

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

3/27/2026 10:19 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Unthill 800 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	96.356	96.256	96.056	95.906	5.500	96.956	96.856	96.656	96.506	5.500	96.931	96.831	96.631	96.481
5.625	97.043	96.943	96.743	96.593	5.625	97.643	97.543	97.343	97.193	5.625	97.619	97.519	97.319	97.169
5.750	97.731	97.631	97.431	97.281	5.750	98.331	98.231	98.031	97.881	5.750	98.306	98.206	98.006	97.856
5.875	98.419	98.319	98.119	97.969	5.875	99.019	98.919	98.719	98.569	5.875	98.991	98.891	98.691	98.541
6.000	99.107	99.007	98.807	98.657	6.000	99.707	99.607	99.407	99.257	6.000	99.679	99.579	99.379	99.229
6.125	99.795	99.695	99.495	99.345	6.125	100.395	100.295	100.095	99.945	6.125	100.367	100.267	100.067	99.917
6.250	100.483	100.383	100.183	100.033	6.250	101.083	100.983	100.783	100.633	6.250	101.055	100.955	100.755	100.605
6.375	101.171	101.071	100.871	100.721	6.375	101.771	101.671	101.471	101.321	6.375	101.743	101.643	101.443	101.293
6.500	101.859	101.759	101.559	101.409	6.500	102.459	102.359	102.159	102.009	6.500	102.431	102.331	102.131	101.981
6.625	102.547	102.447	102.247	102.097	6.625	103.147	103.047	102.847	102.697	6.625	103.119	103.019	102.819	102.669
6.750	103.235	103.135	102.935	102.785	6.750	103.835	103.735	103.535	103.385	6.750	103.807	103.707	103.507	103.357
6.875	103.923	103.823	103.623	103.473	6.875	104.523	104.423	104.223	104.073	6.875	104.495	104.395	104.195	104.045
7.000	104.611	104.511	104.311	104.161	7.000	105.211	105.111	104.911	104.761	7.000	105.183	105.083	104.883	104.733
7.125	105.299	105.199	104.999	104.849	7.125	105.901	105.801	105.601	105.451	7.125	105.873	105.773	105.573	105.423
7.250	105.987	105.887	105.687	105.537	7.250	106.589	106.489	106.289	106.139	7.250	106.561	106.461	106.261	106.111
7.375	106.675	106.575	106.375	106.225	7.375	107.277	107.177	106.977	106.827	7.375	107.249	107.149	106.949	106.799
7.500	107.363	107.263	107.063	106.913	7.500	107.965	107.865	107.665	107.515	7.500	107.937	107.837	107.637	107.487
7.625	108.051	107.951	107.751	107.601	7.625	108.653	108.553	108.353	108.203	7.625	108.625	108.525	108.325	108.175
7.750	108.739	108.639	108.439	108.289	7.750	109.341	109.241	109.041	108.891	7.750	109.313	109.213	109.013	108.863
7.875	109.427	109.327	109.127	108.977	7.875	100.029	99.929	99.729	99.579	7.875	100.001	99.901	99.701	99.551
8.000	100.115	100.015	99.815	99.665	8.000	100.717	100.617	100.417	100.267	8.000	100.689	100.589	100.389	100.239
8.125	100.803	100.703	100.503	100.353	8.125	101.405	101.305	101.105	100.955	8.125	101.377	101.277	101.077	100.927
8.250	101.491	101.391	101.191	101.041	8.250	102.093	101.993	101.793	101.643	8.250	102.065	101.965	101.765	101.615
8.375	102.179	102.079	101.879	101.729	8.375	102.781	102.681	102.481	102.331	8.375	102.753	102.653	102.453	102.303
8.500	102.867	102.767	102.567	102.417	8.500	103.469	103.369	103.169	103.019	8.500	103.441	103.341	103.141	102.991
8.625	103.555	103.455	103.255	103.105	8.625	104.157	104.057	103.857	103.707	8.625	104.129	104.029	103.829	103.679
8.750	104.243	104.143	103.943	103.793	8.750	104.845	104.745	104.545	104.395	8.750	104.817	104.717	104.517	104.367
8.875	104.931	104.831	104.631	104.481	8.875	105.533	105.433	105.233	105.083	8.875	105.505	105.405	105.205	105.055
9.000	105.619	105.519	105.319	105.169	9.000	106.221	106.121	105.921	105.771	9.000	106.193	106.093	105.893	105.743
9.125	106.307	106.207	106.007	105.857	9.125	106.909	106.809	106.609	106.459	9.125	106.881	106.781	106.581	106.431
9.250	106.995	106.895	106.695	106.545	9.250	107.597	107.497	107.297	107.147	9.250	107.569	107.469	107.269	107.119
9.375	107.683	107.583	107.383	107.233	9.375	108.285	108.185	107.985	107.835	9.375	108.257	108.157	107.957	107.807
9.500	108.371	108.271	108.071	107.921	9.500	108.973	108.873	108.673	108.523	9.500	108.945	108.845	108.645	108.495
9.625	109.059	108.959	108.759	108.609	9.625	109.661	109.561	109.361	109.211	9.625	109.633	109.533	109.333	109.183
9.750	109.747	109.647	109.447	109.297	9.750	110.349	110.249	110.049	109.899	9.750	110.321	110.221	110.021	109.871
9.875	110.435	110.335	110.135	110.085	9.875	111.037	110.937	110.737	110.587	9.875	111.009	110.909	110.709	110.559
10.000	111.123	111.023	110.823	110.673	10.000	111.725	111.625	111.425	111.275	10.000	111.697	111.597	111.397	111.247
10.125	111.811	111.711	111.511	111.361	10.125	112.413	112.313	112.113	111.963	10.125	112.385	112.285	112.085	111.935
10.250	112.499	112.399	112.199	112.049	10.250	113.101	113.001	112.801	112.651	10.250	113.073	112.973	112.773	112.623
10.375	113.187	113.087	112.887	112.737	10.375	113.789	113.689	113.489	113.339	10.375	113.761	113.661	113.461	113.311
10.500	113.875	113.775	113.575	113.425	10.500	114.477	114.377	114.177	114.027	10.500	114.449	114.349	114.149	113.999
10.625	114.563	114.463	114.263	114.113	10.625	115.165	115.065	114.865	114.715	10.625	115.137	115.037	114.837	114.687
10.750	115.251	115.151	114.951	114.801	10.750	115.853	115.753	115.553	115.403	10.750	115.825	115.725	115.525	115.375
10.875	115.939	115.839	115.639	115.489	10.875	116.541	116.441	116.241	116.091	10.875	116.513	116.413	116.213	116.063
11.000	116.627	116.527	116.327	116.177	11.000	117.229	117.129	116.929	116.779	11.000	117.201	117.101	116.901	116.751
11.125	117.315	117.215	117.015	116.865	11.125	117.917	117.817	117.617	117.467	11.125	117.889	117.789	117.589	117.439
11.250	118.003	117.903	117.703	117.553	11.250	118.605	118.505	118.305	118.155	11.250	118.577	118.477	118.277	118.127
11.375	118.691	118.591	118.391	118.241	11.375	119.293	119.193	118.993	118.843	11.375	119.265	119.165	118.965	118.815
11.500	119.379	119.279	119.079	118.929	11.500	120.000	119.900	119.700	119.550	11.500	119.972	119.872	119.672	119.522

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	96.706	96.606	96.406	96.256	5.500	96.581	96.481	96.281	96.131				
5.625	97.393	97.293	97.093	96.943	5.625	97.268	97.168	96.968	96.818				
5.750	98.081	97.981	97.781	97.631	5.750	97.956	97.856	97.656	97.506				
5.875	98.769	98.669	98.469	98.319	5.875	98.644	98.544	98.344	98.194				
6.000	99.457	99.357	99.157	99.007	6.000	99.332	99.232	99.032	98.882				
6.125	100.145	100.045	99.845	99.695	6.125	100.020	99.920	99.720	99.570				
6.250	100.833	100.733	100.533	100.383	6.250	100.708	100.608	100.408	100.258				
6.375	101.521	101.421	101.221	101.071	6.375	101.396	101.296	101.096	100.946				
6.500	102.209	102.109	101.909	101.759	6.500	102.084	101.984	101.784	101.634				
6.625	102.897	102.797	102.597	102.447	6.625	102.772	102.672	102.472	102.322				
6.750	103.585	103.485	103.285	103.135	6.750	103.460	103.360	103.160	103.010				
6.875	104.273	104.173	103.973	103.823	6.875	104.148	104.048	103.848	103.698				
7.000	104.961	104.861	104.661	104.511	7.000	104.836	104.736	104.536	104.386				
7.125	105.649	105.549	105.349	105.199	7.125	105.524	105.424	105.224	105.074				
7.250	106.337	106.237	106.037	105.887	7.250	106.212	106.112	105.912	105.762				
7.375	107.025	106.925	106.725	106.575	7.375	106.900	106.800	106.600	106.450				
7.500	107.713	107.613	107.413	107.263	7.500	107.588	107.488	107.288	107.138				
7.625	108.401	108.301	108.101	107.951	7.625	108.276	108.176	107.976	107.826				
7.750	109.089	108.989	108.789	108.639	7.750	108.964	108.864	108.664	108.514				
7.875	109.777	109.677	109.477	109.327	7.875	109.652	109.552	109.352	109.202				
8.000	110.465	110.365	110.165	110.015	8.000	110.340</							

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Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.125	1.000	0.875	0.750	0.625	0.375	0.125	(1.375)	(2.000)
760 - 779	1.000	0.875	0.750	0.625	0.500	0.375	0.000	(1.500)	(2.500)
740 - 759	1.000	0.875	0.750	0.625	0.250	0.125	(0.125)	(1.875)	(4.000)
720 - 739	0.875	0.750	0.625	0.500	0.125	(0.125)	(0.750)	(2.625)	(4.500)
700 - 719	0.750	0.625	0.500	0.250	(0.125)	(0.625)	(1.250)	(4.625)	(5.000)
680 - 699	0.250	0.125	(0.500)	(0.875)	(1.000)	(2.125)	(2.750)	(4.750)	(6.000)
660 - 679	(0.375)	(0.500)	(1.125)	(1.375)	(2.125)	(3.375)	(4.375)	(5.000)	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(1.625)	(4.000)
760 - 779	1.000	1.000	0.750	0.625	0.375	0.375	0.000	(1.750)	(4.250)
740 - 759	0.875	0.875	0.750	0.500	0.375	0.125	(0.125)	(2.375)	(5.000)
720 - 739	0.625	0.625	0.500	0.375	0.250	(0.125)	(0.750)	(3.375)	-
700 - 719	0.500	0.500	0.375	0.250	(0.125)	(0.625)	(1.250)	(4.625)	-
680 - 699	0.375	0.250	0.000	(0.375)	(1.000)	(2.125)	(2.750)	(5.000)	-
660 - 679	(0.375)	(0.500)	(1.125)	(1.375)	(2.125)	(3.375)	(4.625)	-	-

Type	Full / Alt Doc	Inv W / PPP
Min Price	98.000	98.000
Max Price	105.000	105.000

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 <= 250K	0.125	0.125	0.125	0.125	0.250	0.000	0.000	(1.000)	(1.500)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-
>\$3.0mm, <=\$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 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	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.000	0.000
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)	(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	0.125	0.000	0.000	0.125	0.250	0.000	(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	(0.125)	(0.250)	(0.500)	(0.750)	(1.000)	-	-
24 Month CPA PnL	0.000	0.000	0.000	(0.125)	(0.375)	(0.500)	(0.750)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)



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Silver Full / Alt Doc 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	97.429	97.329	97.129	96.979	6.000	97.579	97.479	97.479	97.479	6.000	97.279	97.179	97.179	97.179
6.125	98.179	98.079	97.879	97.529	6.125	98.329	98.229	98.229	98.229	6.125	98.029	97.929	97.929	97.929
6.250	98.929	98.829	98.629	98.279	6.250	99.079	98.979	98.979	98.979	6.250	98.779	98.679	98.679	98.679
6.375	99.679	99.579	99.379	99.029	6.375	99.829	99.729	99.729	99.729	6.375	99.529	99.429	99.429	99.429
6.500	100.397	100.297	100.097	99.747	6.500	100.547	100.447	100.447	100.447	6.500	100.247	100.147	100.147	100.147
6.625	101.022	100.922	100.722	100.372	6.625	101.172	101.072	101.072	101.072	6.625	100.872	100.772	100.772	100.772
6.750	101.585	101.485	101.285	100.935	6.750	101.735	101.635	101.635	101.635	6.750	101.435	101.335	101.335	101.335
6.875	102.147	102.047	101.847	101.497	6.875	102.297	102.197	102.197	102.197	6.875	101.997	101.897	101.897	101.897
7.000	102.678	102.578	102.378	102.028	7.000	102.828	102.728	102.728	102.728	7.000	102.528	102.428	102.428	102.428
7.125	103.178	103.078	102.878	102.528	7.125	103.328	103.228	103.228	103.228	7.125	103.028	102.928	102.928	102.928
7.250	103.647	103.547	103.347	102.997	7.250	103.797	103.697	103.697	103.697	7.250	103.497	103.397	103.397	103.397
7.375	104.115	104.015	103.815	103.465	7.375	104.265	104.165	104.165	104.165	7.375	103.965	103.865	103.865	103.865
7.500	104.490	104.390	104.190	103.840	7.500	104.640	104.540	104.540	104.540	7.500	104.340	104.240	104.240	104.240
7.625	104.865	104.765	104.565	104.215	7.625	105.015	104.915	104.915	104.915	7.625	104.715	104.615	104.615	104.615
7.750	105.209	105.109	104.909	104.559	7.750	105.359	105.259	105.259	105.259	7.750	105.059	104.959	104.959	104.959
7.875	105.491	105.391	105.191	104.841	7.875	105.641	105.541	105.541	105.541	7.875	105.341	105.241	105.241	105.241
8.000	105.741	105.641	105.441	105.091	8.000	105.891	105.791	105.791	105.791	8.000	105.591	105.491	105.491	105.491
8.125	105.991	105.891	105.691	105.341	8.125	106.141	106.041	106.041	106.041	8.125	105.841	105.741	105.741	105.741
8.250	106.241	106.141	105.941	105.591	8.250	106.391	106.291	106.291	106.291	8.250	106.091	105.991	105.991	105.991
8.375	106.491	106.391	106.191	105.841	8.375	106.641	106.541	106.541	106.541	8.375	106.341	106.241	106.241	106.241
8.500	106.741	106.641	106.441	106.091	8.500	106.891	106.791	106.791	106.791	8.500	106.591	106.491	106.491	106.491
8.625	106.991	106.891	106.691	106.341	8.625	107.141	107.041	107.041	107.041	8.625	106.841	106.741	106.741	106.741
8.750	107.241	107.141	106.941	106.591	8.750	107.391	107.291	107.291	107.291	8.750	107.091	106.991	106.991	106.991
8.875	107.428	107.328	107.128	106.778	8.875	107.578	107.478	107.478	107.478	8.875	107.278	107.178	107.178	107.178
9.000	107.616	107.516	107.316	106.966	9.000	107.766	107.666	107.666	107.666	9.000	107.466	107.366	107.366	107.366
9.125	107.803	107.703	107.503	107.153	9.125	107.953	107.853	107.853	107.853	9.125	107.653	107.553	107.553	107.553

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	97.129	97.029	96.829	96.679	6.000	97.279	97.179	96.979	96.829					
6.125	97.879	97.779	97.579	97.429	6.125	98.029	97.929	97.729	97.579					
6.250	98.629	98.529	98.329	98.179	6.250	98.779	98.679	98.479	98.329					
6.375	99.379	99.279	99.079	98.929	6.375	99.529	99.429	99.229	99.079					
6.500	100.097	99.997	99.797	99.647	6.500	100.247	100.147	99.947	99.797					
6.625	100.722	100.622	100.422	100.272	6.625	100.872	100.772	100.572	100.422					
6.750	101.285	101.185	100.985	100.835	6.750	101.435	101.335	101.135	100.985					
6.875	101.847	101.747	101.547	101.397	6.875	101.997	101.897	101.697	101.547					
7.000	102.378	102.278	102.078	101.928	7.000	102.528	102.428	102.228	102.078					
7.125	102.878	102.778	102.578	102.428	7.125	103.028	102.928	102.728	102.578					
7.250	103.347	103.247	103.047	102.897	7.250	103.497	103.397	103.197	103.047					
7.375	103.815	103.715	103.515	103.365	7.375	103.965	103.865	103.665	103.515					
7.500	104.190	104.090	103.890	103.740	7.500	104.340	104.240	104.040	103.890					
7.625	104.565	104.465	104.265	104.115	7.625	104.715	104.615	104.415	104.265					
7.750	104.909	104.809	104.609	104.459	7.750	105.059	104.959	104.759	104.609					
7.875	105.191	105.091	104.891	104.741	7.875	105.341	105.241	105.041	104.891					
8.000	105.441	105.341	105.141	104.991	8.000	105.591	105.491	105.291	105.141					
8.125	105.691	105.591	105.391	105.241	8.125	105.841	105.741	105.541	105.391					
8.250	105.941	105.841	105.641	105.491	8.250	106.091	105.991	105.791	105.641					
8.375	106.191	106.091	105.891	105.741	8.375	106.341	106.241	106.041	105.891					
8.500	106.441	106.341	106.141	105.991	8.500	106.591	106.491	106.291	106.141					
8.625	106.691	106.591	106.391	106.241	8.625	106.841	106.741	106.541	106.391					
8.750	106.941	106.841	106.641	106.491	8.750	107.091	106.991	106.791	106.641					
8.875	107.128	107.028	106.828	106.678	8.875	107.278	107.178	106.978	106.828					
9.000	107.316	107.216	107.016	106.866	9.000	107.466	107.366	107.166	107.016					
9.125	107.503	107.403	107.203	107.053	9.125	107.653	107.553	107.353	107.203					



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Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.875	0.875	0.625	0.500	0.250	0.000	(0.125)	(1.375)	-
760 - 779	0.875	0.875	0.625	0.500	0.250	0.000	(0.250)	(1.500)	-
740 - 759	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(1.875)	-
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.250)	(0.875)	(4.125)	-
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.625)	(1.375)	(5.375)	-
680 - 699	0.250	0.125	(0.250)	(0.375)	(1.250)	(2.250)	(2.875)	-	-
660 - 679	(0.250)	(0.500)	(0.875)	(1.500)	(2.375)	(2.500)	(4.125)	-	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	-	-	-	-
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+	0.875	0.875	0.625	0.500	0.250	0.000	(0.125)	(2.000)	-
760 - 779	0.875	0.875	0.625	0.500	0.250	0.000	(0.250)	(2.625)	-
740 - 759	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(3.000)	-
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.375)	(1.125)	(4.375)	-
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.625)	(5.625)	-
680 - 699	0.250	0.125	(0.375)	(0.500)	(1.500)	(2.500)	(3.250)	-	-
660 - 679	(0.250)	(0.500)	(1.000)	(1.625)	(2.625)	(3.375)	(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 <= 250K	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
>\$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)	-	-	-

Type	Full /Alt Doc	Inv W/PPP
Min Price	98.000	98.000
Max Price	104.500	104.500

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 > 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	0.000	0.000	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)	(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	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	(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
6.000	97.429	97.329	97.129	96.979	6.000	97.579	97.479	97.479	97.479	6.000	97.129	97.029	97.029	97.029
6.125	98.054	97.954	97.754	97.404	6.125	98.204	98.104	98.104	98.104	6.125	97.754	97.654	97.654	97.654
6.250	98.804	98.704	98.504	98.154	6.250	98.954	98.854	98.854	98.854	6.250	98.504	98.404	98.404	98.404
6.375	99.554	99.454	99.254	98.904	6.375	99.704	99.604	99.604	99.604	6.375	99.254	99.154	99.154	99.154
6.500	100.272	100.172	99.972	99.622	6.500	100.422	100.322	100.322	100.322	6.500	99.972	99.872	99.872	99.872
6.625	100.897	100.797	100.597	100.247	6.625	101.047	100.947	100.947	100.947	6.625	100.597	100.497	100.497	100.497
6.750	101.460	101.360	101.160	100.810	6.750	101.610	101.510	101.510	101.510	6.750	101.160	101.060	101.060	101.060
6.875	102.022	101.922	101.722	101.372	6.875	102.172	102.072	102.072	102.072	6.875	101.722	101.622	101.622	101.622
7.000	102.678	102.578	102.378	102.028	7.000	102.828	102.728	102.728	102.728	7.000	102.378	102.278	102.278	102.278
7.125	103.178	103.078	102.878	102.528	7.125	103.328	103.228	103.228	103.228	7.125	102.878	102.778	102.778	102.778
7.250	103.647	103.547	103.347	102.997	7.250	103.797	103.697	103.697	103.697	7.250	103.347	103.247	103.247	103.247
7.375	104.115	104.015	103.815	103.465	7.375	104.265	104.165	104.165	104.165	7.375	103.815	103.715	103.715	103.715
7.500	104.490	104.390	104.190	103.840	7.500	104.640	104.540	104.540	104.540	7.500	104.190	104.090	104.090	104.090
7.625	104.865	104.765	104.565	104.215	7.625	105.015	104.915	104.915	104.915	7.625	104.565	104.465	104.465	104.465
7.750	105.209	105.109	104.909	104.559	7.750	105.359	105.259	105.259	105.259	7.750	104.909	104.809	104.809	104.809
7.875	105.491	105.391	105.191	104.841	7.875	105.641	105.541	105.541	105.541	7.875	105.191	105.091	105.091	105.091
8.000	105.741	105.641	105.441	105.091	8.000	105.891	105.791	105.791	105.791	8.000	105.441	105.341	105.341	105.341
8.125	105.991	105.891	105.691	105.341	8.125	106.141	106.041	106.041	106.041	8.125	105.691	105.591	105.591	105.591
8.250	106.241	106.141	105.941	105.591	8.250	106.391	106.291	106.291	106.291	8.250	105.941	105.841	105.841	105.841
8.375	106.491	106.391	106.191	105.841	8.375	106.641	106.541	106.541	106.541	8.375	106.191	106.091	106.091	106.091
8.500	106.741	106.641	106.441	106.091	8.500	106.891	106.791	106.791	106.791	8.500	106.441	106.341	106.341	106.341
8.625	106.991	106.891	106.691	106.341	8.625	107.141	107.041	107.041	107.041	8.625	106.691	106.591	106.591	106.591
8.750	107.241	107.141	106.941	106.591	8.750	107.391	107.291	107.291	107.291	8.750	106.941	106.841	106.841	106.841
8.875	107.428	107.328	107.128	106.778	8.875	107.541	107.441	107.441	107.441	8.875	107.128	107.028	107.028	107.028
9.000	107.616	107.516	107.316	106.966	9.000	107.641	107.541	107.541	107.541	9.000	107.316	107.216	107.216	107.216
9.125	107.803	107.703	107.503	107.153	9.125	107.828	107.728	107.728	107.728	9.125	107.503	107.403	107.403	107.403

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	97.279	97.179	96.979	96.829
6.125	97.904	97.804	97.604	97.454
6.250	98.654	98.554	98.354	98.204
6.375	99.404	99.304	99.104	98.954
6.500	100.122	100.022	99.822	99.672
6.625	100.747	100.647	100.447	100.297
6.750	101.310	101.210	101.010	100.860
6.875	101.872	101.772	101.572	101.422
7.000	102.528	102.428	102.228	102.078
7.125	103.028	102.928	102.728	102.578
7.250	103.497	103.397	103.197	103.047
7.375	103.965	103.865	103.665	103.515
7.500	104.340	104.240	104.040	103.890
7.625	104.715	104.615	104.415	104.265
7.750	105.059	104.959	104.759	104.609
7.875	105.341	105.241	105.041	104.891
8.000	105.591	105.491	105.291	105.141
8.125	105.841	105.741	105.541	105.391
8.250	106.091	105.991	105.791	105.641
8.375	106.216	106.116	105.916	105.766
8.500	106.466	106.366	106.166	106.016
8.625	106.716	106.616	106.416	106.266
8.750	106.966	106.866	106.666	106.516
8.875	107.153	107.053	106.853	106.703
9.000	107.341	107.241	107.041	106.891
9.125	107.528	107.428	107.228	107.078

Bronze Full / Alt DOC LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740+	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(1.875)
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.250)	(0.875)	(2.750)
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.625)	(1.375)	(3.750)
680 - 699	0.250	0.125	(0.250)	(0.375)	(1.250)	(2.250)	(2.875)	-
660 - 679	(0.250)	(0.500)	(0.875)	(1.500)	(2.375)	(3.125)	(4.125)	-
640 - 659	(1.000)	(1.000)	(1.125)	(1.625)	(2.500)	(3.250)	(4.500)	-
620 - 639	(2.000)	(2.000)	(2.000)	(2.250)	(3.000)	(4.500)	-	-

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 +	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	-
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.375)	(1.125)	-
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.625)	-
680 - 699	0.250	0.125	(0.375)	(0.500)	(1.500)	(2.500)	(3.250)	-
660 - 679	(0.250)	(0.500)	(1.000)	(1.625)	(2.625)	(3.375)	(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 <= \$250 K	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)
>\$1,000mm, <=\$1,500mm	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	0.000	(0.125)	(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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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)	(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)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)

Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)
CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)

Type	Full / Alt Doc	Inv W/PPP
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National Correspondent Rate Sheet--Best-Efforts Non-QM

3/27/2026 10:19 EST

Welcome to Planet Home Lending

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

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	96.038	95.938	95.738	95.588	5.500	96.263	96.163	95.963	95.813	5.500	96.238	96.138	95.938	95.788
5.625	96.663	96.563	96.363	96.213	5.625	96.888	96.788	96.588	96.438	5.625	96.863	96.763	96.563	96.413
5.750	97.413	97.313	97.113	96.963	5.750	97.638	97.538	97.338	97.188	5.750	97.613	97.513	97.313	97.163
5.875	98.163	98.063	97.863	97.713	5.875	98.388	98.288	98.088	97.938	5.875	98.363	98.263	98.063	97.913
6.000	98.913	98.813	98.613	98.463	6.000	99.138	99.038	98.838	98.688	6.000	99.113	99.013	98.813	98.663
6.125	99.660	99.560	99.360	99.210	6.125	99.888	99.788	99.588	99.438	6.125	99.863	99.763	99.563	99.413
6.250	100.288	100.188	99.988	99.838	6.250	100.513	100.413	100.213	100.063	6.250	100.488	100.388	100.188	100.038
6.375	100.976	100.876	100.676	100.526	6.375	101.201	101.101	100.901	100.751	6.375	101.176	101.076	100.876	100.726
6.500	101.726	101.626	101.426	101.276	6.500	101.951	101.851	101.651	101.501	6.500	101.926	101.826	101.626	101.476
6.625	102.351	102.251	102.051	101.901	6.625	102.576	102.476	102.276	102.126	6.625	102.551	102.451	102.251	102.101
6.750	102.913	102.813	102.613	102.463	6.750	103.138	103.038	102.838	102.688	6.750	103.113	103.013	102.813	102.663
6.875	103.476	103.376	103.176	103.026	6.875	103.701	103.601	103.401	103.251	6.875	103.676	103.576	103.376	103.226
7.000	103.976	103.876	103.676	103.526	7.000	104.201	104.101	103.901	103.751	7.000	104.176	104.076	103.876	103.726
7.125	104.476	104.376	104.176	104.026	7.125	104.701	104.601	104.401	104.251	7.125	104.676	104.576	104.376	104.226
7.250	104.913	104.813	104.613	104.463	7.250	105.138	105.038	104.838	104.688	7.250	105.113	105.013	104.813	104.663
7.375	105.351	105.251	105.051	104.901	7.375	105.576	105.476	105.276	105.126	7.375	105.551	105.451	105.251	105.101
7.500	105.726	105.626	105.426	105.276	7.500	105.951	105.851	105.651	105.501	7.500	105.926	105.826	105.626	105.476
7.625	106.101	106.001	105.801	105.651	7.625	106.326	106.226	106.026	105.876	7.625	106.301	106.201	106.001	105.851
7.750	106.413	106.313	106.113	105.963	7.750	106.638	106.538	106.338	106.188	7.750	106.613	106.513	106.313	106.163
7.875	106.601	106.501	106.301	106.151	7.875	106.826	106.726	106.526	106.376	7.875	106.801	106.701	106.501	106.351
8.000	106.913	106.813	106.613	106.463	8.000	107.138	107.038	106.838	106.688	8.000	107.113	107.013	106.813	106.663
8.125	107.226	107.126	106.926	106.776	8.125	107.451	107.351	107.151	107.001	8.125	107.426	107.326	107.126	106.976
8.250	107.507	107.407	107.207	107.057	8.250	107.732	107.632	107.432	107.282	8.250	107.707	107.607	107.407	107.257
8.375	107.757	107.657	107.457	107.307	8.375	107.982	107.882	107.682	107.532	8.375	107.957	107.857	107.657	107.507
8.500	108.007	107.907	107.707	107.557	8.500	108.232	108.132	107.932	107.782	8.500	108.207	108.107	107.907	107.757
8.625	108.257	108.157	107.957	107.807	8.625	108.482	108.382	108.182	108.032	8.625	108.457	108.357	108.157	108.007
8.750	108.507	108.407	108.207	108.057	8.750	108.732	108.632	108.432	108.282	8.750	108.707	108.607	108.407	108.257
8.875	108.757	108.657	108.457	108.307	8.875	108.982	108.882	108.682	108.532	8.875	108.957	108.857	108.657	108.507
9.000	109.007	108.907	108.707	108.557	9.000	109.232	109.132	108.932	108.782	9.000	109.207	109.107	108.907	108.757
9.125	109.257	109.157	108.957	108.807	9.125	109.482	109.382	109.182	109.032	9.125	109.457	109.357	109.157	109.007
9.250	109.507	109.407	109.207	109.057	9.250	109.732	109.632	109.432	109.282	9.250	109.707	109.607	109.407	109.257
9.375	109.757	109.657	109.457	109.307	9.375	109.982	109.882	109.682	109.532	9.375	109.957	109.857	109.657	109.507
9.500	110.007	109.907	109.707	109.557	9.500	110.232	110.132	109.932	109.782	9.500	110.207	110.107	109.907	109.757
9.625	110.257	110.157	109.957	109.807	9.625	110.482	110.382	110.182	110.032	9.625	110.457	110.357	110.157	110.007
9.750	110.507	110.407	110.207	110.057	9.750	110.732	110.632	110.432	110.282	9.750	110.707	110.607	110.407	110.257
9.875	110.757	110.657	110.457	110.307	9.875	110.982	110.882	110.682	110.532	9.875	110.957	110.857	110.657	110.507
10.000	111.007	110.907	110.707	110.557	10.000	111.232	111.132	110.932	110.782	10.000	111.207	111.107	110.907	110.757
10.125	111.257	111.157	110.957	110.807	10.125	111.482	111.382	111.182	111.032	10.125	111.457	111.357	111.157	111.007
10.250	111.507	111.407	111.207	111.057	10.250	111.732	111.632	111.432	111.282	10.250	111.707	111.607	111.407	111.257
10.375	111.757	111.657	111.457	111.307	10.375	111.982	111.882	111.682	111.532	10.375	111.957	111.857	111.657	111.507
10.500	112.007	111.907	111.707	111.557	10.500	112.232	112.132	111.932	111.782	10.500	112.207	112.107	111.907	111.757
10.625	112.257	112.157	111.957	111.807	10.625	112.482	112.382	112.182	112.032	10.625	112.457	112.357	112.157	112.007
10.750	112.507	112.407	112.207	112.057	10.750	112.732	112.632	112.432	112.282	10.750	112.707	112.607	112.407	112.257
10.875	112.757	112.657	112.457	112.307	10.875	112.982	112.882	112.682	112.532	10.875	112.957	112.857	112.657	112.507
11.000	113.007	112.907	112.707	112.557	11.000	113.232	113.132	112.932	112.782	11.000	113.207	113.107	112.907	112.757
11.125	113.257	113.157	112.957	112.807	11.125	113.482	113.382	113.182	113.032	11.125	113.457	113.357	113.157	113.007
11.250	113.507	113.407	113.207	113.057	11.250	113.732	113.632	113.432	113.282	11.250	113.707	113.607	113.407	113.257
11.375	113.757	113.657	113.457	113.307	11.375	113.982	113.882	113.682	113.532	11.375	113.957	113.857	113.657	113.507
11.500	114.007	113.907	113.707	113.557	11.500	114.232	114.132	113.932	113.782	11.500	114.207	114.107	113.907	113.757

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	96.163	96.063	95.863	95.713	5.500	96.038	95.938	95.738	95.588				
5.625	96.788	96.688	96.488	96.338	5.625	96.663	96.563	96.363	96.213				
5.750	97.538	97.438	97.238	97.088	5.750	97.413	97.313	97.113	96.963				
5.875	98.288	98.188	97.988	97.838	5.875	98.163	98.063	97.863	97.713				
6.000	99.038	98.938	98.738	98.588	6.000	98.913	98.813	98.613	98.463				
6.125	99.725	99.625	99.425	99.275	6.125	99.600	99.500	99.300	99.150				
6.250	100.413	100.313	100.113	99.963	6.250	100.288	100.188	99.988	99.838				
6.375	101.101	101.001	100.801	100.651	6.375	100.976	100.876	100.676	100.526				
6.500	101.851	101.751	101.551	101.401	6.500	101.726	101.626	101.426	101.276				
6.625	102.476	102.376	102.176	102.026	6.625	102.351	102.251	102.051	101.901				
6.750	103.038	102.938	102.738	102.588	6.750	102.913	102.813	102.613	102.463				
6.875	103.601	103.501	103.301	103.151	6.875	103.476	103.376	103.176	103.026				
7.000	104.101	104.001	103.801	103.651	7.000	103.976	103.876	103.676	103.526				
7.125	104.601	104.501	104.301	104.151	7.125	104.476	104.376	104.176	104.026				
7.250	105.038	104.938	104.738	104.588	7.250	104.913	104.813	104.613	104.463				
7.375	105.476	105.376	105.176	105.026	7.375	105.351	105.251	105.051	104.901				
7.500	105.851	105.751	105.551	105.401	7.500	105.726	105.626	105.426	105.276				
7.625	106.226	106.126	105.926	105.776	7.625	106.101	106.001	105.801	105.651				
7.750	106.538	106.438	106.238	106.088	7.750	106.413	106.313	106.113	105.963				
7.875	106.726	106.626	106.426	106.276	7.875	106.601	106.501	106.301	106.151		</		

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

3/27/2026 10:19 EST

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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	FICO / LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	0.625	0.375	0.375	0.125	(0.250)	(0.750)	(1.375)
760 - 779	0.500	0.375	0.375	0.125	(0.375)	(0.875)	(1.500)
740 - 759	0.500	0.375	0.250	0.000	(0.625)	(1.250)	(1.875)
720 - 739	0.375	0.125	0.000	(0.250)	(0.875)	(1.500)	(2.375)
700 - 719	0.125	(0.125)	(0.375)	(0.750)	(1.500)	(2.250)	(2.750)
680 - 699	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(3.500)	-
660 - 679	(1.000)	(1.250)	(1.500)	(2.250)	(3.250)	(3.750)	-
640 - 659	(2.750)	(3.000)	(3.125)	(3.750)	(4.500)	(5.500)	-

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.250	105.000
4 year	0.750	104.500
3 year	0.250	104.000
2 year	0.000	104.000
1 year	(0.750)	103.500
No Prepay Penalty	(1.375)	103.000
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 <= \$250K	0.000	0.000	0.000	0.000	0.000	(0.375)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(1.000)	(1.250)	(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							
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)



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

3/27/2026 10:19 EST

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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	95.529	95.429	95.229	95.079	6.250	95.379	95.279	95.079	94.929	6.250	95.279	95.179	95.079	94.929
6.375	96.154	96.054	95.854	95.704	6.375	96.004	95.904	95.704	95.554	6.375	96.004	95.904	95.704	95.554
6.500	96.872	96.772	96.572	96.422	6.500	96.722	96.622	96.422	96.272	6.500	96.722	96.622	96.422	96.272
6.625	97.497	97.397	97.197	97.047	6.625	97.347	97.247	97.047	96.897	6.625	97.347	97.247	97.047	96.897
6.750	98.060	97.960	97.760	97.610	6.750	97.910	97.810	97.610	97.460	6.750	97.910	97.810	97.610	97.460
6.875	98.622	98.522	98.322	98.172	6.875	98.472	98.372	98.172	98.022	6.875	98.472	98.372	98.172	98.022
7.000	99.153	99.053	98.853	98.703	7.000	99.003	98.903	98.703	98.553	7.000	99.003	98.903	98.703	98.553
7.125	99.653	99.553	99.353	99.203	7.125	99.503	99.403	99.203	99.053	7.125	99.503	99.403	99.203	99.053
7.250	100.247	100.147	99.947	99.797	7.250	100.097	99.997	99.797	99.647	7.250	100.097	99.997	99.797	99.647
7.375	100.715	100.615	100.415	100.265	7.375	100.565	100.465	100.265	100.115	7.375	100.565	100.465	100.265	100.115
7.500	101.090	100.990	100.790	100.640	7.500	100.940	100.840	100.640	100.490	7.500	100.940	100.840	100.640	100.490
7.625	101.465	101.365	101.165	101.015	7.625	101.315	101.215	101.015	100.865	7.625	101.315	101.215	101.015	100.865
7.750	101.809	101.709	101.509	101.359	7.750	101.659	101.559	101.359	101.209	7.750	101.659	101.559	101.359	101.209
7.875	102.091	101.991	101.791	101.641	7.875	101.941	101.841	101.641	101.491	7.875	101.941	101.841	101.641	101.491
8.000	102.341	102.241	102.041	101.891	8.000	102.191	102.091	101.891	101.741	8.000	102.191	102.091	101.891	101.741
8.125	102.591	102.491	102.291	102.141	8.125	102.441	102.341	102.141	101.991	8.125	102.441	102.341	102.141	101.991
8.250	102.841	102.741	102.541	102.391	8.250	102.691	102.591	102.391	102.241	8.250	102.691	102.591	102.391	102.241
8.375	103.091	102.991	102.791	102.641	8.375	102.941	102.841	102.641	102.491	8.375	102.941	102.841	102.641	102.491
8.500	103.341	103.241	103.041	102.891	8.500	103.191	103.091	102.891	102.741	8.500	103.191	103.091	102.891	102.741

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.529	95.429	95.229	95.079										
6.375	96.154	96.054	95.854	95.704										
6.500	96.872	96.772	96.572	96.422										
6.625	97.497	97.397	97.197	97.047										
6.750	98.060	97.960	97.760	97.610										
6.875	98.622	98.522	98.322	98.172										
7.000	99.153	99.053	98.853	98.703										
7.125	99.653	99.553	99.353	99.203										
7.250	100.247	100.147	99.947	99.797										
7.375	100.715	100.615	100.415	100.265										
7.500	101.090	100.990	100.790	100.640										
7.625	101.465	101.365	101.165	101.015										
7.750	101.809	101.709	101.509	101.359										
7.875	102.091	101.991	101.791	101.641										
8.000	102.341	102.241	102.041	101.891										
8.125	102.591	102.491	102.291	102.141										
8.250	102.841	102.741	102.541	102.391										
8.375	103.091	102.991	102.791	102.641										
8.500	103.341	103.241	103.041	102.891										

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)
>\$1.0mm, <=\$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

3/27/2026 10:19 EST

Welcome to Planet Home Lending

www.PHLCorrespondent.com

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
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
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	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)

	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

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



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

