	112.625	112.375
11.250	112.625	112.625	112.375	112.125	11.250	113.125	113.125	112.875	112.625
11.375	112.875	112.875	112.625	112.375	11.375	113.375	113.375	113.125	112.875
11.500	113.125	113.125	112.875	112.625	11.500	113.625	113.625	113.375	113.125
11.625	113.375	113.375	113.125	112.875	11.625	113.875	113.875	113.625	113.375
11.750	113.625	113.625	113.375	113.125	11.750	114.125	114.125	113.875	113.625
11.875	113.875	113.875	113.625	113.375	11.875	114.375	114.375	114.125	113.875
12.000	114.125	114.125	113.875	113.625	12.000	114.625	114.625	114.375	114.125
12.125	114.375	114.375	114.125	113.875	12.125	114.875	114.875	114.625	114.375
12.250	114.625	114.625	114.375	114.125	12.250	115.125	115.125	114.875	114.625
12.375	114.875	114.875	114.625	114.375	12.375	115.375	115.375	115.125	114.875
12.500	115.125	115.125	114.875	114.625	12.500	115.625	115.625	115.375	115.125
12.625	115.375	115.375	115.125	114.875	12.625	115.875	115.875	115.625	115.375

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)
Manufactured Housing	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

STATE ADJUSTMENTS (2nd Lien Products)

REGION	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, 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	-0.250
REGION 4: NV, UT, CO	0.125
	-0.06

ADMIN FEES

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

Third Party Due Diligence (NQM and DSCR)

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

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

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

MERS Organization ID

1006543



Rate sheets are intended for use by mortgage professionals only.

Planet Home Lending Custodian	Delivery of Final / Trailing Docs
<p>Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans</p>	<p>Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905</p>

