

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

5/8/2026 10:22 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	97.295	97.195	96.995	96.845	5.500	97.520	97.420	97.220	97.070	5.500	97.495	97.395	97.195	97.045
5.625	97.982	97.882	97.682	97.332	5.625	98.207	98.107	97.757	97.607	5.625	98.183	98.083	97.733	97.583
5.750	98.670	98.570	98.370	98.020	5.750	98.895	98.795	98.295	98.795	5.750	98.870	98.770	98.270	98.770
5.875	99.295	99.195	98.995	98.645	5.875	99.520	99.420	99.420	99.420	5.875	99.495	99.395	99.395	99.395
6.000	99.920	99.820	99.620	99.270	6.000	100.145	100.045	100.045	100.045	6.000	100.120	100.020	100.020	100.020
6.125	100.482	100.382	100.182	99.832	6.125	100.707	100.607	100.607	100.607	6.125	100.683	100.583	100.583	100.583
6.250	101.045	100.945	100.745	100.395	6.250	101.270	101.170	101.170	101.170	6.250	101.245	101.145	101.145	101.145
6.375	101.545	101.445	101.245	100.895	6.375	101.770	101.670	101.670	101.670	6.375	101.745	101.645	101.645	101.645
6.500	102.045	101.945	101.745	101.395	6.500	102.270	102.170	102.170	102.170	6.500	102.245	102.145	102.145	102.145
6.625	102.483	102.383	102.183	101.833	6.625	102.708	102.608	102.608	102.608	6.625	102.683	102.583	102.583	102.583
6.750	102.920	102.820	102.620	102.270	6.750	103.145	103.045	103.045	103.045	6.750	103.120	103.020	103.020	103.020
6.875	103.358	103.258	103.058	102.708	6.875	103.583	103.483	103.483	103.483	6.875	103.558	103.458	103.458	103.458
7.000	103.795	103.695	103.495	103.145	7.000	104.020	103.920	103.920	103.920	7.000	103.995	103.895	103.895	103.895
7.125	104.170	104.070	103.870	103.520	7.125	104.395	104.295	104.295	104.295	7.125	104.370	104.270	104.270	104.270
7.250	104.545	104.445	104.245	103.895	7.250	104.770	104.670	104.670	104.670	7.250	104.745	104.645	104.645	104.645
7.375	104.920	104.820	104.620	104.270	7.375	105.145	105.045	105.045	105.045	7.375	105.120	105.020	105.020	105.020
7.500	105.295	105.195	104.995	104.645	7.500	105.520	105.420	105.420	105.420	7.500	105.495	105.395	105.395	105.395
7.625	105.608	105.508	105.308	104.958	7.625	105.833	105.733	105.733	105.733	7.625	105.808	105.708	105.708	105.708
7.750	105.920	105.820	105.620	105.270	7.750	106.145	106.045	106.045	106.045	7.750	106.120	106.020	106.020	106.020
7.875	106.201	106.101	105.901	105.551	7.875	106.426	106.326	106.326	106.326	7.875	106.401	106.301	106.301	106.301
8.000	106.483	106.383	106.183	105.833	8.000	106.708	106.608	106.608	106.608	8.000	106.683	106.583	106.583	106.583
8.125	106.733	106.633	106.433	106.083	8.125	106.958	106.858	106.858	106.858	8.125	106.933	106.833	106.833	106.833
8.250	106.983	106.883	106.683	106.333	8.250	107.208	107.108	107.108	107.108	8.250	107.183	107.083	107.083	107.083
8.375	107.233	107.133	106.933	106.583	8.375	107.458	107.358	107.358	107.358	8.375	107.433	107.333	107.333	107.333
8.500	107.483	107.383	107.183	106.833	8.500	107.708	107.608	107.608	107.608	8.500	107.683	107.583	107.583	107.583
8.625	107.733	107.633	107.433	107.083	8.625	107.958	107.858	107.858	107.858	8.625	107.933	107.833	107.833	107.833
8.750	107.983	107.883	107.683	107.333	8.750	108.208	108.108	108.108	108.108	8.750	108.183	108.083	108.083	108.083
8.875	108.233	108.133	107.933	107.583	8.875	108.458	108.358	108.358	108.358	8.875	108.433	108.333	108.333	108.333
9.000	108.483	108.383	108.183	107.833	9.000	108.708	108.608	108.608	108.608	9.000	108.558	108.458	108.458	108.458
9.125	108.733	108.633	108.433	108.083	9.125	108.958	108.858	108.858	108.858	9.125	108.808	108.708	108.708	108.708
9.250	108.983	108.883	108.683	108.333	9.250	109.208	109.108	109.108	109.108	9.250	109.058	108.958	108.958	108.958
9.375	109.233	109.133	108.933	108.583	9.375	109.333	109.233	109.233	109.233	9.375	109.308	109.208	109.208	109.208
9.500	109.483	109.383	109.183	108.833	9.500	109.583	109.483	109.483	109.483	9.500	109.558	109.458	109.458	109.458
9.625	109.733	109.633	109.433	109.083	9.625	109.958	109.858	109.858	109.858	9.625	109.808	109.708	109.708	109.708
9.750	109.983	109.883	109.683	109.333	9.750	110.208	110.108	110.108	110.108	9.750	110.058	109.958	109.958	109.958
9.875	110.233	110.133	109.933	109.583	9.875	110.333	110.233	110.233	110.233	9.875	110.308	110.208	110.208	110.208
10.000	110.483	110.383	110.183	109.833	10.000	110.583	110.483	110.483	110.483	10.000	110.558	110.458	110.458	110.458
10.125	110.733	110.633	110.433	110.083	10.125	110.833	110.733	110.733	110.733	10.125	110.808	110.708	110.708	110.708
10.250	110.983	110.883	110.683	110.333	10.250	111.083	110.983	110.983	110.983	10.250	111.058	110.958	110.958	110.958
10.375	111.233	111.133	110.933	110.583	10.375	111.333	111.233	111.233	111.233	10.375	111.308	111.208	111.208	111.208
10.500	111.483	111.383	111.183	110.833	10.500	111.583	111.483	111.483	111.483	10.500	111.558	111.458	111.458	111.458
10.625	111.733	111.633	111.433	111.083	10.625	111.833	111.733	111.733	111.733	10.625	111.808	111.708	111.708	111.708
10.750	111.983	111.883	111.683	111.333	10.750	112.083	111.983	111.983	111.983	10.750	112.058	111.958	111.958	111.958
10.875	112.233	112.133	111.933	111.583	10.875	112.333	112.233	112.233	112.233	10.875	112.308	112.208	112.208	112.208
11.000	112.483	112.383	112.183	111.833	11.000	112.583	112.483	112.483	112.483	11.000	112.558	112.458	112.458	112.458
11.125	112.733	112.633	112.433	112.083	11.125	112.833	112.733	112.733	112.733	11.125	112.808	112.708	112.708	112.708
11.250	112.983	112.883	112.683	112.333	11.250	113.083	112.983	112.983	112.983	11.250	113.058	112.958	112.958	112.958
11.375	113.233	113.133	112.933	112.583	11.375	113.333	113.233	113.233	113.233	11.375	113.308	113.208	113.208	113.208
11.500	113.483	113.383	113.183	112.833	11.500	113.583	113.483	113.483	113.483	11.500	113.558	113.458	113.458	113.458

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	97.270	97.170	96.970	96.820	5.500	97.145	97.045	96.845	96.695					
5.625	97.957	97.857	97.657	97.507	5.625	97.832	97.732	97.532	97.382					
5.750	98.645	98.545	98.345	98.195	5.750	98.520	98.420	98.220	98.070					
5.875	99.270	99.170	98.970	98.820	5.875	99.145	99.045	98.845	98.695					
6.000	99.895	99.795	99.595	99.445	6.000	99.770	99.670	99.470	99.320					
6.125	100.457	100.357	100.157	100.007	6.125	100.332	100.232	100.032	99.882					
6.250	101.020	100.920	100.720	100.570	6.250	100.895	100.795	100.595	100.445					
6.375	101.520	101.420	101.220	101.070	6.375	101.395	101.295	101.095	100.945					
6.500	102.020	101.920	101.720	101.570	6.500	101.895	101.795	101.595	101.445					
6.625	102.458	102.358	102.158	102.008	6.625	102.333	102.233	102.033	101.883					
6.750	102.895	102.795	102.595	102.445	6.750	102.770	102.670	102.470	102.320					
6.875	103.333	103.233	103.033	102.883	6.875	103.208	103.108	102.908	102.758					
7.000	103.770	103.670	103.470	103.320	7.000	103.645	103.545	103.345	103.195					
7.125	104.145	104.045	103.845	103.695	7.125	104.020	103.920	103.720	103.570					
7.250	104.520	104.420	104.220	104.070	7.250	104.395	104.295	104.095	103.945					
7.375	104.895	104.795	104.595	104.445	7.375	104.770	104.670	104.470	104.320					
7.500	105.270	105.170	104.970	104.820	7.500	105.145	105.045	104.845	104.695					
7.625	105.583	105.483	105.283	105.133	7.625	105.458	105.358	105.158	105.008					
7.750	105.895	105.795	105.595	105.445	7.750	105.770	105.670	105.470	105.320					
7.875	106.176	106.076	105.876	105.726	7.875	106.051	105.951	105.751	105.601					

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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)	(5.000)	(5.750)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-				

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.750	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)	(3.125)	(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)	-	-

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	

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
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.375)	(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	0.250	0.000	0.000	0.000	0.000	(0.500)	-
Investor	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.750)	(1.250)	-
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)	-	-
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)
12 Month CPA PnL	0.000	0.000	0.000	(0.125)	(0.250)	(0.625)	(1.000)	-	-
24 Month CPA PnL	0.000	0.000	0.000	0.000	(0.125)	(0.500)	(0.875)	-	-
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					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	97.098	96.998	96.798	96.648	5.750	97.248	97.148	97.148	97.148	5.750	96.948	96.848	96.848	96.848
5.875	97.848	97.748	97.548	97.198	5.875	97.998	97.898	97.898	97.898	5.875	97.698	97.598	97.598	97.598
6.000	98.598	98.498	98.298	97.948	6.000	98.748	98.648	98.648	98.648	6.000	98.448	98.348	98.348	98.348
6.125	99.348	99.248	99.048	98.698	6.125	99.498	99.398	99.398	99.398	6.125	99.198	99.098	99.098	99.098
6.250	100.116	100.016	99.816	99.466	6.250	100.266	100.166	100.166	100.166	6.250	99.966	99.866	99.866	99.866
6.375	100.741	100.641	100.441	100.091	6.375	100.891	100.791	100.791	100.791	6.375	100.591	100.491	100.491	100.491
6.500	101.304	101.204	101.004	100.654	6.500	101.454	101.354	101.354	101.354	6.500	101.154	101.054	101.054	101.054
6.625	101.866	101.766	101.566	101.216	6.625	102.016	101.916	101.916	101.916	6.625	101.716	101.616	101.616	101.616
6.750	102.397	102.297	102.097	101.747	6.750	102.547	102.447	102.447	102.447	6.750	102.247	102.147	102.147	102.147
6.875	102.897	102.797	102.597	102.247	6.875	103.047	102.947	102.947	102.947	6.875	102.747	102.647	102.647	102.647
7.000	103.466	103.366	103.166	102.816	7.000	103.616	103.516	103.516	103.516	7.000	103.316	103.216	103.216	103.216
7.125	103.934	103.834	103.634	103.284	7.125	104.084	103.984	103.984	103.984	7.125	103.784	103.684	103.684	103.684
7.250	104.309	104.209	104.009	103.659	7.250	104.459	104.359	104.359	104.359	7.250	104.159	104.059	104.059	104.059
7.375	104.684	104.584	104.384	104.034	7.375	104.834	104.734	104.734	104.734	7.375	104.534	104.434	104.434	104.434
7.500	105.028	104.928	104.728	104.378	7.500	105.178	105.078	105.078	105.078	7.500	104.878	104.778	104.778	104.778
7.625	105.341	105.241	105.041	104.691	7.625	105.491	105.391	105.391	105.391	7.625	105.191	105.091	105.091	105.091
7.750	105.591	105.491	105.291	104.941	7.750	105.741	105.641	105.641	105.641	7.750	105.441	105.341	105.341	105.341
7.875	105.841	105.741	105.541	105.191	7.875	105.991	105.891	105.891	105.891	7.875	105.691	105.591	105.591	105.591
8.000	106.091	105.991	105.791	105.441	8.000	106.241	106.141	106.141	106.141	8.000	105.941	105.841	105.841	105.841
8.125	106.341	106.241	106.041	105.691	8.125	106.491	106.391	106.391	106.391	8.125	106.191	106.091	106.091	106.091
8.250	106.591	106.491	106.291	105.941	8.250	106.741	106.641	106.641	106.641	8.250	106.441	106.341	106.341	106.341
8.375	106.841	106.741	106.541	106.191	8.375	106.991	106.891	106.891	106.891	8.375	106.691	106.591	106.591	106.591
8.500	107.091	106.991	106.791	106.441	8.500	107.241	107.141	107.141	107.141	8.500	106.941	106.841	106.841	106.841
8.625	107.310	107.210	107.010	106.660	8.625	107.460	107.360	107.360	107.360	8.625	107.160	107.060	107.060	107.060
8.750	107.529	107.429	107.229	106.879	8.750	107.679	107.579	107.579	107.579	8.750	107.379	107.279	107.279	107.279
8.875	107.748	107.648	107.448	107.098	8.875	107.898	107.798	107.798	107.798	8.875	107.598	107.498	107.498	107.498

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	96.798	96.698	96.498	96.348	5.750	96.948	96.848	96.648	96.498				
5.875	97.548	97.448	97.248	97.098	5.875	97.698	97.598	97.398	97.248				
6.000	98.298	98.198	97.998	97.848	6.000	98.448	98.348	98.148	97.998				
6.125	99.048	98.948	98.748	98.598	6.125	99.198	99.098	98.898	98.748				
6.250	99.816	99.716	99.516	99.366	6.250	99.966	99.866	99.666	99.516				
6.375	100.441	100.341	100.141	99.991	6.375	100.591	100.491	100.291	100.141				
6.500	101.004	100.904	100.704	100.554	6.500	101.154	101.054	100.854	100.704				
6.625	101.566	101.466	101.266	101.116	6.625	101.716	101.616	101.416	101.266				
6.750	102.097	101.997	101.797	101.647	6.750	102.247	102.147	101.947	101.797				
6.875	102.597	102.497	102.297	102.147	6.875	102.747	102.647	102.447	102.297				
7.000	103.166	103.066	102.866	102.716	7.000	103.316	103.216	103.016	102.866				
7.125	103.634	103.534	103.334	103.184	7.125	103.784	103.684	103.484	103.334				
7.250	104.009	103.909	103.709	103.559	7.250	104.159	104.059	103.859	103.709				
7.375	104.384	104.284	104.084	103.934	7.375	104.534	104.434	104.234	104.084				
7.500	104.728	104.628	104.428	104.278	7.500	104.878	104.778	104.578	104.428				
7.625	105.041	104.941	104.741	104.591	7.625	105.191	105.091	104.891	104.741				
7.750	105.291	105.191	104.991	104.841	7.750	105.441	105.341	105.141	104.991				
7.875	105.541	105.441	105.241	105.091	7.875	105.691	105.591	105.391	105.241				
8.000	105.791	105.691	105.491	105.341	8.000	105.941	105.841	105.641	105.491				
8.125	106.041	105.941	105.741	105.591	8.125	106.191	106.091	105.891	105.741				
8.250	106.291	106.191	105.991	105.841	8.250	106.441	106.341	106.141	105.991				
8.375	106.541	106.441	106.241	106.091	8.375	106.691	106.591	106.391	106.241				
8.500	106.791	106.691	106.491	106.341	8.500	106.941	106.841	106.641	106.491				
8.625	107.010	106.910	106.710	106.560	8.625	107.160	107.060	106.860	106.710				
8.750	107.229	107.129	106.929	106.779	8.750	107.379	107.279	107.079	106.929				
8.875	107.448	107.348	107.148	106.998	8.875	107.598	107.498	107.298	107.148				



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								
	<=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)	-
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								
	<=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)	(0.125)	(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
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	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.750)	-
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)	-
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	-	-
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	-	-	-	-	-	-	-	-	-
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 PnL	0.000	0.000	0.000	(0.125)	(0.250)	(0.625)	(1.000)	-	-
WVOE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	-	-



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	97.098	96.998	96.798	96.648	5.750	97.248	97.148	97.148	97.148	5.750	96.798	96.698	96.698	96.698
5.875	97.848	97.748	97.548	97.198	5.875	97.998	97.898	97.898	97.898	5.875	97.548	97.448	97.448	97.448
6.000	98.598	98.498	98.298	97.948	6.000	98.748	98.648	98.648	98.648	6.000	98.298	98.198	98.198	98.198
6.125	99.348	99.248	99.048	98.698	6.125	99.498	99.398	99.398	99.398	6.125	99.048	98.948	98.948	98.948
6.250	100.116	100.016	99.816	99.466	6.250	100.266	100.166	100.166	100.166	6.250	99.816	99.716	99.716	99.716
6.375	100.741	100.641	100.441	100.091	6.375	100.891	100.791	100.791	100.791	6.375	100.441	100.341	100.341	100.341
6.500	101.304	101.204	101.004	100.654	6.500	101.454	101.354	101.354	101.354	6.500	101.004	100.904	100.904	100.904
6.625	101.866	101.766	101.566	101.216	6.625	102.016	101.916	101.916	101.916	6.625	101.566	101.466	101.466	101.466
6.750	102.397	102.297	102.097	101.747	6.750	102.547	102.447	102.447	102.447	6.750	102.097	101.997	101.997	101.997
6.875	102.897	102.797	102.597	102.247	6.875	103.047	102.947	102.947	102.947	6.875	102.597	102.497	102.497	102.497
7.000	103.466	103.366	103.166	102.816	7.000	103.616	103.516	103.516	103.516	7.000	103.166	103.066	103.066	103.066
7.125	103.934	103.834	103.634	103.284	7.125	104.084	103.984	103.984	103.984	7.125	103.634	103.534	103.534	103.534
7.250	104.309	104.209	104.009	103.659	7.250	104.459	104.359	104.359	104.359	7.250	104.009	103.909	103.909	103.909
7.375	104.684	104.584	104.384	104.034	7.375	104.834	104.734	104.734	104.734	7.375	104.384	104.284	104.284	104.284
7.500	105.028	104.928	104.728	104.378	7.500	105.178	105.078	105.078	105.078	7.500	104.728	104.628	104.628	104.628
7.625	105.341	105.241	105.041	104.691	7.625	105.491	105.391	105.391	105.391	7.625	105.041	104.941	104.941	104.941
7.750	105.591	105.491	105.291	104.941	7.750	105.741	105.641	105.641	105.641	7.750	105.291	105.191	105.191	105.191
7.875	105.841	105.741	105.541	105.191	7.875	105.991	105.891	105.891	105.891	7.875	105.541	105.441	105.441	105.441
8.000	106.091	105.991	105.791	105.441	8.000	106.241	106.141	106.141	106.141	8.000	105.791	105.691	105.691	105.691
8.125	106.341	106.241	106.041	105.691	8.125	106.366	106.266	106.266	106.266	8.125	105.916	105.816	105.816	105.816
8.250	106.591	106.491	106.291	105.941	8.250	106.616	106.516	106.516	106.516	8.250	106.166	106.066	106.066	106.066
8.375	106.841	106.741	106.541	106.191	8.375	106.866	106.766	106.766	106.766	8.375	106.416	106.316	106.316	106.316
8.500	107.091	106.991	106.791	106.441	8.500	107.116	107.016	107.016	107.016	8.500	106.666	106.566	106.566	106.566
8.625	107.310	107.210	107.010	106.660	8.625	107.335	107.235	107.235	107.235	8.625	106.885	106.785	106.785	106.785
8.750	107.529	107.429	107.229	106.879	8.750	107.554	107.454	107.454	107.454	8.750	107.104	107.004	107.004	107.004
8.875	107.748	107.648	107.448	107.098	8.875	107.773	107.673	107.673	107.673	8.875	107.323	107.223	107.223	107.223

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.750	96.948	96.848	96.648	96.498
5.875	97.698	97.598	97.398	97.248
6.000	98.448	98.348	98.148	97.998
6.125	99.198	99.098	98.898	98.748
6.250	99.966	99.866	99.666	99.516
6.375	100.591	100.491	100.291	100.141
6.500	101.154	101.054	100.854	100.704
6.625	101.716	101.616	101.416	101.266
6.750	102.247	102.147	101.947	101.797
6.875	102.747	102.647	102.447	102.297
7.000	103.316	103.216	103.016	102.866
7.125	103.784	103.684	103.484	103.334
7.250	104.159	104.059	103.859	103.709
7.375	104.534	104.434	104.234	104.084
7.500	104.878	104.778	104.578	104.428
7.625	105.191	105.091	104.891	104.741
7.750	105.441	105.341	105.141	104.991
7.875	105.691	105.591	105.391	105.241
8.000	105.941	105.841	105.641	105.491
8.125	106.066	105.966	105.766	105.616
8.250	106.316	106.216	106.016	105.866
8.375	106.566	106.466	106.266	106.116
8.500	106.816	106.716	106.516	106.366
8.625	107.035	106.935	106.735	106.585
8.750	107.254	107.154	106.954	106.804
8.875	107.473	107.373	107.173	107.023

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	(0.250)	(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)	(3.250)	(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	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-				
Investor	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-				
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)	-				
Non - Warrantable Condo	(0.375)											



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	96.942	96.842	96.642	96.492	5.500	97.167	97.067	96.867	96.717	5.500	97.142	97.042	96.842	96.692
5.625	97.692	97.592	97.392	97.242	5.625	97.917	97.817	97.617	97.467	5.625	97.892	97.792	97.592	97.442
5.750	98.442	98.342	98.142	97.992	5.750	98.667	98.567	98.367	98.217	5.750	98.642	98.542	98.342	98.192
5.875	99.192	99.092	98.892	98.742	5.875	99.417	99.317	99.117	98.967	5.875	99.392	99.292	99.092	98.942
6.000	99.942	99.842	99.642	99.492	6.000	100.167	100.067	99.867	99.717	6.000	100.142	100.042	99.842	99.692
6.125	100.629	100.529	100.329	100.179	6.125	100.854	100.754	100.554	100.404	6.125	100.829	100.729	100.529	100.379
6.250	101.317	101.217	101.017	100.867	6.250	101.542	101.442	101.242	101.092	6.250	101.517	101.417	101.217	101.067
6.375	102.005	101.905	101.705	101.555	6.375	102.230	102.130	101.930	101.780	6.375	102.205	102.105	101.905	101.755
6.500	102.630	102.530	102.330	102.180	6.500	102.855	102.755	102.555	102.405	6.500	102.830	102.730	102.530	102.380
6.625	103.255	103.155	102.955	102.805	6.625	103.480	103.380	103.180	103.030	6.625	103.455	103.355	103.155	103.005
6.750	103.817	103.717	103.517	103.367	6.750	104.042	103.942	103.742	103.592	6.750	104.017	103.917	103.717	103.567
6.875	104.380	104.280	104.080	103.930	6.875	104.605	104.505	104.305	104.155	6.875	104.580	104.480	104.280	104.130
7.000	104.880	104.780	104.580	104.430	7.000	105.105	105.005	104.805	104.655	7.000	105.080	104.980	104.780	104.630
7.125	105.380	105.280	105.080	104.930	7.125	105.605	105.505	105.305	105.155	7.125	105.580	105.480	105.280	105.130
7.250	105.817	105.717	105.517	105.367	7.250	106.042	105.942	105.742	105.592	7.250	106.017	105.917	105.717	105.567
7.375	106.255	106.155	105.955	105.805	7.375	106.480	106.380	106.180	106.030	7.375	106.455	106.355	106.155	106.005
7.500	106.630	106.530	106.330	106.180	7.500	106.855	106.755	106.555	106.405	7.500	106.830	106.730	106.530	106.380
7.625	107.005	106.905	106.705	106.555	7.625	107.230	107.130	106.930	106.780	7.625	107.205	107.105	106.905	106.755
7.750	107.317	107.217	107.017	106.867	7.750	107.542	107.442	107.242	107.092	7.750	107.517	107.417	107.217	107.067
7.875	107.630	107.530	107.330	107.180	7.875	107.855	107.755	107.555	107.405	7.875	107.830	107.730	107.530	107.380
8.000	107.942	107.842	107.642	107.492	8.000	108.167	108.067	107.867	107.717	8.000	108.142	108.042	107.842	107.692
8.125	108.255	108.155	107.955	107.805	8.125	108.480	108.380	108.180	108.030	8.125	108.455	108.355	108.155	108.005
8.250	108.536	108.436	108.236	108.086	8.250	108.761	108.661	108.461	108.311	8.250	108.736	108.636	108.436	108.286
8.375	108.786	108.686	108.486	108.336	8.375	109.011	108.911	108.711	108.561	8.375	108.986	108.886	108.686	108.536
8.500	109.036	108.936	108.736	108.586	8.500	109.136	109.036	108.836	108.686	8.500	109.236	109.136	108.936	108.786
8.625	109.286	109.186	108.986	108.836	8.625	109.386	109.286	109.086	108.936	8.625	109.486	109.386	109.186	109.036
8.750	109.536	109.436	109.236	109.086	8.750	109.636	109.536	109.336	109.186	8.750	109.736	109.636	109.436	109.286
8.875	109.661	109.561	109.361	109.211	8.875	109.886	109.786	109.586	109.436	8.875	109.986	109.886	109.686	109.536
9.000	109.911	109.811	109.611	109.461	9.000	110.136	110.036	109.836	109.686	9.000	110.236	110.136	109.936	109.786
9.125	110.161	110.061	109.861	109.711	9.125	110.386	110.286	110.086	109.936	9.125	110.486	110.386	110.186	110.036
9.250	110.411	110.311	110.111	109.961	9.250	110.636	110.536	110.336	110.186	9.250	110.736	110.636	110.436	110.286
9.375	110.661	110.561	110.361	110.211	9.375	110.886	110.786	110.586	110.436	9.375	110.986	110.886	110.686	110.536
9.500	110.911	110.811	110.611	110.461	9.500	111.136	111.036	110.836	110.686	9.500	111.236	111.136	110.936	110.786
9.625	111.161	111.061	110.861	110.711	9.625	111.386	111.286	111.086	110.936	9.625	111.361	111.261	111.061	110.911
9.750	111.411	111.311	111.111	110.961	9.750	111.636	111.536	111.336	111.186	9.750	111.611	111.511	111.311	111.161
9.875	111.661	111.561	111.361	111.211	9.875	111.886	111.786	111.586	111.436	9.875	111.861	111.761	111.561	111.411
10.000	111.911	111.811	111.611	111.461	10.000	112.136	112.036	111.836	111.686	10.000	112.111	112.011	111.811	111.661
10.125	112.161	112.061	111.861	111.711	10.125	112.386	112.286	112.086	111.936	10.125	112.361	112.261	112.061	111.911
10.250	112.411	112.311	112.111	111.961	10.250	112.636	112.536	112.336	112.186	10.250	112.611	112.511	112.311	112.161
10.375	112.661	112.561	112.361	112.211	10.375	112.886	112.786	112.586	112.436	10.375	112.861	112.761	112.561	112.411
10.500	112.911	112.811	112.611	112.461	10.500	113.136	113.036	112.836	112.686	10.500	113.111	113.011	112.811	112.661
10.625	113.161	113.061	112.861	112.711	10.625	113.386	113.286	113.086	112.936	10.625	113.361	113.261	113.061	112.911
10.750	113.411	113.311	113.111	112.961	10.750	113.636	113.536	113.336	113.186	10.750	113.611	113.511	113.311	113.161
10.875	113.661	113.561	113.361	113.211	10.875	113.886	113.786	113.586	113.436	10.875	113.861	113.761	113.561	113.411
11.000	113.911	113.811	113.611	113.461	11.000	114.136	114.036	113.836	113.686	11.000	114.111	114.011	113.811	113.661
11.125	114.161	114.061	113.861	113.711	11.125	114.386	114.286	114.086	113.936	11.125	114.361	114.261	114.061	113.911
11.250	114.411	114.311	114.111	113.961	11.250	114.636	114.536	114.336	114.186	11.250	114.611	114.511	114.311	114.161
11.375	114.661	114.561	114.361	114.211	11.375	114.886	114.786	114.586	114.436	11.375	114.861	114.761	114.561	114.411
11.500	114.911	114.811	114.611	114.461	11.500	115.136	115.036	114.836	114.686	11.500	115.111	115.011	114.811	114.661

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	97.067	96.967	96.767	96.617	5.500	96.942	96.842	96.642	96.492				
5.625	97.817	97.717	97.517	97.367	5.625	97.692	97.592	97.392	97.242				
5.750	98.567	98.467	98.267	98.117	5.750	98.442	98.342	98.142	97.992				
5.875	99.317	99.217	99.017	98.867	5.875	99.192	99.092	98.892	98.742				
6.000	100.067	99.967	99.767	99.617	6.000	99.942	99.842	99.642	99.492				
6.125	100.754	100.654	100.454	100.304	6.125	100.629	100.529	100.329	100.179				
6.250	101.442	101.342	101.142	100.992	6.250	101.317	101.217	101.017	100.867				
6.375	102.130	102.030	101.830	101.680	6.375	102.005	101.905	101.705	101.555				
6.500	102.755	102.655	102.455	102.305	6.500	102.630	102.530	102.330	102.180				
6.625	103.380	103.280	103.080	102.930	6.625	103.255	103.155	102.955	102.805				
6.750	103.942	103.842	103.642	103.492	6.750	103.817	103.717	103.517	103.367				
6.875	104.505	104.405	104.205	104.055	6.875	104.380	104.280	104.080	103.930				
7.000	105.005	104.905	104.705	104.555	7.000	104.880	104.780	104.580	104.430				
7.125	105.505	105.405	105.205	105.055	7.125	105.380	105.280	105.080	104.930				
7.250	105.942	105.842	105.642	105.492	7.250	105.817	105.717	105.517	105.367				
7.375	106.380	106.280	106.080	105.930	7.375	106.255	106.155	105.955	105.805				
7.500	106.755	106.655	106.455	106.305	7.500	106.630	106.530	106.330	106.180				
7.625	107.130	107.030	106.830	106.680	7.625	107.005	106.905	106.705	106.555				
7.750	107.442	107.342	107.142	106.992	7.750	107.317	107.217	107.017	106.867				
7.875	107.755	107.655	107.455	107.305	7.875	107.630	107.530	107.330	107.180				
8.000	108.067	107.967	107.767	107.617	8.000	107.942							

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	95.573	95.473	95.273	95.123	6.000	95.423	95.323	95.123	94.973	6.000	95.423	95.323	95.123	94.973
6.125	96.323	96.223	96.023	95.873	6.125	96.173	96.073	95.873	95.723	6.125	96.173	96.073	95.873	95.723
6.250	97.091	96.991	96.791	96.641	6.250	96.941	96.841	96.641	96.491	6.250	96.941	96.841	96.641	96.491
6.375	97.716	97.616	97.416	97.266	6.375	97.566	97.466	97.266	97.116	6.375	97.566	97.466	97.266	97.116
6.500	98.279	98.179	97.979	97.829	6.500	98.129	98.029	97.829	97.679	6.500	98.129	98.029	97.829	97.679
6.625	98.841	98.741	98.541	98.391	6.625	98.691	98.591	98.391	98.241	6.625	98.691	98.591	98.391	98.241
6.750	99.372	99.272	99.072	98.922	6.750	99.222	99.122	98.922	98.772	6.750	99.222	99.122	98.922	98.772
6.875	99.872	99.772	99.572	99.422	6.875	99.722	99.622	99.422	99.272	6.875	99.722	99.622	99.422	99.272
7.000	100.441	100.341	100.141	99.991	7.000	100.291	100.191	99.991	99.841	7.000	100.291	100.191	99.991	99.841
7.125	100.909	100.809	100.609	100.459	7.125	100.759	100.659	100.459	100.309	7.125	100.759	100.659	100.459	100.309
7.250	101.284	101.184	100.984	100.834	7.250	101.134	101.034	100.834	100.684	7.250	101.134	101.034	100.834	100.684
7.375	101.659	101.559	101.359	101.209	7.375	101.509	101.409	101.209	101.059	7.375	101.509	101.409	101.209	101.059
7.500	102.003	101.903	101.703	101.553	7.500	101.853	101.753	101.553	101.403	7.500	101.853	101.753	101.553	101.403
7.625	102.316	102.216	102.016	101.866	7.625	102.166	102.066	101.866	101.716	7.625	102.166	102.066	101.866	101.716
7.750	102.566	102.466	102.266	102.116	7.750	102.416	102.316	102.116	101.966	7.750	102.416	102.316	102.116	101.966
7.875	102.816	102.716	102.516	102.366	7.875	102.666	102.566	102.366	102.216	7.875	102.666	102.566	102.366	102.216
8.000	103.066	102.966	102.766	102.616	8.000	102.916	102.816	102.616	102.466	8.000	102.916	102.816	102.616	102.466
8.125	103.316	103.216	103.016	102.866	8.125	103.166	103.066	102.866	102.716	8.125	103.166	103.066	102.866	102.716
8.250	103.566	103.466	103.266	103.116	8.250	103.416	103.316	103.116	102.966	8.250	103.416	103.316	103.116	102.966

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	95.573	95.473	95.273	95.123										
6.125	96.323	96.223	96.023	95.873										
6.250	97.091	96.991	96.791	96.641										
6.375	97.716	97.616	97.416	97.266										
6.500	98.279	98.179	97.979	97.829										
6.625	98.841	98.741	98.541	98.391										
6.750	99.372	99.272	99.072	98.922										
6.875	99.872	99.772	99.572	99.422										
7.000	100.441	100.341	100.141	99.991										
7.125	100.909	100.809	100.609	100.459										
7.250	101.284	101.184	100.984	100.834										
7.375	101.659	101.559	101.359	101.209										
7.500	102.003	101.903	101.703	101.553										
7.625	102.316	102.216	102.016	101.866										
7.750	102.566	102.466	102.266	102.116										
7.875	102.816	102.716	102.516	102.366										
8.000	103.066	102.966	102.766	102.616										
8.125	103.316	103.216	103.016	102.866										
8.250	103.566	103.466	103.266	103.116										

DSCR ITIN LPA'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)	-	-

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

5/8/2026 10:22 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>

