



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

Welcome
www.PHLCorrespondent.com

9/4/2026 10:04 EST
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	95.848	95.748	95.548	95.398	5.500	96.148	96.048	95.848	95.698	5.500	96.048	95.948	95.748	95.598
5.625	96.535	96.435	96.235	95.885	5.625	96.835	96.735	96.385	96.235	5.625	96.735	96.635	96.285	96.135
5.750	97.223	97.123	96.923	96.573	5.750	97.523	97.423	96.923	97.423	5.750	97.423	97.323	96.823	97.323
5.875	97.848	97.748	97.548	97.198	5.875	98.148	98.048	98.048	98.048	5.875	98.048	97.948	97.948	97.948
6.000	98.598	98.498	98.298	97.948	6.000	98.773	98.673	98.673	98.673	6.000	98.798	98.698	98.698	98.698
6.125	99.160	99.060	98.860	98.510	6.125	99.335	99.235	99.235	99.235	6.125	99.361	99.261	99.261	99.261
6.250	99.793	99.693	99.493	99.143	6.250	99.898	99.798	99.798	99.798	6.250	99.993	99.893	99.893	99.893
6.375	100.373	100.273	100.073	99.723	6.375	100.398	100.298	100.298	100.298	6.375	100.573	100.473	100.473	100.473
6.500	100.923	100.823	100.623	100.273	6.500	101.048	100.948	100.948	100.948	6.500	101.123	101.023	101.023	101.023
6.625	101.411	101.311	101.111	100.761	6.625	101.486	101.386	101.386	101.386	6.625	101.611	101.511	101.511	101.511
6.750	101.848	101.748	101.548	101.198	6.750	101.973	101.873	101.873	101.873	6.750	102.048	101.948	101.948	101.948
6.875	102.286	102.186	101.986	101.636	6.875	102.411	102.311	102.311	102.311	6.875	102.486	102.386	102.386	102.386
7.000	102.723	102.623	102.423	102.073	7.000	102.948	102.848	102.848	102.848	7.000	102.923	102.823	102.823	102.823
7.125	103.098	102.998	102.798	102.448	7.125	103.323	103.223	103.223	103.223	7.125	103.298	103.198	103.198	103.198
7.250	103.473	103.373	103.173	102.823	7.250	103.698	103.598	103.598	103.598	7.250	103.673	103.573	103.573	103.573
7.375	103.848	103.748	103.548	103.198	7.375	104.073	103.973	103.973	103.973	7.375	104.048	103.948	103.948	103.948
7.500	104.223	104.123	103.923	103.573	7.500	104.448	104.348	104.348	104.348	7.500	104.423	104.323	104.323	104.323
7.625	104.536	104.436	104.236	103.886	7.625	104.761	104.661	104.661	104.661	7.625	104.736	104.636	104.636	104.636
7.750	104.848	104.748	104.548	104.198	7.750	105.073	104.973	104.973	104.973	7.750	105.048	104.948	104.948	104.948
7.875	105.129	105.029	104.829	104.479	7.875	105.354	105.254	105.254	105.254	7.875	105.329	105.229	105.229	105.229
8.000	105.411	105.311	105.111	104.761	8.000	105.636	105.536	105.536	105.536	8.000	105.611	105.511	105.511	105.511
8.125	105.661	105.561	105.361	105.011	8.125	105.886	105.786	105.786	105.786	8.125	105.861	105.761	105.761	105.761
8.250	105.911	105.811	105.611	105.261	8.250	106.136	106.036	106.036	106.036	8.250	106.111	106.011	106.011	106.011
8.375	106.161	106.061	105.861	105.511	8.375	106.386	106.286	106.286	106.286	8.375	106.361	106.261	106.261	106.261
8.500	106.411	106.311	106.111	105.761	8.500	106.636	106.536	106.536	106.536	8.500	106.611	106.511	106.511	106.511
8.625	106.661	106.561	106.361	106.011	8.625	106.886	106.786	106.786	106.786	8.625	106.861	106.761	106.761	106.761
8.750	106.911	106.811	106.611	106.261	8.750	107.136	107.036	107.036	107.036	8.750	107.111	107.011	107.011	107.011
8.875	107.161	107.061	106.861	106.511	8.875	107.386	107.286	107.286	107.286	8.875	107.361	107.261	107.261	107.261
9.000	107.411	107.311	107.111	106.761	9.000	107.636	107.536	107.536	107.536	9.000	107.611	107.511	107.511	107.511
9.125	107.661	107.561	107.361	107.011	9.125	107.886	107.786	107.786	107.786	9.125	107.861	107.761	107.761	107.761
9.250	107.911	107.811	107.611	107.261	9.250	108.136	108.036	108.036	108.036	9.250	108.111	108.011	108.011	108.011
9.375	108.161	108.061	107.861	107.511	9.375	108.386	108.286	108.286	108.286	9.375	108.361	108.261	108.261	108.261
9.500	108.411	108.311	108.111	107.761	9.500	108.636	108.536	108.536	108.536	9.500	108.611	108.511	108.511	108.511
9.625	108.661	108.561	108.361	108.011	9.625	108.886	108.786	108.786	108.786	9.625	108.861	108.761	108.761	108.761
9.750	108.911	108.811	108.611	108.261	9.750	109.136	109.036	109.036	109.036	9.750	109.111	109.011	109.011	109.011
9.875	109.161	109.061	108.861	108.511	9.875	109.386	109.286	109.286	109.286	9.875	109.361	109.261	109.261	109.261
10.000	109.411	109.311	109.111	108.761	10.000	109.636	109.536	109.536	109.536	10.000	109.611	109.511	109.511	109.511
10.125	109.661	109.561	109.361	109.011	10.125	109.886	109.786	109.786	109.786	10.125	109.861	109.761	109.761	109.761
10.250	109.911	109.811	109.611	109.261	10.250	110.136	110.036	110.036	110.036	10.250	110.111	110.011	110.011	110.011
10.375	110.161	110.061	109.861	109.511	10.375	110.386	110.286	110.286	110.286	10.375	110.361	110.261	110.261	110.261
10.500	110.411	110.311	110.111	109.761	10.500	110.636	110.536	110.536	110.536	10.500	110.611	110.511	110.511	110.511
10.625	110.661	110.561	110.361	110.011	10.625	110.886	110.786	110.786	110.786	10.625	110.861	110.761	110.761	110.761
10.750	110.911	110.811	110.611	110.261	10.750	111.136	111.036	111.036	111.036	10.750	111.111	111.011	111.011	111.011
10.875	111.161	111.061	110.861	110.511	10.875	111.386	111.286	111.286	111.286	10.875	111.361	111.261	111.261	111.261
11.000	111.411	111.311	111.111	110.761	11.000	111.636	111.536	111.536	111.536	11.000	111.611	111.511	111.511	111.511
11.125	111.661	111.561	111.361	111.011	11.125	111.886	111.786	111.786	111.786	11.125	111.861	111.761	111.761	111.761
11.250	111.911	111.811	111.611	111.261	11.250	112.136	112.036	112.036	112.036	11.250	112.111	112.011	112.011	112.011
11.375	112.161	112.061	111.861	111.511	11.375	112.386	112.286	112.286	112.286	11.375	112.361	112.261	112.261	112.261
11.500	112.411	112.311	112.111	111.761	11.500	112.636	112.536	112.536	112.536	11.500	112.486	112.386	112.386	112.386

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	95.973	95.873	95.673	95.523	5.500	95.848	95.748	95.548	95.398				
5.625	96.660	96.560	96.360	96.210	5.625	96.535	96.435	96.235	96.085				
5.750	97.348	97.248	97.048	96.898	5.750	97.223	97.123	96.923	96.773				
5.875	97.973	97.873	97.673	97.523	5.875	97.848	97.748	97.548	97.398				
6.000	98.723	98.623	98.423	98.273	6.000	98.598	98.498	98.298	98.148				
6.125	99.285	99.185	98.985	98.835	6.125	99.160	99.060	98.860	98.710				
6.250	99.918	99.818	99.618	99.468	6.250	99.793	99.693	99.493	99.343				
6.375	100.498	100.398	100.198	100.048	6.375	100.373	100.273	100.073	99.923				
6.500	101.048	100.948	100.748	100.598	6.500	100.923	100.823	100.623	100.473				
6.625	101.536	101.436	101.236	101.086	6.625	101.411	101.311	101.111	100.961				
6.750	101.973	101.873	101.673	101.523	6.750	101.848	101.748	101.548	101.398				
6.875	102.411	102.311	102.111	101.961	6.875	102.286	102.186	101.986	101.836				
7.000	102.848	102.748	102.548	102.398	7.000	102.723	102.623	102.423	102.273				
7.125	103.223	103.123	102.923	102.773	7.125	103.098	102.998	102.798	102.648				
7.250	103.598	103.498	103.298	103.148	7.250	103.473	103.373	103.173	103.023				
7.375	103.973	103.873	103.673	103.523	7.375	103.848	103.748	103.548	103.398				
7.500	104.348	104.248	104.048	103.898	7.500	104.223	104.123	103.923	103.773				
7.625	104.661	104.561	104.361	104.211	7.625	104.536	104.436	104.236	104.086				
7.750	104.973	104.873	104.673	104.523	7.750	104.848	104.748	104.548	104.398				
7.875	105.254	105.154	104.954	104.804	7.875	105.129	105.029	104.829	104.679				
8.000	105.536	105.436	105.236	105.086	8.000	105.411	105.311	105.111	104.961				
8.125	105.786	105.686	105.486	105.336	8.125	105.661	105.561	105.361	105.211				
8.250	106.036	105.936	105.736	105.586	8.250	105.911	105.811	105.611	105.461				
8.375	106.286	106.186	105.986	105.836	8.375	106.161	106.061	105.861	105.711				
8.500	106.536	106.436	106.236	106.086	8.500	106.411	106.311	106.111	105.961				
8.625	106.786	106.686	106.486	106.336	8.625	106.661	106.561	106.361	106.211				
8.750	107.036	106.936	106.736	106.586	8.750	106.911	106.811	106.611	106.461				
8.875	107.286	107.186	106.986	106.836	8.875	107.161	107.061	106.861	106.711				
9.000	107.536	107.436	107.236	107.086	9.000	107.411	107.311	107.111	106.961				
9.125	107.786	107.686	107.486	107.336	9.125	107.661	107.561	107.361	107.211				
9.250	108.036	107.936	107.736	107.586	9.250	107.911	107.811	107.611	107.461				
9.375	108.286	108.186	107.986	107.836	9.375	108.161	108.061	107.861	107.711				
9.500	108.536	108.436	108.236	108.086	9.500	108.411	108.311	108.111	107.961				
9.625	108.786	108.686	108.486	108.336	9.625	108.661	108.561	108.361	108.211				
9.750	109.036	108.936	108.736	108.586	9.750	108.911	108.811	108.611	108.461				
9.875	109.286	109.186	108.986	108.836	9.875	109.161	109.061	108.861	108.711				
10.000	109.536	109.436	109.236	109.086	10.000	109.411	109.311	109.111	108.961				
10.125	109.786	109.686	109.486	109.336	10.125	109.661	109.561	109.361	109.211				
10.250	110.036	109.936	109.736	109.586	10.250	109.911	109.811	109.611	109.461				
10.375	110.286	110.186	109.986	109.836	10.375	110.161	110.061	109.861	109.711				
10.500	110.536	110.436	110.236	110.086	10.500	110.411	110.311	110.111	109.961				
10.625	110.786	110.686	110.486	110.336	10.625	110.661	110.561	110.361	110.211				
10.750	111.036	110.936	110.736	110.586	10.750	110.911	110.811	110.611	110.461				
10.875	111.286	111.186	110.986	110.836	10.875	111.161	111.061	110.861	110.711				
11.000	111.536	111.436	111.236	111.086	11.000	111.411	111.311	111.111	110.961				
11.125	111.786	111.686	111.486	111.336	11.125	111.661	111.561	111.361	111.211				
11.250	112.036	111.936	111.736	111.586	11.250	111.911	111.811	111.611	111.461				
11.375	112.286	112.186	111.986	111.836	11.375	112.161	112.061	111.861	111.711				
11.500	112.411	112.311	112.111	111.961	11.500	112.286	112.186	111.986	111.836				



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

Gold Full / Alt Doc LLPA's

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

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(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	0.000	(0.125)	(0.250)	(0.375)

Property Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(0.875)	(1.000)	(1.250)	-
Florida Condo	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	(1.125)	(1.500)	-
Non - Warrantable Condo	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	-	-
Multi Unit	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(0.875)	(1.375)	(1.250)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)

Doc Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	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	0.250	0.250	0.125	0.125	0.125	(0.250)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(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)





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

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	96.833	96.733	96.533	96.383	6.000	96.883	96.883	96.883	96.883	6.000	96.683	96.583	96.583	96.583
6.125	97.583	97.483	97.283	96.933	6.125	97.733	97.633	97.633	97.633	6.125	97.433	97.333	97.333	97.333
6.250	98.351	98.251	98.051	97.701	6.250	98.501	98.401	98.401	98.401	6.250	98.201	98.101	98.101	98.101
6.375	99.007	98.907	98.707	98.357	6.375	99.157	99.057	99.057	99.057	6.375	98.857	98.757	98.757	98.757
6.500	99.726	99.626	99.426	99.076	6.500	99.876	99.776	99.776	99.776	6.500	99.576	99.476	99.476	99.476
6.625	100.319	100.219	100.019	99.669	6.625	100.469	100.369	100.369	100.369	6.625	100.169	100.069	100.069	100.069
6.750	100.920	100.820	100.620	100.270	6.750	101.070	100.970	100.970	100.970	6.750	100.770	100.670	100.670	100.670
6.875	101.500	101.400	101.200	100.850	6.875	101.650	101.550	101.550	101.550	6.875	101.350	101.250	101.250	101.250
7.000	102.119	102.019	101.819	101.469	7.000	102.269	102.169	102.169	102.169	7.000	101.969	101.869	101.869	101.869
7.125	102.637	102.537	102.337	101.987	7.125	102.787	102.687	102.687	102.687	7.125	102.487	102.387	102.387	102.387
7.250	103.012	102.912	102.712	102.362	7.250	103.162	103.062	103.062	103.062	7.250	102.862	102.762	102.762	102.762
7.375	103.387	103.287	103.087	102.737	7.375	103.537	103.437	103.437	103.437	7.375	103.237	103.137	103.137	103.137
7.500	103.731	103.631	103.431	103.081	7.500	103.881	103.781	103.781	103.781	7.500	103.581	103.481	103.481	103.481
7.625	104.044	103.944	103.744	103.394	7.625	104.194	104.094	104.094	104.094	7.625	103.894	103.794	103.794	103.794
7.750	104.357	104.257	104.057	103.707	7.750	104.507	104.407	104.407	104.407	7.750	104.207	104.107	104.107	104.107
7.875	104.638	104.538	104.338	103.988	7.875	104.788	104.688	104.688	104.688	7.875	104.488	104.388	104.388	104.388
8.000	104.920	104.820	104.620	104.270	8.000	105.070	104.970	104.970	104.970	8.000	104.770	104.670	104.670	104.670
8.125	105.170	105.070	104.870	104.520	8.125	105.320	105.220	105.220	105.220	8.125	105.020	104.920	104.920	104.920
8.250	105.420	105.320	105.120	104.770	8.250	105.570	105.470	105.470	105.470	8.250	105.270	105.170	105.170	105.170
8.375	105.670	105.570	105.370	105.020	8.375	105.820	105.720	105.720	105.720	8.375	105.520	105.420	105.420	105.420
8.500	105.920	105.820	105.620	105.270	8.500	106.070	105.970	105.970	105.970	8.500	105.770	105.670	105.670	105.670
8.625	106.170	106.070	105.870	105.520	8.625	106.320	106.220	106.220	106.220	8.625	106.020	105.920	105.920	105.920
8.750	106.389	106.289	106.089	105.739	8.750	106.539	106.439	106.439	106.439	8.750	106.239	106.139	106.139	106.139
8.875	106.608	106.508	106.308	105.958	8.875	106.758	106.658	106.658	106.658	8.875	106.458	106.358	106.358	106.358
9.000	106.827	106.727	106.527	106.177	9.000	106.977	106.877	106.877	106.877	9.000	106.677	106.577	106.577	106.577
9.125	107.046	106.946	106.746	106.396	9.125	107.196	107.096	107.096	107.096	9.125	106.896	106.796	106.796	106.796

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	96.683	96.583	96.383	96.233	6.000	96.833	96.733	96.533	96.383					
6.125	97.433	97.333	97.133	96.983	6.125	97.583	97.483	97.283	97.133					
6.250	98.201	98.101	97.901	97.751	6.250	98.351	98.251	98.051	97.901					
6.375	98.857	98.757	98.557	98.407	6.375	99.007	98.907	98.707	98.557					
6.500	99.576	99.476	99.276	99.126	6.500	99.726	99.626	99.426	99.276					
6.625	100.169	100.069	99.869	99.719	6.625	100.319	100.219	100.019	99.869					
6.750	100.770	100.670	100.470	100.320	6.750	100.920	100.820	100.620	100.470					
6.875	101.350	101.250	101.050	100.900	6.875	101.500	101.400	101.200	101.050					
7.000	101.969	101.869	101.669	101.519	7.000	102.119	102.019	101.819	101.669					
7.125	102.487	102.387	102.187	102.037	7.125	102.637	102.537	102.337	102.187					
7.250	102.862	102.762	102.562	102.412	7.250	103.012	102.912	102.712	102.562					
7.375	103.237	103.137	102.937	102.787	7.375	103.387	103.287	103.087	102.937					
7.500	103.581	103.481	103.281	103.131	7.500	103.731	103.631	103.431	103.281					
7.625	103.894	103.794	103.594	103.444	7.625	104.044	103.944	103.744	103.594					
7.750	104.207	104.107	103.907	103.757	7.750	104.357	104.257	104.057	103.907					
7.875	104.488	104.388	104.188	104.038	7.875	104.638	104.538	104.338	104.188					
8.000	104.770	104.670	104.470	104.320	8.000	104.920	104.820	104.620	104.470					
8.125	105.020	104.920	104.720	104.570	8.125	105.170	105.070	104.870	104.720					
8.250	105.270	105.170	104.970	104.820	8.250	105.420	105.320	105.120	104.970					
8.375	105.520	105.420	105.220	105.070	8.375	105.670	105.570	105.370	105.220					
8.500	105.770	105.670	105.470	105.320	8.500	105.920	105.820	105.620	105.470					
8.625	106.020	105.920	105.720	105.570	8.625	106.170	106.070	105.870	105.720					
8.750	106.239	106.139	105.939	105.789	8.750	106.389	106.289	106.089	105.939					
8.875	106.458	106.358	106.158	106.008	8.875	106.608	106.508	106.308	106.158					
9.000	106.677	106.577	106.377	106.227	9.000	106.827	106.727	106.527	106.377					
9.125	106.896	106.796	106.596	106.446	9.125	107.046	106.946	106.746	106.596					





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

Silver 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	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)	-	Max Price	104.000	104.500	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	-				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	-				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	-				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	-				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-	-				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	-				
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	-				
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	-				
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-				
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-				
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-	-				
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)				
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)				
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-				
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-				
Loan Type	Full & ALT Doc Loan Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)				
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-				
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-				
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)				
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-				
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)	(1.000)	-				
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)				
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-				
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-				
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
Property Type	Full & ALT Doc Loan Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)	-				
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.250)	-				
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	-				
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)				
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.500)				
Doc Type	ALT Doc Documentation Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
Asset Depletion/Asset Qualifier	-	-	-	-	-	-	-	-	-				
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-				
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	-	-				
12 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-				





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	96.533	96.433	96.233	96.083	6.000	97.058	96.958	96.958	96.958	6.000	96.758	96.658	96.658	96.658
6.125	97.283	97.183	96.983	96.833	6.125	97.808	97.708	97.708	97.708	6.125	97.508	97.408	97.408	97.408
6.250	98.051	97.951	97.751	97.401	6.250	98.576	98.476	98.476	98.476	6.250	98.276	98.176	98.176	98.176
6.375	98.707	98.607	98.407	98.057	6.375	99.232	99.132	99.132	99.132	6.375	98.932	98.832	98.832	98.832
6.500	99.426	99.326	99.126	98.776	6.500	99.826	99.726	99.726	99.726	6.500	99.526	99.426	99.426	99.426
6.625	100.019	99.919	99.719	99.369	6.625	100.419	100.319	100.319	100.319	6.625	100.119	100.019	100.019	100.019
6.750	100.620	100.520	100.320	99.970	6.750	100.950	100.850	100.850	100.850	6.750	100.650	100.550	100.550	100.550
6.875	101.200	101.100	100.900	100.550	6.875	101.450	101.350	101.350	101.350	6.875	101.150	101.050	101.050	101.050
7.000	101.819	101.719	101.519	101.169	7.000	102.019	101.919	101.919	101.919	7.000	101.719	101.619	101.619	101.619
7.125	102.337	102.237	102.037	101.687	7.125	102.487	102.387	102.387	102.387	7.125	102.187	102.087	102.087	102.087
7.250	102.712	102.612	102.412	102.062	7.250	102.862	102.762	102.762	102.762	7.250	102.562	102.462	102.462	102.462
7.375	103.087	102.987	102.787	102.437	7.375	103.237	103.137	103.137	103.137	7.375	102.937	102.837	102.837	102.837
7.500	103.431	103.331	103.131	102.781	7.500	103.581	103.481	103.481	103.481	7.500	103.281	103.181	103.181	103.181
7.625	103.744	103.644	103.444	103.094	7.625	103.894	103.794	103.794	103.794	7.625	103.594	103.494	103.494	103.494
7.750	104.057	103.957	103.757	103.407	7.750	104.207	104.107	104.107	104.107	7.750	103.907	103.807	103.807	103.807
7.875	104.338	104.238	104.038	103.688	7.875	104.488	104.388	104.388	104.388	7.875	104.188	104.088	104.088	104.088
8.000	104.620	104.520	104.320	103.970	8.000	104.770	104.670	104.670	104.670	8.000	104.470	104.370	104.370	104.370
8.125	104.870	104.770	104.570	104.220	8.125	105.020	104.920	104.920	104.920	8.125	104.720	104.620	104.620	104.620
8.250	105.120	105.020	104.820	104.470	8.250	105.270	105.170	105.170	105.170	8.250	104.970	104.870	104.870	104.870
8.375	105.370	105.270	105.070	104.720	8.375	105.520	105.420	105.420	105.420	8.375	105.220	105.120	105.120	105.120
8.500	105.620	105.520	105.320	104.970	8.500	105.770	105.670	105.670	105.670	8.500	105.470	105.370	105.370	105.370
8.625	105.870	105.770	105.570	105.220	8.625	106.020	105.920	105.920	105.920	8.625	105.720	105.620	105.620	105.620
8.750	106.089	105.989	105.789	105.439	8.750	106.239	106.139	106.139	106.139	8.750	105.939	105.839	105.839	105.839
8.875	106.308	106.208	106.008	105.658	8.875	106.458	106.358	106.358	106.358	8.875	106.158	106.058	106.058	106.058
9.000	106.527	106.427	106.227	105.877	9.000	106.677	106.577	106.577	106.577	9.000	106.252	106.152	106.152	106.152
9.125	106.746	106.646	106.446	106.096	9.125	106.896	106.796	106.796	106.796	9.125	106.471	106.371	106.371	106.371
Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	96.908	96.808	96.608	96.458										
6.125	97.658	97.558	97.358	97.208										
6.250	98.426	98.326	98.126	97.976										
6.375	99.082	98.982	98.782	98.632										
6.500	99.676	99.576	99.376	99.226										
6.625	100.269	100.169	99.969	99.819										
6.750	100.800	100.700	100.500	100.350										
6.875	101.300	101.200	101.000	100.850										
7.000	101.869	101.769	101.569	101.419										
7.125	102.337	102.237	102.037	101.887										
7.250	102.712	102.612	102.412	102.262										
7.375	103.087	102.987	102.787	102.637										
7.500	103.431	103.331	103.131	102.981										
7.625	103.744	103.644	103.444	103.294										
7.750	104.057	103.957	103.757	103.607										
7.875	104.338	104.238	104.038	103.888										
8.000	104.620	104.520	104.320	104.170										
8.125	104.870	104.770	104.570	104.420										
8.250	105.120	105.020	104.820	104.670										
8.375	105.370	105.270	105.070	104.920										
8.500	105.620	105.520	105.320	105.170										
8.625	105.870	105.770	105.570	105.420										
8.750	106.089	105.989	105.789	105.639										
8.875	106.308	106.208	106.008	105.858										
9.000	106.527	106.427	106.227	106.077										
9.125	106.621	106.521	106.321	106.171										

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	0.625	0.500	0.250	0.125	(0.250)	(2.875)
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-
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)	(0.375)	(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	0.250	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)



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

Welcome
www.PHLCorrespondent.com

9/4/2026 10:04 EST

Lock Desk: 443-313-8929
Lock Desk Available Untill 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	95.335	95.235	95.035	94.885	5.500	95.510	95.410	95.210	95.060	5.500	95.535	95.435	95.235	95.085
5.625	96.085	95.985	95.785	95.635	5.625	96.260	96.160	95.960	95.810	5.625	96.285	96.185	95.985	95.835
5.750	96.835	96.735	96.535	96.385	5.750	97.010	96.910	96.710	96.560	5.750	97.035	96.935	96.735	96.585
5.875	97.585	97.485	97.285	97.135	5.875	97.760	97.660	97.460	97.310	5.875	97.785	97.685	97.485	97.335
6.000	98.335	98.235	98.035	97.885	6.000	98.510	98.410	98.210	98.060	6.000	98.535	98.435	98.235	98.085
6.125	99.022	98.922	98.722	98.572	6.125	99.197	99.097	98.897	98.747	6.125	99.222	99.122	98.922	98.772
6.250	99.710	99.610	99.410	99.260	6.250	99.885	99.785	99.585	99.435	6.250	99.910	99.810	99.610	99.460
6.375	100.398	100.298	100.098	99.948	6.375	100.573	100.473	100.273	100.123	6.375	100.598	100.498	100.298	100.148
6.500	101.023	100.923	100.723	100.573	6.500	101.198	101.098	100.898	100.748	6.500	101.223	101.123	100.923	100.773
6.625	101.648	101.548	101.348	101.198	6.625	101.823	101.723	101.523	101.373	6.625	101.848	101.748	101.548	101.398
6.750	102.210	102.110	101.910	101.760	6.750	102.385	102.285	102.085	101.935	6.750	102.410	102.310	102.110	101.960
6.875	102.823	102.723	102.523	102.373	6.875	103.048	102.948	102.748	102.598	6.875	103.023	102.923	102.723	102.573
7.000	103.473	103.373	103.173	103.023	7.000	103.648	103.548	103.348	103.198	7.000	103.673	103.573	103.373	103.223
7.125	103.973	103.873	103.673	103.523	7.125	104.148	104.048	103.848	103.698	7.125	104.173	104.073	103.873	103.723
7.250	104.410	104.310	104.110	103.960	7.250	104.585	104.485	104.285	104.135	7.250	104.610	104.510	104.310	104.160
7.375	104.848	104.748	104.548	104.398	7.375	105.023	104.923	104.723	104.573	7.375	105.048	104.948	104.748	104.598
7.500	105.223	105.123	104.923	104.773	7.500	105.398	105.298	105.098	104.948	7.500	105.423	105.323	105.123	104.973
7.625	105.598	105.498	105.298	105.148	7.625	105.773	105.673	105.473	105.323	7.625	105.798	105.698	105.498	105.348
7.750	105.910	105.810	105.610	105.460	7.750	106.085	105.985	105.785	105.635	7.750	106.110	106.010	105.810	105.660
7.875	106.173	106.073	105.873	105.723	7.875	106.398	106.298	106.098	105.948	7.875	106.373	106.273	106.073	105.923
8.000	106.485	106.385	106.185	106.035	8.000	106.710	106.610	106.410	106.260	8.000	106.685	106.585	106.385	106.235
8.125	106.798	106.698	106.498	106.348	8.125	107.023	106.923	106.723	106.573	8.125	106.998	106.898	106.698	106.548
8.250	107.079	106.979	106.779	106.629	8.250	107.304	107.204	107.004	106.854	8.250	107.279	107.179	106.979	106.829
8.375	107.329	107.229	107.029	106.879	8.375	107.554	107.454	107.254	107.104	8.375	107.529	107.429	107.229	107.079
8.500	107.579	107.479	107.279	107.129	8.500	107.804	107.704	107.504	107.354	8.500	107.779	107.679	107.479	107.329
8.625	107.829	107.729	107.529	107.379	8.625	108.054	107.954	107.754	107.604	8.625	108.029	107.929	107.729	107.579
8.750	108.079	107.979	107.779	107.629	8.750	108.304	108.204	108.004	107.854	8.750	108.279	108.179	107.979	107.829
8.875	108.329	108.229	108.029	107.879	8.875	108.554	108.454	108.254	108.104	8.875	108.529	108.429	108.229	108.079
9.000	108.579	108.479	108.279	108.129	9.000	108.804	108.704	108.504	108.354	9.000	108.779	108.679	108.479	108.329
9.125	108.829	108.729	108.529	108.379	9.125	109.054	108.954	108.754	108.604	9.125	109.029	108.929	108.729	108.579
9.250	109.079	108.979	108.779	108.629	9.250	109.304	109.204	109.004	108.854	9.250	109.279	109.179	108.979	108.829
9.375	109.329	109.229	109.029	108.879	9.375	109.554	109.454	109.254	109.104	9.375	109.529	109.429	109.229	109.079
9.500	109.579	109.479	109.279	109.129	9.500	109.804	109.704	109.504	109.354	9.500	109.779	109.679	109.479	109.329
9.625	109.829	109.729	109.529	109.379	9.625	110.054	109.954	109.754	109.604	9.625	110.029	109.929	109.729	109.579
9.750	110.079	109.979	109.779	109.629	9.750	110.304	110.204	110.004	109.854	9.750	110.279	110.179	109.979	109.829
9.875	110.329	110.229	110.029	109.879	9.875	110.554	110.454	110.254	110.104	9.875	110.529	110.429	110.229	110.079
10.000	110.579	110.479	110.279	110.129	10.000	110.679	110.579	110.379	110.229	10.000	110.779	110.679	110.479	110.329
10.125	110.829	110.729	110.529	110.379	10.125	110.929	110.829	110.629	110.479	10.125	111.029	110.929	110.729	110.579
10.250	111.079	110.979	110.779	110.629	10.250	111.179	111.079	110.879	110.729	10.250	111.279	111.179	110.979	110.829
10.375	111.204	111.104	110.904	110.754	10.375	111.429	111.329	111.129	110.979	10.375	111.404	111.304	111.104	110.954
10.500	111.454	111.354	111.154	111.004	10.500	111.679	111.579	111.379	111.229	10.500	111.654	111.554	111.354	111.204
10.625	111.704	111.604	111.404	111.254	10.625	111.929	111.829	111.629	111.479	10.625	111.904	111.804	111.604	111.454
10.750	111.954	111.854	111.654	111.504	10.750	112.179	112.079	111.879	111.729	10.750	112.154	112.054	111.854	111.704
10.875	112.204	112.104	111.904	111.754	10.875	112.429	112.329	112.129	111.979	10.875	112.404	112.304	112.104	111.954
11.000	112.454	112.354	112.154	112.004	11.000	112.679	112.579	112.379	112.229	11.000	112.654	112.554	112.354	112.204
11.125	112.704	112.604	112.404	112.254	11.125	112.929	112.829	112.629	112.479	11.125	112.904	112.804	112.604	112.454
11.250	112.954	112.854	112.654	112.504	11.250	113.179	113.079	112.879	112.729	11.250	113.154	113.054	112.854	112.704
11.375	113.204	113.104	112.904	112.754	11.375	113.429	113.329	113.129	112.979	11.375	113.404	113.304	113.104	112.954
11.500	113.454	113.354	113.154	113.004	11.500	113.679	113.579	113.379	113.229	11.500	113.654	113.554	113.354	113.204

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	95.460	95.360	95.160	95.010	5.500	95.335	95.235	95.035	94.885					
5.625	96.210	96.110	95.910	95.760	5.625	96.085	95.985	95.785	95.635					
5.750	96.960	96.860	96.660	96.510	5.750	96.835	96.735	96.535	96.385					
5.875	97.710	97.610	97.410	97.260	5.875	97.585	97.485	97.285	97.135					
6.000	98.460	98.360	98.160	98.010	6.000	98.335	98.235	98.035	97.885					
6.125	99.147	99.047	98.847	98.697	6.125	99.022	98.922	98.722	98.572					
6.250	99.835	99.735	99.535	99.385	6.250	99.710	99.610	99.410	99.260					
6.375	100.523	100.423	100.223	100.073	6.375	100.398	100.298	100.098	99.948					
6.500	101.148	101.048	100.848	100.698	6.500	101.023	100.923	100.723	100.573					
6.625	101.773	101.673	101.473	101.323	6.625	101.648	101.548	101.348	101.198					
6.750	102.335	102.235	102.035	101.885	6.750	102.210	102.110	101.910	101.760					
6.875	102.948	102.848	102.648	102.498	6.875	102.823	102.723	102.523	102.373					
7.000	103.598	103.498	103.298	103.148	7.000	103.473	103.373	103.173	103.023					
7.125	104.098	103.998	103.798	103.648	7.125	103.973	103.873	103.673	103.523					
7.250	104.535	104.435	104.235	104.085	7.250	104.410	104.310	104.110	103.960					
7.375	104.973	104.873	104.673	104.523	7.375	104.848	104.748	104.548	104.398					
7.500	105.348	105.248	105.048	104.898	7.500	105.223	105.123	104.923	104.773					
7.625	105.723	105.623	105.423	105.273	7.625	105.598	105.498	105.298	105.148					
7.750	106.035	105.935	105.735	105.585	7.750	105.910	105.810	105.610	105.460					
7.875	106.298	106.198	105.998	105.848	7.875	106.173	106.073	105.873	105.723					
8.000	106.610	106.510	106.310	106.160	8.000	106.485	106.385	106.185	106.035					
8.125	106.923	106.823	106.623	106.473	8.125	106.798	106.698	106.498	106.348					
8.250	107.204	107.104	106.904	106.754	8.250	107.079	106.979	106.779	106.629					
8.375	107.454	107.354	107.154	107.004	8.375	107.329	107.229	107.029	106.879					
8.500	107.704	107.604	107.404	107.254	8.500	107.579	107.479	107.279	107.129					
8.625	107.954	107.854	107.654	107.504	8.625	107.729	107.629	107.429	107.279					
8.750	108.204	108.104	107.904	107.754	8.750	108.079	107.979	107.779	107.629					
8.875	108.454	108.354	108.154	108.004	8.875	108.329	108.229	108.029	107.879					
9.000	108.704	108.604	108.404	108.254	9.000	108.579	108.479	108.279	108.129					
9.125	108.954	108.854	108.654	108.504	9.125	108.829	108.729	108.529	108.379					
9.250	109.204	109.104	108.904	108.754	9.250	109.079	108.979	108.779	108.629					
9.375	109.454	109.354	109.154	109.004	9.375	109.329	109.229	109.029	108.879					
9.500	109.704	109.604	109.404	109.254	9.500	109.579	109.479	109.279	109.129					
9.625	109.954	109.854	109.654	109.504	9.625	109.829	109.729	109.529	109.379					
9.750	110.079	109.979	109.779	109.629	9.750	110.079	109.979	109.779	109.629					
9.875	110.329	110.229	110.029	109.879	9.875	110.329	110.229	110.029	109.879					
10.000	110.579	110.479	110.279	110.129	10.000	110.579	110.479	110.279	110.129					
10.125	110.829	110.729	110.529	110.379	10.125	110.704	110.604	110.404	110.254					
10.250	111.079	110.979	110.779	110.629	10.250	110.954	110.854	110.654	110.504					
10.375	111.329	111.229	111.029	110.879	10.375	111.204	111.104	110.904	110.754					
10.500	111.579	111.479	111.279	111.129	10.500	111.454	111.354	111.154	111.004					
10.625	111.829	111.729	111.529	111.379	10.625	111.704	111.604	111.404	111.254					
10.750	112.079	111.979	111.779	111.629	10.750	111.954	111.854	111.654	111.504					
10.875	112.329	112.229	112.029	111.879	10.875	112.204	112.104	111.904	111.754					
11.000	112.579	112.479	112.279	112.129	11.000	112.454	112.354	112.154	112.004					
11.125	112.829	112.729	112.529	112.379	11.125	112.704	112.604	112.404	112.254					
11.250	113.079	112.979	112.779	112.629	11.250	112.954	112.854	112.654	112.504					
11.375	113.329	113.229	113.029	112.879	11.375	113.204	113.104	112.904	112.754					
11.500	113.579	113.479	113.279	113.129	11.500	113.454	113.354	113.154	113.004					



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

Non-QM DSCR LLPA's

CREDIT SCORE	LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	0.000	(0.500)	(1.250)
760 - 779	0.750	0.875	0.625	0.375	0.000	(0.500)	(1.250)
740 - 759	0.875	0.750	0.500	0.375	0.000	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.250)	(1.500)	(2.125)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.000)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.250)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.750)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

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	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(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	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(0.875)	(1.000)	(1.250)	(1.750)	(2.750)	-
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)

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)
Type	Min Price
Min Price	98.000

Term	Loan Size > \$2.0 MM	
	Max Price	Max Price
5 year	105.000	102.500
4 year	104.500	102.500
3 year	104.000	102.500
2 year	104.000	101.500
1 year	103.500	101.000
No Prepay Penalty	103.000	101.000
Type	Type	Min Price
Min Price	Min Price	98





9/4/2026 10:04 EST
Lock Desk: 443-313-8929
Lock Desk Available Untill 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	95.151	95.051	94.851	94.701	6.250	95.001	94.901	94.701	94.551	6.250	95.001	94.901	94.701	94.551
6.375	95.807	95.707	95.507	95.357	6.375	95.657	95.557	95.357	95.207	6.375	95.657	95.557	95.357	95.207
6.500	96.401	96.301	96.101	95.951	6.500	96.251	96.151	95.951	95.801	6.500	96.251	96.151	95.951	95.801
6.625	96.994	96.894	96.694	96.544	6.625	96.844	96.744	96.544	96.394	6.625	96.844	96.744	96.544	96.394
6.750	97.525	97.425	97.225	97.075	6.750	97.375	97.275	97.075	96.925	6.750	97.375	97.275	97.075	96.925
6.875	98.025	97.925	97.725	97.575	6.875	97.875	97.775	97.575	97.425	6.875	97.875	97.775	97.575	97.425
7.000	98.594	98.494	98.294	98.144	7.000	98.444	98.344	98.144	97.994	7.000	98.444	98.344	98.144	97.994
7.125	99.062	98.962	98.762	98.612	7.125	98.912	98.812	98.612	98.462	7.125	98.912	98.812	98.612	98.462
7.250	99.437	99.337	99.137	98.987	7.250	99.287	99.187	98.987	98.837	7.250	99.287	99.187	98.987	98.837
7.375	99.812	99.712	99.512	99.362	7.375	99.662	99.562	99.362	99.212	7.375	99.662	99.562	99.362	99.212
7.500	100.156	100.056	99.856	99.706	7.500	100.006	99.906	99.706	99.556	7.500	100.006	99.906	99.706	99.556
7.625	100.519	100.419	100.219	100.069	7.625	100.369	100.269	100.069	99.919	7.625	100.369	100.269	100.069	99.919
7.750	100.982	100.882	100.682	100.532	7.750	100.832	100.732	100.532	100.382	7.750	100.832	100.732	100.532	100.382
7.875	101.263	101.163	100.963	100.813	7.875	101.113	101.013	100.813	100.663	7.875	101.113	101.013	100.813	100.663
8.000	101.545	101.445	101.245	101.095	8.000	101.395	101.295	101.095	100.945	8.000	101.395	101.295	101.095	100.945
8.125	101.795	101.695	101.495	101.345	8.125	101.645	101.545	101.345	101.195	8.125	101.645	101.545	101.345	101.195
8.250	102.045	101.945	101.745	101.595	8.250	101.895	101.795	101.595	101.445	8.250	101.845	101.745	101.545	101.395
8.375	102.245	102.145	101.945	101.795	8.375	102.095	101.995	101.795	101.645	8.375	102.095	101.995	101.795	101.645
8.500	102.495	102.395	102.195	102.045	8.500	102.345	102.245	102.045	101.895	8.500	102.345	102.245	102.045	101.895

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.151	95.051	94.851	94.701										
6.375	95.807	95.707	95.507	95.357										
6.500	96.401	96.301	96.101	95.951										
6.625	96.994	96.894	96.694	96.544										
6.750	97.525	97.425	97.225	97.075										
6.875	98.025	97.925	97.725	97.575										
7.000	98.594	98.494	98.294	98.144										
7.125	99.062	98.962	98.762	98.612										
7.250	99.437	99.337	99.137	98.987										
7.375	99.812	99.712	99.512	99.362										
7.500	100.156	100.056	99.856	99.706										
7.625	100.519	100.419	100.219	100.069										
7.750	100.982	100.882	100.682	100.532										
7.875	101.263	101.163	100.963	100.813										
8.000	101.545	101.445	101.245	101.095										
8.125	101.795	101.695	101.495	101.345										
8.250	101.995	101.895	101.695	101.545										
8.375	102.245	102.145	101.945	101.795										
8.500	102.495	102.395	102.195	102.045										

DSCR ITIN LLPA's

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

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)	-
Condolet	(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	
Investor Only	
5 year	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)

Term	Max Price	Loan Size > \$2.0 MM	
		Max Price	
5 year	105.000	102.500	
4 year	104.500	102.500	
3 year	104.000	102.500	
2 year	104.000	101.500	
1 year	103.500	101.000	
No Prepay Penalty	103.000	101.000	
Type	Type		
Min Price	Min Price		
		98	





9/4/2026 10:04 EST
Lock Desk: 443-313-8929
Lock Desk Available Untill 8:00 PM EST
Sales Support: 800-203-5719

Type	All
Min Price	98.000
Max Price	105.000

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	102.192	102.192	102.067	101.942	7.625	102.442	102.442	102.317	102.192
7.750	102.589	102.589	102.464	102.339	7.750	102.839	102.839	102.714	102.589
7.875	102.972	102.972	102.847	102.722	7.875	103.222	103.222	103.097	102.972
8.000	103.344	103.344	103.219	103.094	8.000	103.594	103.594	103.469	103.344
8.125	103.693	103.693	103.568	103.443	8.125	103.943	103.943	103.818	103.693
8.250	104.019	104.019	103.894	103.769	8.250	104.269	104.269	104.144	104.019
8.375	104.322	104.322	104.197	104.072	8.375	104.572	104.572	104.447	104.322
8.500	104.602	104.602	104.477	104.352	8.500	104.852	104.852	104.727	104.602
8.625	104.858	104.858	104.733	104.608	8.625	105.108	105.108	104.983	104.858
8.750	105.117	105.117	104.992	104.867	8.750	105.367	105.367	105.242	105.117
8.875	105.372	105.372	105.247	105.122	8.875	105.622	105.622	105.497	105.372
9.000	105.610	105.610	105.485	105.360	9.000	105.860	105.860	105.735	105.610
9.125	105.831	105.831	105.706	105.581	9.125	106.081	106.081	105.956	105.831
9.250	106.033	106.033	105.908	105.783	9.250	106.283	106.283	106.158	106.033
9.375	106.218	106.218	106.093	105.968	9.375	106.468	106.468	106.343	106.218
9.500	106.384	106.384	106.259	106.134	9.500	106.634	106.634	106.509	106.384
9.625	106.561	106.561	106.436	106.311	9.625	106.811	106.811	106.686	106.561
9.750	106.738	106.738	106.613	106.488	9.750	106.988	106.988	106.863	106.738
9.875	106.901	106.901	106.776	106.651	9.875	107.151	107.151	107.026	106.901
10.000	107.051	107.051	106.926	106.801	10.000	107.301	107.301	107.176	107.051
10.125	107.186	107.186	107.061	106.936	10.125	107.436	107.436	107.311	107.186
10.250	107.307	107.307	107.182	107.057	10.250	107.557	107.557	107.432	107.307
10.375	107.413	107.413	107.288	107.163	10.375	107.663	107.663	107.538	107.413
10.500	107.481	107.481	107.356	107.231	10.500	107.731	107.731	107.606	107.481
10.625	107.601	107.601	107.476	107.351	10.625	107.851	107.851	107.726	107.601
10.750	107.710	107.710	107.585	107.460	10.750	107.960	107.960	107.835	107.710
10.875	107.807	107.807	107.682	107.557	10.875	108.057	108.057	107.932	107.807
11.000	107.893	107.893	107.768	107.643	11.000	108.143	108.143	108.018	107.893
11.125	107.968	107.968	107.843	107.718	11.125	108.218	108.218	108.093	107.968
11.250	108.032	108.032	107.907	107.782	11.250	108.282	108.282	108.157	108.032
11.375	108.070	108.070	107.945	107.820	11.375	108.320	108.320	108.195	108.070
11.500	108.098	108.098	107.973	107.848	11.500	108.348	108.348	108.223	108.098

Price Adjustments

[illegible]

STATE ADJUSTMENTS (2nd Lien Products)

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, REGION 1: NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY REGION 2: PR, FL REGION 3: AR, NE, NY, PA, TX, VA, OH, MI REGION 4: NV, UT, CO		Adjustment 0.000 0.000 0.000 0.125 0
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	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	

