



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

7/28/2026 10:08 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	96.299	96.199	95.999	95.849	5.500	96.599	96.499	96.299	96.149	5.500	96.499	96.399	96.199	96.049
5.625	96.986	96.886	96.686	96.336	5.625	97.286	97.186	96.836	96.686	5.625	97.187	97.087	96.737	96.587
5.750	97.674	97.574	97.374	97.024	5.750	97.974	97.874	97.374	97.874	5.750	97.874	97.774	97.274	97.774
5.875	98.299	98.199	97.999	97.649	5.875	98.599	98.499	98.499	98.499	5.875	98.499	98.399	98.399	98.399
6.000	99.049	98.949	98.749	98.399	6.000	99.224	99.124	99.124	99.124	6.000	99.249	99.149	99.149	99.149
6.125	99.611	99.511	99.311	98.961	6.125	99.786	99.686	99.686	99.686	6.125	99.812	99.712	99.712	99.712
6.250	100.244	100.144	99.944	99.594	6.250	100.349	100.249	100.249	100.249	6.250	100.444	100.344	100.344	100.344
6.375	100.824	100.724	100.524	100.174	6.375	100.849	100.749	100.749	100.749	6.375	101.024	100.924	100.924	100.924
6.500	101.374	101.274	101.074	100.724	6.500	101.499	101.399	101.399	101.399	6.500	101.574	101.474	101.474	101.474
6.625	101.862	101.762	101.562	101.212	6.625	101.937	101.837	101.837	101.837	6.625	102.062	101.962	101.962	101.962
6.750	102.299	102.199	101.999	101.649	6.750	102.424	102.324	102.324	102.324	6.750	102.499	102.399	102.399	102.399
6.875	102.737	102.637	102.437	102.087	6.875	102.862	102.762	102.762	102.762	6.875	102.937	102.837	102.837	102.837
7.000	103.174	103.074	102.874	102.524	7.000	103.399	103.299	103.299	103.299	7.000	103.374	103.274	103.274	103.274
7.125	103.549	103.449	103.249	102.899	7.125	103.774	103.674	103.674	103.674	7.125	103.749	103.649	103.649	103.649
7.250	103.924	103.824	103.624	103.274	7.250	104.149	104.049	104.049	104.049	7.250	104.124	104.024	104.024	104.024
7.375	104.299	104.199	103.999	103.649	7.375	104.524	104.424	104.424	104.424	7.375	104.499	104.399	104.399	104.399
7.500	104.674	104.574	104.374	104.024	7.500	104.899	104.799	104.799	104.799	7.500	104.874	104.774	104.774	104.774
7.625	104.987	104.887	104.687	104.337	7.625	105.212	105.112	105.112	105.112	7.625	105.187	105.087	105.087	105.087
7.750	105.299	105.199	104.999	104.649	7.750	105.524	105.424	105.424	105.424	7.750	105.499	105.399	105.399	105.399
7.875	105.580	105.480	105.280	104.930	7.875	105.805	105.705	105.705	105.705	7.875	105.780	105.680	105.680	105.680
8.000	105.862	105.762	105.562	105.212	8.000	106.087	105.987	105.987	105.987	8.000	106.062	105.962	105.962	105.962
8.125	106.112	106.012	105.812	105.462	8.125	106.337	106.237	106.237	106.237	8.125	106.312	106.212	106.212	106.212
8.250	106.362	106.262	106.062	105.712	8.250	106.587	106.487	106.487	106.487	8.250	106.562	106.462	106.462	106.462
8.375	106.612	106.512	106.312	105.962	8.375	106.837	106.737	106.737	106.737	8.375	106.812	106.712	106.712	106.712
8.500	106.862	106.762	106.562	106.212	8.500	107.087	106.987	106.987	106.987	8.500	107.062	106.962	106.962	106.962
8.625	107.112	107.012	106.812	106.462	8.625	107.337	107.237	107.237	107.237	8.625	107.312	107.212	107.212	107.212
8.750	107.362	107.262	107.062	106.712	8.750	107.587	107.487	107.487	107.487	8.750	107.562	107.462	107.462	107.462
8.875	107.612	107.512	107.312	106.962	8.875	107.837	107.737	107.737	107.737	8.875	107.812	107.712	107.712	107.712
9.000	107.862	107.762	107.562	107.212	9.000	108.087	107.987	107.987	107.987	9.000	108.062	107.962	107.962	107.962
9.125	108.112	108.012	107.812	107.462	9.125	108.337	108.237	108.237	108.237	9.125	108.312	108.212	108.212	108.212
9.250	108.362	108.262	108.062	107.712	9.250	108.587	108.487	108.487	108.487	9.250	108.562	108.462	108.462	108.462
9.375	108.612	108.512	108.312	107.962	9.375	108.837	108.737	108.737	108.737	9.375	108.812	108.712	108.712	108.712
9.500	108.862	108.762	108.562	108.212	9.500	109.087	108.987	108.987	108.987	9.500	109.062	108.962	108.962	108.962
9.625	109.112	109.012	108.812	108.462	9.625	109.337	109.237	109.237	109.237	9.625	109.312	109.212	109.212	109.212
9.750	109.362	109.262	109.062	108.712	9.750	109.587	109.487	109.487	109.487	9.750	109.562	109.462	109.462	109.462
9.875	109.612	109.512	109.312	108.962	9.875	109.837	109.737	109.737	109.737	9.875	109.812	109.712	109.712	109.712
10.000	109.862	109.762	109.562	109.212	10.000	110.087	109.987	109.987	109.987	10.000	110.062	109.962	109.962	109.962
10.125	110.112	110.012	109.812	109.462	10.125	110.337	110.237	110.237	110.237	10.125	110.312	110.212	110.212	110.212
10.250	110.362	110.262	110.062	109.712	10.250	110.587	110.487	110.487	110.487	10.250	110.562	110.462	110.462	110.462
10.375	110.612	110.512	110.312	109.962	10.375	110.837	110.737	110.737	110.737	10.375	110.812	110.712	110.712	110.712
10.500	110.862	110.762	110.562	110.212	10.500	111.087	110.987	110.987	110.987	10.500	111.062	110.962	110.962	110.962
10.625	111.112	111.012	110.812	110.462	10.625	111.337	111.237	111.237	111.237	10.625	111.312	111.212	111.212	111.212
10.750	111.362	111.262	111.062	110.712	10.750	111.587	111.487	111.487	111.487	10.750	111.562	111.462	111.462	111.462
10.875	111.612	111.512	111.312	110.962	10.875	111.837	111.737	111.737	111.737	10.875	111.812	111.712	111.712	111.712
11.000	111.862	111.762	111.562	111.212	11.000	112.087	111.987	111.987	111.987	11.000	112.062	111.962	111.962	111.962
11.125	112.112	112.012	111.812	111.462	11.125	112.337	112.237	112.237	112.237	11.125	112.312	112.212	112.212	112.212
11.250	112.362	112.262	112.062	111.712	11.250	112.587	112.487	112.487	112.487	11.250	112.562	112.462	112.462	112.462
11.375	112.612	112.512	112.312	111.962	11.375	112.837	112.737	112.737	112.737	11.375	112.812	112.712	112.712	112.712
11.500	112.862	112.762	112.562	112.212	11.500	113.087	112.987	112.987	112.987	11.500	112.937	112.837	112.837	112.837

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	96.424	96.324	96.124	95.974	5.500	96.299	96.199	95.999	95.849					
5.625	97.111	97.011	96.811	96.661	5.625	96.986	96.886	96.686	96.536					
5.750	97.799	97.699	97.499	97.349	5.750	97.674	97.574	97.374	97.224					
5.875	98.424	98.324	98.124	97.974	5.875	98.299	98.199	97.999	97.849					
6.000	99.174	99.074	98.874	98.724	6.000	99.049	98.949	98.749	98.599					
6.125	99.736	99.636	99.436	99.286	6.125	99.611	99.511	99.311	99.161					
6.250	100.369	100.269	100.069	99.919	6.250	100.244	100.144	99.944	99.794					
6.375	100.949	100.849	100.649	100.499	6.375	100.824	100.724	100.524	100.374					
6.500	101.499	101.399	101.199	101.049	6.500	101.374	101.274	101.074	100.924					
6.625	101.987	101.887	101.687	101.537	6.625	101.862	101.762	101.562	101.412					
6.750	102.424	102.324	102.124	101.974	6.750	102.299	102.199	101.999	101.849					
6.875	102.862	102.762	102.562	102.412	6.875	102.737	102.637	102.437	102.287					
7.000	103.299	103.199	102.999	102.849	7.000	103.174	103.074	102.874	102.724					
7.125	103.674	103.574	103.374	103.224	7.125	103.549	103.449	103.249	103.099					
7.250	104.049	103.949	103.749	103.599	7.250	103.924	103.824	103.624	103.474					
7.375	104.424	104.324	104.124	103.974	7.375	104.299	104.199	103.999	103.849					
7.500	104.799	104.699	104.499	104.349	7.500	104.674	104.574	104.374	104.224					
7.625	105.112	105.012	104.812	104.662	7.625	104.987	104.887	104.687	104.537					
7.750	105.424	105.324	105.124	104.974	7.750	105.299	105.199	104.999	104.849					
7.875	105.705	105.605	105.405	105.255	7.875	105.580	105.480	105.280	105.130					
8.000	105.987	105.887	105.687	105.537	8.000	105.862	105.762	105.562	105.412					
8.125	106.237	106.137	105.937	105.787	8.125	106.112	106.012	105.812	105.662					
8.250	106.487	106.387	106.187	106.037	8.250	106.362	106.262	106.062	105.912					
8.375	106.737	106.637	106.437	106.287	8.375	106.612	106.512	106.312	106.162					
8.500	106.987	106.887	106.687	106.537	8.500	106.862	106.762	106.562	106.412					
8.625	107.237	107.137	106.937	106.787	8.625	107.112	107.012	106.812	106.662					
8.750	107.487	107.387	107.187	107.037	8.750	107.362	107.262	107.062	106.912					
8.875	107.737	107.637	107.437	107.287	8.875	107.612	107.512	107.312	107.162					
9.000	107.987	107.887	107.687	107.537	9.000	107.862	107.762	107.562	107.412					
9.125	108.237	108.137	107.937	107.787	9.125	108.112	108.012	107.812	107.662					
9.250	108.487	108.387	108.187	108.037	9.250	108.362	108.262	108.062	107.912					
9.375	108.737	108.637	108.437	108.287	9.375	108.612	108.512	108.312	108.162					
9.500	108.987	108.887	108.687	108.537	9.500	108.862	108.762	108.562	108.412					
9.625	109.237	109.137	108.937	108.787	9.625	109.112	109.012	108.812	108.662					
9.750	109.487	109.387	109.187	109.037	9.750	109.362	109.262	109.062	108.912					
9.875	109.737	109.637	109.437	109.287	9.875	109.612	109.512	109.312	109.162					
10.000	109.987	109.887	109.687	109.537	10.000	109.862	109.762	109.562	109.412					
10.125	110.237	110.137	109.937	109.787	10.125	110.112	110.012	109.812	109.662					
10.250	110.487	110.387	110.187	110.037	10.250	110.362	110.262	110.062	109.912					
10.375	110.737	110.637	110.437	110.287	10.375	110.612	110.512	110.312	110.162					
10.500	110.987	110.887	110.687	110.537	10.500	110.862	110.762	110.562	110.412					
10.625	111.237	111.137	110.937	110.787	10.625	111.112	111.012	110.812	110.662					
10.750	111.487	111.387	111.187	111.037	10.750	111.362	111.262	111.062	110.912					
10.875	111.737	111.637	111.437	111.287	10.875	111.612	111.512	111.312	111.162					
11.000	111.987	111.887	111.687	111.537	11.000	111.862	111.762	111.562	111.412					
11.125	112.237	112.137	111.937	111.787	11.125	112.112	112.012	111.812	111.662					
11.250	112.487	112.387	112.187	112.037	11.250	112.362	112.262	112.062	111.912					
11.375	112.737	112.637	112.437	112.287	11.375	112.612	112.512	112.312	112.162					
11.500	112.862	112.762	112.562	112.412	11.500	112.737	112.637	112.437	112.287					



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

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

Welcome
www.PHLCorrespondent.com

7/28/2026 10:08 EST
Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	Min Price	98.000	98.000	98.000
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	(4.500)	Max Price	104.000	105.000	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	(5.250)				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS									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	85.01-90	Investor Only		Max Price	
780+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	(4.375)	5 year	1.375	105.000	
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	(4.625)	4 year	1.000	105.000	
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(5.625)	3 year	0.250	104.500	
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-	2 year	(0.250)	103.500	
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-	1 year	(1.000)	103.000	
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.375)	-	No Prepay Penalty	(1.375)	103.000	
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-	Type	Min Price		
										Min Price	98.000		

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(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	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	(2.000)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(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	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)	(1.000)
24 Month Bank Statement	0.375	0.375	0.375	0.250	0.125	0.125	0.125	(0.500)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-
24 Month CPA PnL	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)





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

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

Welcome

www.PHLCorrespondent.com

7/28/2026 10:08 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	97.322	97.222	97.022	96.872	6.000	97.472	97.372	97.372	97.372	6.000	97.172	97.072	97.072	97.072
6.125	98.072	97.972	97.772	97.422	6.125	98.222	98.122	98.122	98.122	6.125	97.922	97.822	97.822	97.822
6.250	98.840	98.740	98.540	98.190	6.250	98.990	98.890	98.890	98.890	6.250	98.690	98.590	98.590	98.590
6.375	99.465	99.365	99.165	98.815	6.375	99.615	99.515	99.515	99.515	6.375	99.315	99.215	99.215	99.215
6.500	100.153	100.053	99.853	99.503	6.500	100.303	100.203	100.203	100.203	6.500	100.003	99.903	99.903	99.903
6.625	100.715	100.615	100.415	100.065	6.625	100.865	100.765	100.765	100.765	6.625	100.565	100.465	100.465	100.465
6.750	101.316	101.216	101.016	100.666	6.750	101.466	101.366	101.366	101.366	6.750	101.166	101.066	101.066	101.066
6.875	101.896	101.796	101.596	101.246	6.875	102.046	101.946	101.946	101.946	6.875	101.746	101.646	101.646	101.646
7.000	102.515	102.415	102.215	101.865	7.000	102.665	102.565	102.565	102.565	7.000	102.365	102.265	102.265	102.265
7.125	103.033	102.933	102.733	102.383	7.125	103.183	103.083	103.083	103.083	7.125	102.883	102.783	102.783	102.783
7.250	103.408	103.308	103.108	102.758	7.250	103.558	103.458	103.458	103.458	7.250	103.258	103.158	103.158	103.158
7.375	103.783	103.683	103.483	103.133	7.375	103.933	103.833	103.833	103.833	7.375	103.633	103.533	103.533	103.533
7.500	104.127	104.027	103.827	103.477	7.500	104.277	104.177	104.177	104.177	7.500	103.977	103.877	103.877	103.877
7.625	104.440	104.340	104.140	103.790	7.625	104.590	104.490	104.490	104.490	7.625	104.290	104.190	104.190	104.190
7.750	104.690	104.590	104.390	104.040	7.750	104.840	104.740	104.740	104.740	7.750	104.540	104.440	104.440	104.440
7.875	104.940	104.840	104.640	104.290	7.875	105.090	104.990	104.990	104.990	7.875	104.790	104.690	104.690	104.690
8.000	105.190	105.090	104.890	104.540	8.000	105.340	105.240	105.240	105.240	8.000	105.040	104.940	104.940	104.940
8.125	105.440	105.340	105.140	104.790	8.125	105.590	105.490	105.490	105.490	8.125	105.290	105.190	105.190	105.190
8.250	105.690	105.590	105.390	105.040	8.250	105.840	105.740	105.740	105.740	8.250	105.540	105.440	105.440	105.440
8.375	105.940	105.840	105.640	105.290	8.375	106.090	105.990	105.990	105.990	8.375	105.790	105.690	105.690	105.690
8.500	106.190	106.090	105.890	105.540	8.500	106.340	106.240	106.240	106.240	8.500	106.040	105.940	105.940	105.940
8.625	106.409	106.309	106.109	105.759	8.625	106.559	106.459	106.459	106.459	8.625	106.259	106.159	106.159	106.159
8.750	106.628	106.528	106.328	105.978	8.750	106.778	106.678	106.678	106.678	8.750	106.478	106.378	106.378	106.378
8.875	106.847	106.747	106.547	106.197	8.875	106.997	106.897	106.897	106.897	8.875	106.697	106.597	106.597	106.597
9.000	107.066	106.966	106.766	106.416	9.000	107.216	107.116	107.116	107.116	9.000	106.916	106.816	106.816	106.816
9.125	107.285	107.185	106.985	106.635	9.125	107.435	107.335	107.335	107.335	9.125	107.135	107.035	107.035	107.035

Silver Full / Alt Doc 7/6 ARM					Silver Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
6.000	97.172	97.072	96.872	96.722	6.000	97.322	97.222	97.022	96.872					
6.125	97.922	97.822	97.622	97.472	6.125	98.072	97.972	97.772	97.622					
6.250	98.690	98.590	98.390	98.240	6.250	98.840	98.740	98.540	98.390					
6.375	99.315	99.215	99.015	98.865	6.375	99.465	99.365	99.165	99.015					
6.500	100.003	99.903	99.703	99.553	6.500	100.153	100.053	99.853	99.703					
6.625	100.565	100.465	100.265	100.115	6.625	100.715	100.615	100.415	100.265					
6.750	101.166	101.066	100.866	100.716	6.750	101.316	101.216	101.016	100.866					
6.875	101.746	101.646	101.446	101.296	6.875	101.896	101.796	101.596	101.446					
7.000	102.365	102.265	102.065	101.915	7.000	102.515	102.415	102.215	102.065					
7.125	102.883	102.783	102.583	102.433	7.125	103.033	102.933	102.733	102.583					
7.250	103.258	103.158	102.958	102.808	7.250	103.408	103.308	103.108	102.958					
7.375	103.633	103.533	103.333	103.183	7.375	103.783	103.683	103.483	103.333					
7.500	103.977	103.877	103.677	103.527	7.500	104.127	104.027	103.827	103.677					
7.625	104.290	104.190	103.990	103.840	7.625	104.440	104.340	104.140	103.990					
7.750	104.540	104.440	104.240	104.090	7.750	104.690	104.590	104.390	104.240					
7.875	104.790	104.690	104.490	104.340	7.875	104.940	104.840	104.640	104.490					
8.000	105.040	104.940	104.740	104.590	8.000	105.190	105.090	104.890	104.740					
8.125	105.290	105.190	104.990	104.840	8.125	105.440	105.340	105.140	104.990					
8.250	105.540	105.440	105.240	105.090	8.250	105.690	105.590	105.390	105.240					
8.375	105.790	105.690	105.490	105.340	8.375	105.940	105.840	105.640	105.490					
8.500	106.040	105.940	105.740	105.590	8.500	106.190	106.090	105.890	105.740					
8.625	106.259	106.159	105.959	105.809	8.625	106.409	106.309	106.109	105.959					
8.750	106.478	106.378	106.178	106.028	8.750	106.628	106.528	106.328	106.178					
8.875	106.697	106.597	106.397	106.247	8.875	106.847	106.747	106.547	106.397					
9.000	106.916	106.816	106.616	106.466	9.000	107.066	106.966	106.766	106.616					
9.125	107.135	107.035	106.835	106.685	9.125	107.285	107.185	106.985	106.835					





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

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

Welcome

www.PHLCorrespondent.com

7/28/2026 10:08 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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
780+	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	Min Price	98.000	98.000	98.000
760 - 779	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	-	Max Price	104.000	104.500	102.500
740 - 759	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	-				
720 - 739	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	-				
700 - 719	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	-				
680 - 699	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	-				
660 - 679	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-	-				
640 - 659	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-	-				
620 - 639	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
No Score	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
780+	<=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				
760 - 779	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	-				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	-				
720 - 739	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	-				
700 - 719	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-				
680 - 699	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-				
660 - 679	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-	-				
	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
UPB <= 150K	<=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 <= 250K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)				
>\$2.0mm, <= \$2.5mm	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)				
>\$2.5mm, <= \$3.0mm	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-	-				
	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	-	-	-				

Loan Type	Full & ALT Doc Loan Type Adjustments								
DTI > 43	<=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 > 50	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
Interest Only	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)
Cash-Out Refi >=700	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi < 700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Second Home	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-	-
1x30x12	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
0x60x12	(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	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-
40 Year Maturity	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-
	(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	<=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
Florida Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)	-
Multi Unit	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.250)	-
CT, IL, NJ, NY, DC, MD	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	-
Florida	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
	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	<=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
Asset Depletion/Asset Qualifier	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
1099 Program	-	-	-	-	-	-	-	-	-
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-
12 Month CPA PnL	0.250	0.250	0.125	0.125	0.000	0.000	0.000	-	-
	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-





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

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

7/28/2026 10:08 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	97.147	97.047	96.847	96.697	6.000	97.672	97.572	97.572	97.572	6.000	97.372	97.272	97.272	97.272
6.125	97.897	97.797	97.597	97.247	6.125	98.422	98.322	98.322	98.322	6.125	98.122	98.022	98.022	98.022
6.250	98.665	98.565	98.365	98.015	6.250	99.190	99.090	99.090	99.090	6.250	98.890	98.790	98.790	98.790
6.375	99.290	99.190	98.990	98.640	6.375	99.815	99.715	99.715	99.715	6.375	99.515	99.415	99.415	99.415
6.500	99.978	99.878	99.678	99.328	6.500	100.378	100.278	100.278	100.278	6.500	100.078	99.978	99.978	99.978
6.625	100.540	100.440	100.240	99.890	6.625	100.940	100.840	100.840	100.840	6.625	100.640	100.540	100.540	100.540
6.750	101.141	101.041	100.841	100.491	6.750	101.471	101.371	101.371	101.371	6.750	101.171	101.071	101.071	101.071
6.875	101.721	101.621	101.421	101.071	6.875	101.971	101.871	101.871	101.871	6.875	101.671	101.571	101.571	101.571
7.000	102.340	102.240	102.040	101.690	7.000	102.540	102.440	102.440	102.440	7.000	102.240	102.140	102.140	102.140
7.125	102.858	102.758	102.558	102.208	7.125	103.008	102.908	102.908	102.908	7.125	102.708	102.608	102.608	102.608
7.250	103.233	103.133	102.933	102.583	7.250	103.383	103.283	103.283	103.283	7.250	103.083	102.983	102.983	102.983
7.375	103.608	103.508	103.308	102.958	7.375	103.758	103.658	103.658	103.658	7.375	103.458	103.358	103.358	103.358
7.500	103.952	103.852	103.652	103.302	7.500	104.102	104.002	104.002	104.002	7.500	103.802	103.702	103.702	103.702
7.625	104.265	104.165	103.965	103.615	7.625	104.415	104.315	104.315	104.315	7.625	104.115	104.015	104.015	104.015
7.750	104.515	104.415	104.215	103.865	7.750	104.665	104.565	104.565	104.565	7.750	104.365	104.265	104.265	104.265
7.875	104.765	104.665	104.465	104.115	7.875	104.915	104.815	104.815	104.815	7.875	104.615	104.515	104.515	104.515
8.000	105.015	104.915	104.715	104.365	8.000	105.165	105.065	105.065	105.065	8.000	104.865	104.765	104.765	104.765
8.125	105.265	105.165	104.965	104.615	8.125	105.415	105.315	105.315	105.315	8.125	105.115	105.015	105.015	105.015
8.250	105.515	105.415	105.215	104.865	8.250	105.665	105.565	105.565	105.565	8.250	105.365	105.265	105.265	105.265
8.375	105.765	105.665	105.465	105.115	8.375	105.915	105.815	105.815	105.815	8.375	105.615	105.515	105.515	105.515
8.500	106.015	105.915	105.715	105.365	8.500	106.165	106.065	106.065	106.065	8.500	105.865	105.765	105.765	105.765
8.625	106.234	106.134	105.934	105.584	8.625	106.384	106.284	106.284	106.284	8.625	106.084	105.984	105.984	105.984
8.750	106.453	106.353	106.153	105.803	8.750	106.603	106.503	106.503	106.503	8.750	106.303	106.203	106.203	106.203
8.875	106.672	106.572	106.372	106.022	8.875	106.822	106.722	106.722	106.722	8.875	106.522	106.422	106.422	106.422
9.000	106.891	106.791	106.591	106.241	9.000	107.041	106.941	106.941	106.941	9.000	106.616	106.516	106.516	106.516
9.125	107.110	107.010	106.810	106.460	9.125	107.260	107.160	107.160	107.160	9.125	106.835	106.735	106.735	106.735

Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	97.522	97.422	97.222	97.072										
6.125	98.272	98.172	97.972	97.822										
6.250	99.040	98.940	98.740	98.590										
6.375	99.865	99.565	99.365	99.215										
6.500	100.228	100.128	99.928	99.778										
6.625	100.790	100.690	100.490	100.340										
6.750	101.321	101.221	101.021	100.871										
6.875	101.821	101.721	101.521	101.371										
7.000	102.390	102.290	102.090	101.940										
7.125	102.858	102.758	102.558	102.408										
7.250	103.233	103.133	102.933	102.783										
7.375	103.608	103.508	103.308	103.158										
7.500	103.952	103.852	103.652	103.502										
7.625	104.265	104.165	103.965	103.815										
7.750	104.515	104.415	104.215	104.065										
7.875	104.765	104.665	104.465	104.315										
8.000	105.015	104.915	104.715	104.565										
8.125	105.265	105.165	104.965	104.815										
8.250	105.515	105.415	105.215	105.065										
8.375	105.765	105.665	105.465	105.315										
8.500	106.015	105.915	105.715	105.565										
8.625	106.234	106.134	105.934	105.784										
8.750	106.453	106.353	106.153	106.003										
8.875	106.672	106.572	106.372	106.222										
9.000	106.891	106.791	106.591	106.441										
9.125	106.985	106.885	106.685	106.535										

Bronze Full /Alt DOC LLPA's													
CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								Type	Full /Alt Doc	Inv W/PPP	Loan Size >	
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85				\$2.0 mm	
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	(0.125)	(0.875)	(3.750)	Max Price	104.000	104.500	102.500	
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)					
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-					
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-					
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-					
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-					
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
740 +	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	-					
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	-					
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	-					
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-					
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-					
Loan Size	Full & ALT Doc Loan Amount Adjusters												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)					
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)					
>\$1.00mm, <=\$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-					
Housing History	Full & ALT Doc Loan Amount Adjusters												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)					
Housing Event Seasoning	Full & ALT Doc Loan Amount Adjusters												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
24 - 35 Mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-					
12 - 23 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	-	-	-					
DTI >43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)					
Loan Type	Full & ALT Doc Loan Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)					
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-					
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250					
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-					
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	-	-					
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-					
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	-					
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	-					
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)					
Property Type	Full & ALT Doc Property Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)					
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	-					
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)					
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)					
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)					
Doc Type	Full & ALT Doc Documentation Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85					
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)					
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)					
24 Month Bank Statement	0.375	0.375	0.375	0.250	0.125	0.125	0.125	(0.500)					
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)					

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.375	104.000
4 year	1.000	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 Price	
Min Price	98.000	



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

7/28/2026 10:08 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

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	96.036	95.936	95.736	95.586	5.500	96.211	96.111	95.911	95.761	5.500	96.236	96.136	95.936	95.786
5.625	96.786	96.686	96.486	96.336	5.625	96.961	96.861	96.661	96.511	5.625	96.986	96.886	96.686	96.536
5.750	97.536	97.436	97.236	97.086	5.750	97.711	97.611	97.411	97.261	5.750	97.736	97.636	97.436	97.286
5.875	98.286	98.186	97.986	97.836	5.875	98.461	98.361	98.161	98.011	5.875	98.486	98.386	98.186	98.036
6.000	99.036	98.936	98.736	98.586	6.000	99.211	99.111	98.911	98.761	6.000	99.236	99.136	98.936	98.786
6.125	99.723	99.623	99.423	99.273	6.125	99.898	99.798	99.598	99.448	6.125	99.923	99.823	99.623	99.473
6.250	100.411	100.311	100.111	99.961	6.250	100.586	100.486	100.286	100.136	6.250	100.611	100.511	100.311	100.161
6.375	101.099	100.999	100.799	100.649	6.375	101.274	101.174	100.974	100.824	6.375	101.299	101.199	100.999	100.849
6.500	101.724	101.624	101.424	101.274	6.500	101.899	101.799	101.599	101.449	6.500	101.924	101.824	101.624	101.474
6.625	102.349	102.249	102.049	101.899	6.625	102.524	102.424	102.224	102.074	6.625	102.549	102.449	102.249	102.099
6.750	102.911	102.811	102.611	102.461	6.750	103.086	102.986	102.786	102.636	6.750	103.111	103.011	102.811	102.661
6.875	103.524	103.424	103.224	103.074	6.875	103.749	103.649	103.449	103.299	6.875	103.724	103.624	103.424	103.274
7.000	104.174	104.074	103.874	103.724	7.000	104.349	104.249	104.049	103.899	7.000	104.374	104.274	104.074	103.924
7.125	104.674	104.574	104.374	104.224	7.125	104.849	104.749	104.549	104.399	7.125	104.874	104.774	104.574	104.424
7.250	105.111	105.011	104.811	104.661	7.250	105.286	105.186	104.986	104.836	7.250	105.311	105.211	105.011	104.861
7.375	105.549	105.449	105.249	105.099	7.375	105.724	105.624	105.424	105.274	7.375	105.749	105.649	105.449	105.299
7.500	105.924	105.824	105.624	105.474	7.500	106.099	105.999	105.799	105.649	7.500	106.124	106.024	105.824	105.674
7.625	106.299	106.199	105.999	105.849	7.625	106.474	106.374	106.174	106.024	7.625	106.499	106.399	106.199	106.049
7.750	106.611	106.511	106.311	106.161	7.750	106.786	106.686	106.486	106.336	7.750	106.811	106.711	106.511	106.361
7.875	106.874	106.774	106.574	106.424	7.875	106.999	106.899	106.799	106.649	7.875	107.074	106.974	106.774	106.624
8.000	107.186	107.086	106.886	106.736	8.000	107.411	107.311	107.111	106.961	8.000	107.386	107.286	107.086	106.936
8.125	107.499	107.399	107.199	107.049	8.125	107.724	107.624	107.424	107.274	8.125	107.699	107.599	107.399	107.249
8.250	107.780	107.680	107.480	107.330	8.250	108.005	107.905	107.705	107.555	8.250	107.980	107.880	107.680	107.530
8.375	108.030	107.930	107.730	107.580	8.375	108.255	108.155	107.955	107.805	8.375	108.230	108.130	107.930	107.780
8.500	108.280	108.180	107.980	107.830	8.500	108.505	108.405	108.205	108.055	8.500	108.480	108.380	108.180	108.030
8.625	108.530	108.430	108.230	108.080	8.625	108.755	108.655	108.455	108.305	8.625	108.730	108.630	108.430	108.280
8.750	108.780	108.680	108.480	108.330	8.750	109.005	108.905	108.705	108.555	8.750	108.980	108.880	108.680	108.530
8.875	109.030	108.930	108.730	108.580	8.875	109.255	109.155	108.955	108.805	8.875	109.230	109.130	108.930	108.780
9.000	109.280	109.180	108.980	108.830	9.000	109.505	109.405	109.205	109.055	9.000	109.480	109.380	109.180	109.030
9.125	109.530	109.430	109.230	109.080	9.125	109.755	109.655	109.455	109.305	9.125	109.730	109.630	109.430	109.280
9.250	109.780	109.680	109.480	109.330	9.250	110.005	109.905	109.705	109.555	9.250	109.980	109.880	109.680	109.530
9.375	110.030	109.930	109.730	109.580	9.375	110.255	110.155	109.955	109.805	9.375	110.230	110.130	109.930	109.780
9.500	110.280	110.180	109.980	109.830	9.500	110.505	110.405	110.205	110.055	9.500	110.480	110.380	110.180	110.030
9.625	110.530	110.430	110.230	110.080	9.625	110.755	110.655	110.455	110.305	9.625	110.730	110.630	110.430	110.280
9.750	110.780	110.680	110.480	110.330	9.750	111.005	110.905	110.705	110.555	9.750	110.980	110.880	110.680	110.530
9.875	111.030	110.930	110.730	110.580	9.875	111.255	111.155	110.955	110.805	9.875	111.230	111.130	110.930	110.780
10.000	111.280	111.180	110.980	110.830	10.000	111.380	111.280	111.080	110.930	10.000	111.480	111.380	111.180	111.030
10.125	111.530	111.430	111.230	111.080	10.125	111.630	111.530	111.330	111.180	10.125	111.730	111.630	111.430	111.280
10.250	111.780	111.680	111.480	111.330	10.250	111.880	111.780	111.580	111.430	10.250	111.980	111.880	111.680	111.530
10.375	111.905	111.805	111.605	111.455	10.375	112.130	112.030	111.830	111.680	10.375	112.105	112.005	111.805	111.655
10.500	112.155	112.055	111.855	111.705	10.500	112.380	112.280	112.080	111.930	10.500	112.355	112.255	112.055	111.905
10.625	112.405	112.305	112.105	111.955	10.625	112.630	112.530	112.330	112.180	10.625	112.605	112.505	112.305	112.155
10.750	112.655	112.555	112.355	112.205	10.750	112.880	112.780	112.580	112.430	10.750	112.855	112.755	112.555	112.405
10.875	112.905	112.805	112.605	112.455	10.875	113.130	113.030	112.830	112.680	10.875	113.105	113.005	112.805	112.655
11.000	113.155	113.055	112.855	112.705	11.000	113.380	113.280	113.080	112.930	11.000	113.355	113.255	113.055	112.905
11.125	113.405	113.305	113.105	112.955	11.125	113.630	113.530	113.330	113.180	11.125	113.605	113.505	113.305	113.155
11.250	113.655	113.555	113.355	113.205	11.250	113.880	113.780	113.580	113.430	11.250	113.855	113.755	113.555	113.405
11.375	113.905	113.805	113.605	113.455	11.375	114.130	114.030	113.830	113.680	11.375	114.105	114.005	113.805	113.655
11.500	114.155	114.055	113.855	113.705	11.500	114.380	114.280	114.080	113.930	11.500	114.355	114.255	114.055	113.905

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	96.161	96.061	95.861	95.711	5.500	96.036	95.936	95.736	95.586					
5.625	96.911	96.811	96.611	96.461	5.625	96.786	96.686	96.486	96.336					
5.750	97.661	97.561	97.361	97.211	5.750	97.536	97.436	97.236	97.086					
5.875	98.411	98.311	98.111	97.961	5.875	98.286	98.186	97.986	97.836					
6.000	99.161	99.061	98.861	98.711	6.000	99.036	98.936	98.736	98.586					
6.125	99.848	99.748	99.548	99.398	6.125	99.723	99.623	99.423	99.273					
6.250	100.536	100.436	100.236	100.086	6.250	100.411	100.311	100.111	99.961					
6.375	101.224	101.124	100.924	100.774	6.375	101.099	100.999	100.799	100.649					
6.500	101.849	101.749	101.549	101.399	6.500	101.724	101.624	101.424	101.274					
6.625	102.474	102.374	102.174	102.024	6.625	102.349	102.249	102.049	101.899					
6.750	103.036	102.936	102.736	102.586	6.750	102.911	102.811	102.611	102.461					
6.875	103.649	103.549	103.349	103.199	6.875	103.524	103.424	103.224	103.074					
7.000	104.299	104.199	103.999	103.849	7.000	104.174	104.074	103.874	103.724					
7.125	104.799	104.699	104.499	104.349	7.125	104.674	104.574	104.374	104.224					
7.250	105.236	105.136	104.936	104.786	7.250	105.111	105.011	104.811	104.661					
7.375	105.674	105.574	105.374	105.224	7.375	105.549	105.449	105.249	105.099					
7.500	106.049	105.949	105.749	105.599	7.500	105.924	105.824	105.624	105.474					
7.625	106.424	106.324	106.124	105.974	7.625	106.299	106.199	105.999	105.849					
7.750	106.736	106.636	106.436	106.286	7.750	106.611	106.511	106.311	106.161					
7.875	106.999	106.899	106.699	106.549	7.875	106.874	106.774	106.574	106.424					
8.000	107.311	107.211	107.011	106.861	8.000	107.186	107.086	106.886	106.736					
8.125	107.624	107.524	107.324	107.174	8.125	107.499	107.399	107.199	107.049					
8.250	107.905	107.805	107.605	107.455	8.250	107.780	107.680	107.480	107.330					
8.375	108.155	108.055	107.855	107.705	8.375	108.030	107.930	107.730	107.580					
8.500	108.405	108.305	108.105	107.955	8.500	108.280	108.180	107.980	107.830					
8.625	108.655	108.555	108.355	108.205	8.625	108.530	108.430	108.230	108.080					
8.750	108.905	108.805	108.605	108.455	8.750	108.780	108.680	108.480	108.330					
8.875	109.155	109.055	108.855	108.705	8.875	109.030	108.930	108.730	108.580					
9.000	109.405	109.305	109.105	108.955	9.000	109.280	109.180	108.980	108.830					
9.125	109.655	109.555	109.355	109.205	9.125	109.530	109.430	109.230	109.080					
9.250	109.905	109.805	109.605	109.455	9.250	109.780	109.680	109.480	109.330					
9.375	110.155	110.055	109.855	109.705	9.375	110.030	109.930	109.730	109.580					
9.500	110.405	110.305	110.105	109.955	9.500	110.280	110.180	109.980	109.830					
9.625	110.655	110.555	110.355	110.205	9.625	110.530	110.430	110.230	110.080					
9.750	110.780	110.680	110.480	110.330	9.750	110.780	110.680	110.480	110.330					
9.875	111.030	110.930	110.730	110.580	9.875	111.030	110.930	110.730	110.580					
10.000	111.280	111.180	110.980	110.830	10.000	111.280	111.180	110.980	110.830					
10.125	111.530	111.430	111.230	111.080	10.125	111.405	111.305	111.105	110.955					
10.250	111.780	111.680	111.480	111.330	10.250	111.655	111.555	111.355	111.205					
10.375	112.030	111.930	111.730	111.580	10.375	111.905	111.805	111.605	111.455					
10.500	112.280	112.180	111.980	111.830	10.500	112.155	112.055	111.855	111.705					
10.625	112.530	112.430	112.230	112.080	10.625	112.405	112.305	112.105	111.955					
10.750	112.780	112.680	112.480	112.330	10.750	112.655	112.555	112.355	112.205					
10.875	113.030	112.930	112.730	112.580	10.875	112.905	112.805	112.605	112.455					
11.000	113.280	113.180	112.980	112.830	11.000	113.155	113.055	112.855	112.705					
11.125	113.530	113.430	113.230	113.080	11.125	113.405	113.305	113.105	112.955					
11.250	113.780	113.680	113.480	113.330	11.250	113.655	113.555	113.355	113.205					
11.375	114.030	113.930	113.730	113.580	11.375	113.905	113.805	113.605	113.455					
11.500	114.280	114.180	113.980	113.830	11.500	114.155	114.055	113.855	113.705					



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

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

Welcome

www.PHLCorrespondent.com

7/28/2026 10:08 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR LLPA's

CREDIT SCORE	LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	0.000	(0.500)	(1.250)
760 - 779	0.750	0.875	0.625	0.375	0.000	(0.500)	(1.250)
740 - 759	0.875	0.750	0.500	0.375	(0.250)	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.500)	(1.125)	(2.125)
700 - 719	0.500	0.375	0.000	(0.375)	(1.125)	(1.875)	(2.375)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(2.375)	(3.000)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.000)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments		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)





Sales Support: 800-203-5719

Foreign National DSCR

[illegible][illegible]

Foreign National DSCR LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
No Credit Score	0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)
DSCR Adjustments						
DSCR .01 - .74	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375
Loan Size	Loan Amount Adjusters					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
\$150k <= \$1.0 mm	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)
>\$1.00mm, <=\$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
>\$1.50mm, <=\$2.50mm	(0.375)	(0.375)	(0.500)	(0.750)	-	-
>\$2.50mm, <=\$3.00mm	(0.750)	(1.125)	(1.250)	-	-	-
Loan Type	Loan Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)
Reserves < 12 Mos	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-
Cash Out DSCR <1.0	(0.750)	(0.750)	(0.750)	(1.250)	-	-
Property Type	Property Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	-
Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	-
Multi Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.500)	-
Florida	0.000	0.000	0.000	0.000	(0.250)	(0.375)

Prepay Penalty Price Adjustments			Loan Size > \$2.0 MM
Investor Only		Max Price	Max Price
5 year	1.375	104,000	102,500
4 year	1.000	104,000	102,500
3 year	0.000	103,500	102,500
2 year	(0.500)	103,000	101,500
1 year	(1.375)	102,000	101,000
No Prepay Penalty	(1.750)	101,000	101,000
Type	Min Price		
Min Price	98.000		



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

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

7/28/2026 10:08 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.765	95.665	95.465	95.315	6.250	95.615	95.515	95.315	95.165	6.250	95.615	95.515	95.315	95.165
6.375	96.390	96.290	96.090	95.940	6.375	96.240	96.140	95.940	95.790	6.375	96.240	96.140	95.940	95.790
6.500	96.953	96.853	96.653	96.503	6.500	96.803	96.703	96.503	96.353	6.500	96.803	96.703	96.503	96.353
6.625	97.515	97.415	97.215	97.065	6.625	97.365	97.265	97.065	96.915	6.625	97.365	97.265	97.065	96.915
6.750	98.046	97.946	97.746	97.596	6.750	97.896	97.796	97.596	97.446	6.750	97.896	97.796	97.596	97.446
6.875	98.546	98.446	98.246	98.096	6.875	98.396	98.296	98.096	97.946	6.875	98.396	98.296	98.096	97.946
7.000	99.115	99.015	98.815	98.665	7.000	98.965	98.865	98.665	98.515	7.000	98.965	98.865	98.665	98.515
7.125	99.583	99.483	99.283	99.133	7.125	99.433	99.333	99.133	98.983	7.125	99.433	99.333	99.133	98.983
7.250	99.958	99.858	99.658	99.508	7.250	99.808	99.708	99.508	99.358	7.250	99.808	99.708	99.508	99.358
7.375	100.333	100.233	100.033	99.883	7.375	100.183	100.083	99.883	99.733	7.375	100.183	100.083	99.883	99.733
7.500	100.677	100.577	100.377	100.227	7.500	100.527	100.427	100.227	100.077	7.500	100.527	100.427	100.227	100.077
7.625	101.040	100.940	100.740	100.590	7.625	100.890	100.790	100.590	100.440	7.625	100.890	100.790	100.590	100.440
7.750	101.440	101.340	101.140	100.990	7.750	101.290	101.190	100.990	100.840	7.750	101.290	101.190	100.990	100.840
7.875	101.690	101.590	101.390	101.240	7.875	101.540	101.440	101.240	101.090	7.875	101.540	101.440	101.240	101.090
8.000	101.940	101.840	101.640	101.490	8.000	101.790	101.690	101.490	101.340	8.000	101.790	101.690	101.490	101.340
8.125	102.190	102.090	101.890	101.740	8.125	102.040	101.940	101.740	101.590	8.125	102.040	101.940	101.740	101.590
8.250	102.440	102.340	102.140	101.990	8.250	102.290	102.190	101.990	101.840	8.250	102.240	102.140	101.940	101.790
8.375	102.640	102.540	102.340	102.190	8.375	102.490	102.390	102.190	102.040	8.375	102.490	102.390	102.190	102.040
8.500	102.890	102.790	102.590	102.440	8.500	102.740	102.640	102.440	102.290	8.500	102.740	102.640	102.440	102.290

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.765	95.665	95.465	95.315										
6.375	96.390	96.290	96.090	95.940										
6.500	96.953	96.853	96.653	96.503										
6.625	97.515	97.415	97.215	97.065										
6.750	98.046	97.946	97.746	97.596										
6.875	98.546	98.446	98.246	98.096										
7.000	99.115	99.015	98.815	98.665										
7.125	99.583	99.483	99.283	99.133										
7.250	99.958	99.858	99.658	99.508										
7.375	100.333	100.233	100.033	99.883										
7.500	100.677	100.577	100.377	100.227										
7.625	101.040	100.940	100.740	100.590										
7.750	101.440	101.340	101.140	100.990										
7.875	101.690	101.590	101.390	101.240										
8.000	101.940	101.840	101.640	101.490										
8.125	102.190	102.090	101.890	101.740										
8.250	102.390	102.290	102.090	101.940										
8.375	102.640	102.540	102.340	102.190										
8.500	102.890	102.790	102.590	102.440										

DSCR ITIN LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=700	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
DSCR Adjustments						
>= 1.25	0.125	0.125	0.125	0.125	0.125	0.125
1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
Loan Size						
Loan Amount Adjusters	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
\$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 Adjustments						
Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
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)



Rate sheets are intended for use by mortgage professionals only.



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

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

Welcome
www.PHLCorrespondent.com

7/28/2026 10:08 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	100.125	100.125	99.875	99.625	7.625	100.625	100.625	100.375	100.125
7.750	100.875	100.875	100.625	100.375	7.750	101.375	101.375	101.125	100.875
7.875	101.625	101.625	101.375	101.125	7.875	102.125	102.125	101.875	101.625
8.000	102.250	102.250	102.000	101.750	8.000	102.750	102.750	102.500	102.250
8.125	102.875	102.875	102.625	102.375	8.125	103.375	103.375	103.125	102.875
8.250	103.500	103.500	103.250	103.000	8.250	104.000	104.000	103.750	103.500
8.375	104.125	104.125	103.875	103.625	8.375	104.625	104.625	104.375	104.125
8.500	104.625	104.625	104.375	104.125	8.500	105.125	105.125	104.875	104.625
8.625	105.125	105.125	104.875	104.625	8.625	105.625	105.625	105.375	105.125
8.750	105.625	105.625	105.375	105.125	8.750	106.125	106.125	105.875	105.625
8.875	106.000	106.000	105.750	105.500	8.875	106.500	106.500	106.250	106.000
9.000	106.375	106.375	106.125	105.875	9.000	106.875	106.875	106.625	106.375
9.125	106.750	106.750	106.500	106.250	9.125	107.250	107.250	107.000	106.750
9.250	107.125	107.125	106.875	106.625	9.250	107.625	107.625	107.375	107.125
9.375	107.500	107.500	107.250	107.000	9.375	108.000	108.000	107.750	107.500
9.500	107.875	107.875	107.625	107.375	9.500	108.375	108.375	108.125	107.875
9.625	108.250	108.250	108.000	107.750	9.625	108.750	108.750	108.500	108.250
9.750	108.625	108.625	108.375	108.125	9.750	109.125	109.125	108.875	108.625
9.875	109.000	109.000	108.750	108.500	9.875	109.500	109.500	109.250	109.000
10.000	109.375	109.375	109.125	108.875	10.000	109.875	109.875	109.625	109.375
10.125	109.750	109.750	109.500	109.250	10.125	110.250	110.250	110.000	109.750
10.250	110.000	110.000	109.750	109.500	10.250	110.500	110.500	110.250	110.000
10.375	110.250	110.250	110.000	109.750	10.375	110.750	110.750	110.500	110.250
10.500	110.500	110.500	110.250	110.000	10.500	111.000	111.000	110.750	110.500
10.625	110.750	110.750	110.500	110.250	10.625	111.250	111.250	111.000	110.750
10.750	111.000	111.000	110.750	110.500	10.750	111.500	111.500	111.250	111.000
10.875	111.250	111.250	111.000	110.750	10.875	111.750	111.750	111.500	111.250
11.000	111.500	111.500	111.250	111.000	11.000	112.000	112.000	111.750	111.500
11.125	111.625	111.625	111.375	111.125	11.125	112.125	112.125	111.875	111.625
11.250	111.750	111.750	111.500	111.250	11.250	112.250	112.250	112.000	111.750
11.375	111.875	111.875	111.625	111.375	11.375	112.375	112.375	112.125	111.875
11.500	112.000	112.000	111.750	111.500	11.500	112.500	112.500	112.250	112.000
11.625	112.125	112.125	111.875	111.625	11.625	112.625	112.625	112.375	112.125
11.750	112.250	112.250	112.000	111.750	11.750	112.750	112.750	112.500	112.250
11.875	112.375	112.375	112.125	111.875	11.875	112.875	112.875	112.625	112.375
12.000	112.500	112.500	112.250	112.000	12.000	113.000	113.000	112.750	112.500
12.125	112.625	112.625	112.375	112.125	12.125	113.125	113.125	112.875	112.625
12.250	112.750	112.750	112.500	112.250	12.250	113.250	113.250	113.000	112.750
12.375	#N/A	#N/A	#N/A	#N/A	12.375	#N/A	#N/A	#N/A	#N/A
12.500	#N/A	#N/A	#N/A	#N/A	12.500	#N/A	#N/A	#N/A	#N/A
12.625	#N/A	#N/A	#N/A	#N/A	12.625	#N/A	#N/A	#N/A	#N/A

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
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
	> 45	(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
	20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-
	2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-
	3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-
	4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-
	Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	-	-
Loan Amount	\$50k-\$75k	-	-	-	-	-	-	-	-
	\$75,001-\$100k	-	-	-	-	-	-	-	-
	\$100,001-\$125k	-	-	-	-	-	-	-	-
	\$125,001 - \$250k	-	-	-	-	-	-	-	-
	>\$250k	-	-	-	-	-	-	-	-
Cash Out	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.650)	(1.875)	-	-
Second Home	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)
ManufacturedHousing	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

STATE ADJUSTMENTS (2nd Lien Products)			Adjustment
REGION 1:	AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,		0.000
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY		0.000
REGION 2:	PR, FL		-0.250
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI		0.125
REGION 4:	NV, UT, CO		-0.06

ADMIN FEES	Third Party Due Diligence (NQM and DSCR)
Non-Delegated: \$595 Delegated: \$575 HELOAN \$350	NQM Loans: \$500 DSCR Loans: \$400 Reliance Letter Transfer: \$50
MERS Organization ID	Note Endorsement or Allonge
1006543	Pay to the order of Planet Home Lending, LLC Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)
Planet Home Lending Custodian	Delivery of Final / Trailing Docs
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans	Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905



Rate sheets are intended for use by mortgage professionals only.