

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
6.375	98.464	98.364	98.164	98.014	6.375	98.689	98.589	98.389	98.239	6.375	98.664	98.564	98.364	98.214
6.500	98.964	98.864	98.664	98.314	6.500	99.189	99.089	98.739	98.589	6.500	99.164	99.064	98.714	98.564
6.625	99.527	99.427	99.227	98.877	6.625	99.752	99.652	99.152	99.652	6.625	99.727	99.627	99.127	99.627
6.750	99.964	99.864	99.664	99.314	6.750	100.189	100.089	100.089	100.089	6.750	100.164	100.064	100.064	100.064
6.875	100.477	100.377	100.177	99.827	6.875	100.702	100.602	100.602	100.602	6.875	100.677	100.577	100.577	100.577
7.000	100.964	100.864	100.664	100.314	7.000	101.189	101.089	101.089	101.089	7.000	101.164	101.064	101.064	101.064
7.125	101.339	101.239	101.039	100.689	7.125	101.564	101.464	101.464	101.464	7.125	101.539	101.439	101.439	101.439
7.250	101.839	101.739	101.539	101.189	7.250	102.064	101.964	101.964	101.964	7.250	102.039	101.939	101.939	101.939
7.375	102.339	102.239	102.039	101.689	7.375	102.564	102.464	102.464	102.464	7.375	102.539	102.439	102.439	102.439
7.500	102.714	102.614	102.414	102.064	7.500	102.939	102.839	102.839	102.839	7.500	102.914	102.814	102.814	102.814
7.625	103.027	102.927	102.727	102.377	7.625	103.252	103.152	103.152	103.152	7.625	103.227	103.127	103.127	103.127
7.750	103.339	103.239	103.039	102.689	7.750	103.564	103.464	103.464	103.464	7.750	103.539	103.439	103.439	103.439
7.875	103.670	103.570	103.370	103.020	7.875	103.895	103.795	103.795	103.795	7.875	103.870	103.770	103.770	103.770
8.000	103.952	103.852	103.652	103.302	8.000	104.177	104.077	104.077	104.077	8.000	104.152	104.052	104.052	104.052
8.125	104.202	104.102	103.902	103.552	8.125	104.427	104.327	104.327	104.327	8.125	104.402	104.302	104.302	104.302
8.250	104.452	104.352	104.152	103.802	8.250	104.677	104.577	104.577	104.577	8.250	104.652	104.552	104.552	104.552
8.375	104.702	104.602	104.402	104.052	8.375	104.927	104.827	104.827	104.827	8.375	104.902	104.802	104.802	104.802
8.500	104.952	104.852	104.652	104.302	8.500	105.177	105.077	105.077	105.077	8.500	105.152	105.052	105.052	105.052
8.625	105.202	105.102	104.902	104.552	8.625	105.427	105.327	105.327	105.327	8.625	105.402	105.302	105.302	105.302
8.750	105.352	105.252	105.052	104.702	8.750	105.577	105.477	105.477	105.477	8.750	105.552	105.452	105.452	105.452
8.875	105.502	105.402	105.202	104.852	8.875	105.727	105.627	105.627	105.627	8.875	105.702	105.602	105.602	105.602
9.000	105.652	105.552	105.352	105.002	9.000	105.877	105.777	105.777	105.777	9.000	105.852	105.752	105.752	105.752
9.125	105.902	105.802	105.602	105.252	9.125	106.127	106.027	106.027	106.027	9.125	106.102	106.002	106.002	106.002
9.250	106.152	106.052	105.852	105.502	9.250	106.377	106.277	106.277	106.277	9.250	106.352	106.252	106.252	106.252
9.375	106.402	106.302	106.102	105.752	9.375	106.627	106.527	106.527	106.527	9.375	106.602	106.502	106.502	106.502
9.500	106.652	106.552	106.352	106.002	9.500	106.877	106.777	106.777	106.777	9.500	106.852	106.752	106.752	106.752
9.625	106.902	106.802	106.602	106.252	9.625	107.127	107.027	107.027	107.027	9.625	107.102	107.002	107.002	107.002
9.750	107.152	107.052	106.852	106.502	9.750	107.377	107.277	107.277	107.277	9.750	107.352	107.252	107.252	107.252
9.875	107.402	107.302	107.102	106.752	9.875	107.627	107.527	107.527	107.527	9.875	107.602	107.502	107.502	107.502
10.000	107.502	107.402	107.202	106.852	10.000	0.065	(0.035)	(0.035)	(0.035)	10.000	0.065	(0.035)	(0.035)	(0.035)
10.125	107.752	107.652	107.452	107.102	10.125	0.065	(0.035)	(0.035)	(0.035)	10.125	0.065	(0.035)	(0.035)	(0.035)
10.250	107.902	107.802	107.602	107.252	10.250	(0.035)	(0.135)	(0.135)	(0.135)	10.250	(0.035)	(0.135)	(0.135)	(0.135)
10.375	108.152	108.052	107.852	107.502	10.375	(0.035)	(0.135)	(0.135)	(0.135)	10.375	(0.035)	(0.135)	(0.135)	(0.135)
10.500	108.402	108.302	108.102	107.752	10.500	(0.035)	(0.135)	(0.135)	(0.135)	10.500	(0.035)	(0.135)	(0.135)	(0.135)
10.625	108.652	108.552	108.352	108.002	10.625	(0.035)	(0.135)	(0.135)	(0.135)	10.625	(0.035)	(0.135)	(0.135)	(0.135)
10.750	108.902	108.802	108.602	108.252	10.750	(0.035)	(0.135)	(0.135)	(0.135)	10.750	(0.035)	(0.135)	(0.135)	(0.135)

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					
6.500	99.089	98.989	98.789	98.639	6.500	98.964	98.864	98.664	98.514					
6.625	99.652	99.552	99.352	99.202	6.625	99.527	99.427	99.227	99.077					
6.750	100.089	99.989	99.789	99.639	6.750	99.964	99.864	99.664	99.514					
6.875	100.602	100.502	100.302	100.152	6.875	100.477	100.377	100.177	100.027					
7.000	101.089	100.989	100.789	100.639	7.000	100.964	100.864	100.664	100.514					
7.125	101.464	101.364	101.164	101.014	7.125	101.339	101.239	101.039	100.889					
7.250	101.964	101.864	101.664	101.514	7.250	101.839	101.739	101.539	101.389					
7.375	102.464	102.364	102.164	102.014	7.375	102.339	102.239	102.039	101.889					
7.500	102.839	102.739	102.539	102.389	7.500	102.714	102.614	102.414	102.264					
7.625	103.152	103.052	102.852	102.702	7.625	103.027	102.927	102.727	102.577					
7.750	103.464	103.364	103.164	103.014	7.750	103.339	103.239	103.039	102.889					
7.875	103.795	103.695	103.495	103.345	7.875	103.670	103.570	103.370	103.220					
8.000	104.077	103.977	103.777	103.627	8.000	103.952	103.852	103.652	103.502					
8.125	104.327	104.227	104.027	103.877	8.125	104.202	104.102	103.902	103.752					
8.250	104.577	104.477	104.277	104.127	8.250	104.452	104.352	104.152	104.002					
8.375	104.827	104.727	104.527	104.377	8.375	104.702	104.602	104.402	104.252					
8.500	105.077	104.977	104.777	104.627	8.500	104.952	104.852	104.652	104.502					
8.625	105.327	105.227	105.027	104.877	8.625	105.202	105.102	104.902	104.752					
8.750	105.477	105.377	105.177	105.027	8.750	105.352	105.252	105.052	104.902					
8.875	105.627	105.527	105.327	105.177	8.875	105.502	105.402	105.202	105.052					
9.000	105.777	105.677	105.477	105.327	9.000	105.652	105.552	105.352	105.202					
9.125	106.027	105.927	105.727	105.577	9.125	105.902	105.802	105.602	105.452					
9.250	106.277	106.177	105.977	105.827	9.250	106.152	106.052	105.852	105.702					
9.375	106.527	106.427	106.227	106.077	9.375	106.402	106.302	106.102	105.952					
9.500	106.777	106.677	106.477	106.327	9.500	106.652	106.552	106.352	106.202					
9.625	107.027	106.927	106.727	106.577	9.625	106.902	106.802	106.602	106.452					
9.750	107.277	107.177	106.977	106.827	9.750	107.152	107.052	106.852	106.702					
9.875	107.527	107.427	107.227	107.077	9.875	107.402	107.302	107.102	106.952					
10.000	0.065	(0.035)	(0.235)	(0.385)	10.000	0.065	(0.035)	(0.235)	(0.385)					
10.125	0.065	(0.035)	(0.235)	(0.385)	10.125	0.065	(0.035)	(0.235)	(0.385)					
10.250	(0.035)	(0.135)	(0.335)	(0.485)	10.250	(0.035)	(0.135)	(0.335)	(0.485)					
10.375	(0.035)	(0.135)	(0.335)	(0.485)	10.375	(0.035)	(0.135)	(0.335)	(0.485)					
10.500	(0.035)	(0.135)	(0.335)	(0.485)	10.500	(0.035)	(0.135)	(0.335)	(0.485)					
10.625	(0.035)	(0.135)	(0.335)	(0.485)	10.625	(0.035)	(0.135)	(0.335)	(0.485)					
10.750	(0.035)	(0.135)	(0.335)	(0.485)	10.750	(0.035)	(0.135)	(0.335)	(0.485)					
10.875	(0.035)	(0.135)	(0.335)	(0.485)	10.875	(0.035)	(0.135)	(0.335)	(0.485)					



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Gold Full / Alt Doc LLPA's

CREDIT SCORE										Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm																																			
Full Doc FICO / LTV ADJUSTMENTS										Min Price	98.000	98.000	98.000																																			
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	(4.500)	Max Price	104.000	105.000	102.500																																			
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)	<table><tr><th colspan="3">Prepay Penalty Price Adjustments</th></tr><tr><th colspan="2">Investor Only</th><th>Max Price</th></tr><tr><td>5 year</td><td>1.250</td><td>104.000</td></tr><tr><td>4 year</td><td>1.000</td><td>104.000</td></tr><tr><td>3 year</td><td>0.750</td><td>103.500</td></tr><tr><td>2 year</td><td>0.500</td><td>103.000</td></tr><tr><td>1 year</td><td>0.250</td><td>102.500</td></tr><tr><td colspan="2">No Prepay Penalty</td><td>(1.375)</td><td>102.000</td></tr><tr><th>Type</th><th colspan="2">Min Price</th><td colspan="2"></td></tr><tr><td>Min Price</td><td colspan="2"></td><td colspan="2">98.000</td></tr></table>				Prepay Penalty Price Adjustments			Investor Only		Max Price	5 year	1.250	104.000	4 year	1.000	104.000	3 year	0.750	103.500	2 year	0.500	103.000	1 year	0.250	102.500	No Prepay Penalty		(1.375)	102.000	Type	Min Price				Min Price			98.000	
Prepay Penalty Price Adjustments																																																
Investor Only		Max Price																																														
5 year	1.250	104.000																																														
4 year	1.000	104.000																																														
3 year	0.750	103.500																																														
2 year	0.500	103.000																																														
1 year	0.250	102.500																																														
No Prepay Penalty		(1.375)	102.000																																													
Type	Min Price																																															
Min Price			98.000																																													
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)																																							
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	(5.250)																																							
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)																																							
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)																																							
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-																																							
ALT Doc FICO / LTV ADJUSTMENTS																																																
CREDIT SCORE	<=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)	(3.750)																																							
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	(3.875)																																							
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(4.625)																																							
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)	(4.250)	-																																							
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.000)	-																																							
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-																																							
Full & ALT Doc Loan Amount Adjusters																																																
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																																							
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)	-	-	-	-																																							
Full & ALT Doc Loan Type Adjustments																																																
Loan Type	<=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)	(1.875)	-	-																																							
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)																																							
Full & ALT Doc Documentation Type Adjustments																																																
Property Type	<=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)																																							
Full & ALT Doc Documentation Type Adjustments																																																
Doc Type	<=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)																																							





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Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.500	97.673	97.573	97.373	97.223	6.500	97.673	97.573	97.573	97.573	6.500	97.573	97.473	97.473	97.473
6.625	98.320	98.220	98.020	97.670	6.625	98.320	98.220	98.220	98.220	6.625	98.220	98.120	98.120	98.120
6.750	98.843	98.743	98.543	98.193	6.750	98.843	98.743	98.743	98.743	6.750	98.743	98.643	98.643	98.643
6.875	99.440	99.340	99.140	98.790	6.875	99.440	99.340	99.340	99.340	6.875	99.340	99.240	99.240	99.240
7.000	99.938	99.838	99.638	99.288	7.000	99.938	99.838	99.838	99.838	7.000	99.838	99.738	99.738	99.738
7.125	100.363	100.263	100.063	99.713	7.125	100.363	100.263	100.263	100.263	7.125	100.263	100.163	100.163	100.163
7.250	100.863	100.763	100.563	100.213	7.250	100.863	100.763	100.763	100.763	7.250	100.763	100.663	100.663	100.663
7.375	101.305	101.205	101.005	100.655	7.375	101.305	101.205	101.205	101.205	7.375	101.205	101.105	101.105	101.105
7.500	101.622	101.522	101.322	100.972	7.500	101.622	101.522	101.522	101.522	7.500	101.522	101.422	101.422	101.422
7.625	101.937	101.837	101.637	101.287	7.625	101.937	101.837	101.837	101.837	7.625	101.837	101.737	101.737	101.737
7.750	102.189	102.089	101.889	101.539	7.750	102.189	102.089	102.089	102.089	7.750	102.089	101.989	101.989	101.989
7.875	102.489	102.389	102.189	101.839	7.875	102.489	102.389	102.389	102.389	7.875	102.389	102.289	102.289	102.289
8.000	102.739	102.639	102.439	102.089	8.000	102.739	102.639	102.639	102.639	8.000	102.639	102.539	102.539	102.539
8.125	102.986	102.886	102.686	102.336	8.125	102.986	102.886	102.886	102.886	8.125	102.886	102.786	102.786	102.786
8.250	103.231	103.131	102.931	102.581	8.250	103.231	103.131	103.131	103.131	8.250	103.131	103.031	103.031	103.031
8.375	103.476	103.376	103.176	102.826	8.375	103.476	103.376	103.376	103.376	8.375	103.376	103.276	103.276	103.276
8.500	103.660	103.560	103.360	103.010	8.500	103.660	103.560	103.560	103.560	8.500	103.560	103.460	103.460	103.460
8.625	103.835	103.735	103.535	103.185	8.625	103.835	103.735	103.735	103.735	8.625	103.735	103.635	103.635	103.635
8.750	103.889	103.789	103.589	103.239	8.750	103.907	103.807	103.807	103.807	8.750	103.681	103.581	103.581	103.581
8.875	103.914	103.814	103.614	103.264	8.875	103.914	103.814	103.814	103.814	8.875	103.706	103.606	103.606	103.606
9.000	103.939	103.839	103.639	103.289	9.000	103.939	103.839	103.839	103.839	9.000	103.731	103.631	103.631	103.631
9.125	104.064	103.964	103.764	103.414	9.125	104.064	103.964	103.964	103.964	9.125	103.856	103.756	103.756	103.756
9.250	104.189	104.089	103.889	103.539	9.250	104.189	104.089	104.089	104.089	9.250	103.981	103.881	103.881	103.881
9.375	104.314	104.214	104.014	103.664	9.375	104.314	104.214	104.214	104.214	9.375	104.106	104.006	104.006	104.006
9.500	104.439	104.339	104.139	103.789	9.500	104.439	104.339	104.339	104.339	9.500	104.231	104.131	104.131	104.131
9.625	104.564	104.464	104.264	103.914	9.625	104.564	104.464	104.464	104.464	9.625	104.356	104.256	104.256	104.256

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					
6.500	97.573	97.473	97.273	97.123	6.500	97.573	97.473	97.273	97.123					
6.625	98.220	98.120	97.920	97.770	6.625	98.220	98.120	97.920	97.770					
6.750	98.743	98.643	98.443	98.293	6.750	98.743	98.643	98.443	98.293					
6.875	99.340	99.240	99.040	98.890	6.875	99.340	99.240	99.040	98.890					
7.000	99.838	99.738	99.538	99.388	7.000	99.838	99.738	99.538	99.388					
7.125	100.263	100.163	99.963	99.813	7.125	100.263	100.163	99.963	99.813					
7.250	100.763	100.663	100.463	100.313	7.250	100.763	100.663	100.463	100.313					
7.375	101.205	101.105	100.905	100.755	7.375	101.205	101.105	100.905	100.755					
7.500	101.522	101.422	101.222	101.072	7.500	101.522	101.422	101.222	101.072					
7.625	101.837	101.737	101.537	101.387	7.625	101.837	101.737	101.537	101.387					
7.750	102.089	101.989	101.789	101.639	7.750	102.089	101.989	101.789	101.639					
7.875	102.389	102.289	102.089	101.939	7.875	102.389	102.289	102.089	101.939					
8.000	102.639	102.539	102.339	102.189	8.000	102.639	102.539	102.339	102.189					
8.125	102.886	102.786	102.586	102.436	8.125	102.886	102.786	102.586	102.436					
8.250	103.131	103.031	102.831	102.681	8.250	103.131	103.031	102.831	102.681					
8.375	103.376	103.276	103.076	102.926	8.375	103.376	103.276	103.076	102.926					
8.500	103.560	103.460	103.260	103.110	8.500	103.560	103.460	103.260	103.110					
8.625	103.735	103.635	103.435	103.285	8.625	103.735	103.635	103.435	103.285					
8.750	103.907	103.807	103.607	103.457	8.750	103.789	103.689	103.489	103.339					
8.875	103.814	103.714	103.514	103.364	8.875	103.814	103.714	103.514	103.364					
9.000	103.839	103.739	103.539	103.389	9.000	103.839	103.739	103.539	103.389					
9.125	103.964	103.864	103.664	103.514	9.125	103.964	103.864	103.664	103.514					
9.250	104.089	103.989	103.789	103.639	9.250	104.089	103.989	103.789	103.639					
9.375	104.214	104.114	103.914	103.764	9.375	104.214	104.114	103.914	103.764					
9.500	104.339	104.239	104.039	103.889	9.500	104.339	104.239	104.039	103.889					
9.625	104.464	104.364	104.164	104.014	9.625	104.464	104.364	104.164	104.014					



Rate sheets are intended for use by mortgage professionals only.



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

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

Welcome
www.PHLCorrespondent.com

9/24/2026 11:51 EST
Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

Silver Full / Alt Doc LLPA's

CREDIT SCORE										Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
Full Doc FICO / LTV ADJUSTMENTS										Min Price	98.000	98.000	98.000
										Max Price	104.000	104.500	102.500
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	-				
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			
										Min Price	98.000	98.000	98.000
										Max Price	104.000	104.500	102.500
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)	(4.250)	-				
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			
										Min Price	98.000	98.000	98.000
										Max Price	104.000	104.500	102.500
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			
										Min Price	98.000	98.000	98.000
										Max Price	104.000	104.500	102.500
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)				





9/24/2026 11:51 EST
Lock Desk: 443-313-8929
Lock Desk Available Untill 8:00 PM EST
Sales Support: 800-203-5719

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
6.125	95.135	95.035	94.835	94.685	6.125	95.410	95.310	95.310	95.310	6.125	95.410	95.310	95.310	95.310
6.250	95.900	95.800	95.600	95.250	6.250	96.050	95.950	95.950	95.950	6.250	96.050	95.950	95.950	95.950
6.375	96.541	96.441	96.241	95.891	6.375	96.691	96.591	96.591	96.591	6.375	96.691	96.591	96.591	96.591
6.500	97.123	97.023	96.823	96.473	6.500	97.273	97.173	97.173	97.173	6.500	97.273	97.173	97.173	97.173
6.625	97.770	97.670	97.470	97.120	6.625	97.795	97.695	97.695	97.695	6.625	97.795	97.695	97.695	97.695
6.750	98.293	98.193	97.993	97.643	6.750	98.318	98.218	98.218	98.218	6.750	98.318	98.218	98.218	98.218
6.875	98.890	98.790	98.590	98.240	6.875	98.840	98.740	98.740	98.740	6.875	98.840	98.740	98.740	98.740
7.000	99.388	99.288	99.088	98.738	7.000	99.288	99.188	99.188	99.188	7.000	99.288	99.188	99.188	99.188
7.125	99.813	99.713	99.513	99.163	7.125	99.713	99.613	99.613	99.613	7.125	99.713	99.613	99.613	99.613
7.250	100.313	100.213	100.013	99.663	7.250	100.088	99.988	99.988	99.988	7.250	100.088	99.988	99.988	99.988
7.375	100.755	100.655	100.455	100.105	7.375	100.405	100.305	100.305	100.305	7.375	100.405	100.305	100.305	100.305
7.500	101.072	100.972	100.772	100.422	7.500	100.722	100.622	100.622	100.622	7.500	100.722	100.622	100.622	100.622
7.625	101.387	101.287	101.087	100.737	7.625	101.037	100.937	100.937	100.937	7.625	101.037	100.937	100.937	100.937
7.750	101.639	101.539	101.339	100.989	7.750	101.289	101.189	101.189	101.189	7.750	101.289	101.189	101.189	101.189
7.875	101.939	101.839	101.639	101.289	7.875	101.539	101.439	101.439	101.439	7.875	101.539	101.439	101.439	101.439
8.000	102.189	102.089	101.889	101.539	8.000	101.789	101.689	101.689	101.689	8.000	101.789	101.689	101.689	101.689
8.125	102.436	102.336	102.136	101.786	8.125	102.036	101.936	101.936	101.936	8.125	102.036	101.936	101.936	101.936
8.250	102.681	102.581	102.381	102.031	8.250	102.281	102.181	102.181	102.181	8.250	102.281	102.181	102.181	102.181
8.375	102.926	102.826	102.626	102.276	8.375	102.526	102.426	102.426	102.426	8.375	102.526	102.426	102.426	102.426
8.500	103.110	103.010	102.810	102.460	8.500	102.710	102.610	102.610	102.610	8.500	102.585	102.485	102.485	102.485
8.625	103.285	103.185	102.985	102.635	8.625	102.885	102.785	102.785	102.785	8.625	102.760	102.660	102.660	102.660
					8.750	102.932	102.832	102.832	102.832					

Bronze Full / Alt Dec 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY					
6.125	95.410	95.310	95.110	94.960					
6.250	96.050	95.950	95.750	95.600					
6.375	96.691	96.591	96.391	96.241					
6.500	97.273	97.173	96.973	96.823					
6.625	97.795	97.695	97.495	97.345					
6.750	98.318	98.218	98.018	97.868					
6.875	98.840	98.740	98.540	98.390					
7.000	99.288	99.188	98.988	98.838					
7.125	99.713	99.613	99.413	99.263					
7.250	100.088	99.988	99.788	99.638					
7.375	100.405	100.305	100.105	99.955					
7.500	100.722	100.622	100.422	100.272					
7.625	101.037	100.937	100.737	100.587					
7.750	101.289	101.189	100.989	100.839					
7.875	101.539	101.439	101.239	101.089					
8.000	101.789	101.689	101.489	101.339					
8.125	102.036	101.936	101.736	101.586					
8.250	102.281	102.181	101.981	101.831					
8.375	102.526	102.426	102.226	102.076					
8.500	102.710	102.610	102.410	102.260					
8.625	102.760	102.660	102.460	102.310					

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			



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

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

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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
6.125	97.373	97.273	97.073	96.923	6.125	97.598	97.498	97.298	97.148	6.125	97.573	97.473	97.273	97.123
6.250	98.061	97.961	97.761	97.611	6.250	98.296	98.196	97.996	97.836	6.250	98.261	98.161	97.961	97.811
6.375	98.749	98.649	98.449	98.299	6.375	98.974	98.874	98.674	98.524	6.375	98.949	98.849	98.649	98.499
6.500	99.374	99.274	99.074	98.924	6.500	99.599	99.499	99.299	99.149	6.500	99.574	99.474	99.274	99.124
6.625	99.999	99.899	99.699	99.549	6.625	100.224	100.124	99.924	99.774	6.625	100.199	100.099	99.899	99.749
6.750	100.561	100.461	100.261	100.111	6.750	100.786	100.686	100.486	100.336	6.750	100.761	100.661	100.461	100.311
6.875	101.319	101.219	101.019	100.869	6.875	101.544	101.444	101.244	101.094	6.875	101.519	101.419	101.219	101.069
7.000	101.819	101.719	101.519	101.369	7.000	102.044	101.944	101.744	101.594	7.000	102.019	101.919	101.719	101.569
7.125	102.399	102.299	102.099	101.949	7.125	102.624	102.524	102.324	102.174	7.125	102.599	102.499	102.299	102.149
7.250	102.836	102.736	102.536	102.386	7.250	103.061	102.961	102.761	102.611	7.250	103.036	102.936	102.736	102.586
7.375	103.274	103.174	102.974	102.824	7.375	103.499	103.399	103.199	103.049	7.375	103.474	103.374	103.174	103.024
7.500	103.649	103.549	103.349	103.199	7.500	103.874	103.774	103.574	103.424	7.500	103.849	103.749	103.549	103.399
7.625	104.024	103.924	103.724	103.574	7.625	104.249	104.149	103.949	103.799	7.625	104.224	104.124	103.924	103.774
7.750	104.436	104.336	104.136	103.986	7.750	104.661	104.561	104.361	104.211	7.750	104.636	104.536	104.336	104.186
7.875	104.749	104.649	104.449	104.299	7.875	104.974	104.874	104.674	104.524	7.875	104.949	104.849	104.649	104.499
8.000	105.061	104.961	104.761	104.611	8.000	105.286	105.186	104.986	104.836	8.000	105.261	105.161	104.961	104.811
8.125	105.374	105.274	105.074	104.924	8.125	105.599	105.499	105.299	105.149	8.125	105.574	105.474	105.274	105.124
8.250	105.655	105.555	105.355	105.205	8.250	105.880	105.780	105.580	105.430	8.250	105.855	105.755	105.555	105.405
8.375	105.905	105.805	105.605	105.455	8.375	106.130	106.030	105.830	105.680	8.375	106.105	106.005	105.805	105.655
8.500	106.155	106.055	105.855	105.705	8.500	106.380	106.280	106.080	105.930	8.500	106.355	106.255	106.055	105.905
8.625	106.405	106.305	106.105	105.955	8.625	106.630	106.530	106.330	106.180	8.625	106.605	106.505	106.305	106.155
8.750	106.655	106.555	106.355	106.205	8.750	106.880	106.780	106.580	106.430	8.750	106.855	106.755	106.555	106.405
8.875	106.905	106.805	106.605	106.455	8.875	107.130	107.030	106.830	106.680	8.875	107.105	107.005	106.805	106.655
9.000	107.155	107.055	106.855	106.705	9.000	107.380	107.280	107.080	106.930	9.000	107.355	107.255	107.055	106.905
9.125	107.405	107.305	107.105	106.955	9.125	107.630	107.530	107.330	107.180	9.125	107.605	107.505	107.305	107.155
9.250	107.655	107.555	107.355	107.205	9.250	107.880	107.780	107.580	107.430	9.250	107.855	107.755	107.555	107.405
9.375	107.905	107.805	107.605	107.455	9.375	108.130	108.030	107.830	107.680	9.375	108.105	108.005	107.805	107.655
9.500	108.155	108.055	107.855	107.705	9.500	108.380	108.280	108.080	107.930	9.500	108.355	108.255	108.055	107.905
9.625	108.405	108.305	108.105	107.955	9.625	108.630	108.530	108.330	108.180	9.625	108.605	108.505	108.305	108.155
9.750	108.655	108.555	108.355	108.205	9.750	108.880	108.780	108.580	108.430	9.750	108.855	108.755	108.555	108.405
9.875	108.905	108.805	108.605	108.455	9.875	109.130	109.030	108.830	108.680	9.875	109.105	109.005	108.805	108.655
10.000	109.155	109.055	108.855	108.705	10.000	109.380	109.280	109.080	108.930	10.000	109.355	109.255	109.055	108.905
10.125	109.405	109.305	109.105	108.955	10.125	109.630	109.530	109.330	109.180	10.125	109.605	109.505	109.305	109.155
10.250	109.655	109.555	109.355	109.205	10.250	109.880	109.780	109.580	109.430	10.250	109.855	109.755	109.555	109.405
10.375	109.780	109.680	109.480	109.330	10.375	110.005	109.905	109.705	109.555	10.375	109.980	109.880	109.680	109.530
10.500	110.030	109.930	109.730	109.580	10.500	110.255	110.155	109.955	109.805	10.500	110.230	110.130	109.930	109.780
10.625	110.280	110.180	109.980	109.830	10.625	110.505	110.405	110.205	110.055	10.625	110.480	110.380	110.180	110.030
10.750	110.530	110.430	110.230	110.080	10.750	110.755	110.655	110.455	110.305	10.750	110.730	110.630	110.430	110.280
10.875	110.780	110.680	110.480	110.330	10.875	111.005	110.905	110.705	110.555	10.875	110.980	110.880	110.680	110.530
11.000	111.030	110.930	110.730	110.580	11.000	111.255	111.155	110.955	110.805	11.000	111.230	111.130	110.930	110.780
11.125	111.280	111.180	110.980	110.830	11.125	111.505	111.405	111.205	111.055	11.125	111.480	111.380	111.180	111.030
11.250	111.530	111.430	111.230	111.080	11.250	111.755	111.655	111.455	111.305	11.250	111.730	111.630	111.430	111.280
11.375	111.780	111.680	111.480	111.330	11.375	112.005	111.905	111.705	111.555	11.375	111.980	111.880	111.680	111.530
11.500	112.030	111.930	111.730	111.580	11.500	112.255	112.155	111.955	111.805	11.500	112.230	112.130	111.930	111.780

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					
6.125	97.498	97.398	97.198	97.048	6.125	97.373	97.273	97.073	96.923					
6.250	98.186	98.086	97.886	97.736	6.250	98.061	97.961	97.761	97.611					
6.375	98.874	98.774	98.574	98.424	6.375	98.749	98.649	98.449	98.299					
6.500	99.499	99.399	99.199	99.049	6.500	99.374	99.274	99.074	98.924					
6.625	100.124	100.024	99.824	99.674	6.625	99.999	99.899	99.699	99.549					
6.750	100.686	100.586	100.386	100.236	6.750	100.561	100.461	100.261	100.111					
6.875	101.344	101.244	101.044	100.994	6.875	101.319	101.219	101.019	100.869					
7.000	101.944	101.844	101.644	101.494	7.000	101.819	101.719	101.519	101.369					
7.125	102.524	102.424	102.224	102.074	7.125	102.399	102.299	102.099	101.949					
7.250	102.961	102.861	102.661	102.511	7.250	102.836	102.736	102.536	102.386					
7.375	103.399	103.299	103.099	102.949	7.375	103.274	103.174	102.974	102.824					
7.500	103.774	103.674	103.474	103.324	7.500	103.649	103.549	103.349	103.199					
7.625	104.149	104.049	103.849	103.699	7.625	104.024	103.924	103.724	103.574					
7.750	104.561	104.461	104.261	104.111	7.750	104.436	104.336	104.136	103.986					
7.875	104.874	104.774	104.574	104.424	7.875	104.749	104.649	104.449	104.299					
8.000	105.186	105.086	104.886	104.736	8.000	105.061	104.961	104.761	104.611					
8.125	105.499	105.399	105.199	105.049	8.125	105.374	105.274	105.074	104.924					
8.250	105.780	105.680	105.480	105.330	8.250	105.655	105.555	105.355	105.205					
8.375	106.030	105.930	105.730	105.580	8.375	105.905	105.805	105.605	105.455					
8.500	106.280	106.180	105.980	105.830	8.500	106.155	106.055	105.855	105.705					
8.625	106.530	106.430	106.230	106.080	8.625	106.405	106.305	106.105	105.955					
8.750	106.780	106.680	106.480	106.330	8.750	106.655	106.555	106.355	106.205					
8.875	107.030	106.930	106.730	106.580	8.875	106.905	106.805	106.605	106.455					
9.000	107.280	107.180	106.980	106.830	9.000	107.155	107.055	106.855	106.705					
9.125	107.530	107.430	107.230	107.080	9.125	107.405	107.305	107.105	106.955					
9.250	107.780	107.680	107.480	107.330	9.250	107.655	107.555	107.355	107.205					
9.375	108.030	107.930	107.730	107.580	9.375	107.905	107.805	107.605	107.455					
9.500	108.280	108.180	107.980	107.830	9.500	108.155	108.055	107.855	107.705					
9.625	108.530	108.430	108.230	108.080	9.625	108.405	108.305	108.105	107.955					
9.750	108.655	108.555	108.355	108.205	9.750	108.655	108.555	108.355	108.205					
9.875	108.905	108.805	108.605	108.455	9.875	108.905	108.805	108.605	108.455					
10.000	109.155	109.055	108.855	108.705	10.000	109.155	109.055	108.855	108.705					
10.125	109.405	109.305	109.105	108.955	10.125	109.280	109.180	108.980	108.830					
10.250	109.655	109.555	109.355	109.205	10.250	109.530	109.430	109.230	109.080					
10.375	109.905	109.805	109.605	109.455	10.375	109.780	109.680	109.480	109.330					
10.500	110.155	110.055	109.855	109.705	10.500	110.030	109.930	109.730	109.580					
10.625	110.405	110.305	110.105	109.955	10.625	110.280	110.180	109.980	109.830					
10.750	110.655	110.555	110.355	110.205	10.750	110.530	110.430	110.230	110.080					
10.875	110.905	110.805	110.605	110.455	10.875	110.780	110.680	110.480	110.330					
11.000	111.155	111.055	110.855	110.705	11.000	111.030	110.930	110.730	110.580					
11.125	111.405	111.305	111.105	110.955	11.125	111.280	111.180	110.980	110.830					
11.250	111.655	111.555	111.355	111.205	11.250	111.530	111.430	111.230	111.080					
11.375	111.905	111.805	111.605	111.455	11.375	111.780	111.680	111.480	111.330					
11.500	112.155	112.055	111.855	111.705	11.500	112.030	111.930	111.730	111.580					



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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)	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)
Type	Min Price
Min Price	98.000

Loan Level Price Adjustments							
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
UPB <= 150K	(0.375)	(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)

Loan Size > \$2.0 MM		
Term	Max Price	Max Price
5 year	104.000	102.500
4 year	103.500	102.500
3 year	103.000	102.500
2 year	103.000	101.500
1 year	102.500	101.000
No Prepay Penalty	102.000	101.000
Type	Type	Min Price
Min Price	Min Price	98





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Foreign National DSCR

[illegible][illegible]

Foreign National DSCR LLPA's

DSCR	FICO / LTV ADJUSTMENTS						Prepay Penalty Price Adjustments		
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75			
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)			
No Credit Score	0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)			
DSCR Adjustments							Investor Only		
DSCR .01 - .74	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-	5 year	1.125	
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-	4 year	0.875	
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	3 year	0.500	
DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375	2 year	0.000	
Loan Size	Loan Amount Adjusters						No Prepay Penalty		
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	Term	Max Price	
\$150k <= \$1.0 mm	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	5 year	105.000	
>\$1.00mm, <=\$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-	4 year	104.500	
>\$1.50mm, <=\$2.50mm	(0.375)	(0.375)	(0.500)	(0.750)	-	-	3 year	104.000	
>\$2.50mm, <=\$3.00mm	(0.750)	(1.125)	(1.250)	(2.500)	-	-	2 year	104.000	
							1 year	103.500	
							No Prepay Penalty	103.000	
Loan Type	Loan Type Adjustments						Loan Size > \$2.0 MM		
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	Type	Max Price	
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)			
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)			
Escrow Waiver	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)			
Reserves < 12 Mos	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)			
Purchase	0.000	0.000	0.000	0.000	0.000	0.000			
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-			
Cash Out DSCR <1.0	(0.750)	(0.750)	(0.750)	(1.250)	-	-			
Property Type	Property Type Adjustments						Min Price		
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	Type	Min Price	
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)			
								98	





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

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

Welcome
www.PHLCorrespondent.com

9/24/2026 11:51 EST
Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	94.666	94.566	94.366	94.216	6.625	94.391	94.291	94.091	93.941	6.625	94.391	94.291	94.091	93.941
6.750	95.322	95.222	95.022	94.872	6.750	95.047	94.947	94.747	94.597	6.750	95.047	94.947	94.747	94.597
6.875	95.965	95.865	95.665	95.515	6.875	95.690	95.590	95.390	95.240	6.875	95.690	95.590	95.390	95.240
7.000	96.571	96.471	96.271	96.121	7.000	96.296	96.196	95.996	95.846	7.000	96.296	96.196	95.996	95.846
7.125	97.134	97.034	96.834	96.684	7.125	96.859	96.759	96.559	96.409	7.125	96.859	96.759	96.559	96.409
7.250	97.634	97.534	97.334	97.184	7.250	97.359	97.259	97.059	96.909	7.250	97.359	97.259	97.059	96.909
7.375	98.102	98.002	97.802	97.652	7.375	97.827	97.727	97.527	97.377	7.375	97.827	97.727	97.527	97.377
7.500	98.508	98.408	98.208	98.058	7.500	98.233	98.133	97.933	97.783	7.500	98.233	98.133	97.933	97.783
7.625	98.883	98.783	98.583	98.433	7.625	98.608	98.508	98.308	98.158	7.625	98.608	98.508	98.308	98.158
7.750	99.258	99.158	98.958	98.808	7.750	98.983	98.883	98.683	98.533	7.750	98.983	98.883	98.683	98.533
7.875	99.602	99.502	99.302	99.152	7.875	99.327	99.227	99.027	98.877	7.875	99.327	99.227	99.027	98.877
8.000	100.110	100.010	99.810	99.660	8.000	99.835	99.735	99.535	99.385	8.000	99.835	99.735	99.535	99.385
8.125	100.423	100.323	100.123	99.973	8.125	100.148	100.048	99.848	99.698	8.125	100.148	100.048	99.848	99.698
8.250	100.784	100.684	100.484	100.334	8.250	100.509	100.409	100.209	100.059	8.250	100.509	100.409	100.209	100.059
8.375	101.066	100.966	100.766	100.616	8.375	100.791	100.691	100.491	100.341	8.375	100.791	100.691	100.491	100.341
8.500	101.316	101.216	101.016	100.866	8.500	101.041	100.941	100.741	100.591	8.500	101.041	100.941	100.741	100.591
8.625	101.566	101.466	101.266	101.116	8.625	101.291	101.191	100.991	100.841	8.625	101.291	101.191	100.991	100.841
8.750	101.916	101.816	101.616	101.466	8.750	101.641	101.541	101.341	101.191	8.750	101.641	101.541	101.341	101.191
8.875	102.166	102.066	101.866	101.716	8.875	101.891	101.791	101.591	101.441	8.875	101.891	101.791	101.591	101.441

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.625	94.541	94.441	94.241	94.091										
6.750	95.197	95.097	94.897	94.747										
6.875	95.840	95.740	95.540	95.390										
7.000	96.446	96.346	96.146	95.996										
7.125	97.009	96.909	96.709	96.559										
7.250	97.509	97.409	97.209	97.059										
7.375	97.977	97.877	97.677	97.527										
7.500	98.383	98.283	98.083	97.933										
7.625	98.758	98.658	98.458	98.308										
7.750	99.133	99.033	98.833	98.683										
7.875	99.477	99.377	99.177	99.027										
8.000	99.885	99.685	99.535	99.385										
8.125	100.298	100.198	99.998	99.848										
8.250	100.659	100.559	100.359	100.209										
8.375	100.941	100.841	100.641	100.491										
8.500	101.191	101.091	100.891	100.741										
8.625	101.541	101.441	101.241	101.091										
8.750	101.791	101.691	101.491	101.341										
8.875	102.041	101.941	101.741	101.591										

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	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>\$500 k, <=\$1.00mm	0.000	0.000	0.000	0.000	0.000	-
Loan Type Adjustments						
Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-

Property Type Adjustments						
Property Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	-
Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	-
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	-
Multi Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.500)	-
Florida	0.000	0.000	0.000	0.000	(0.250)	(0.375)

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
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	Min Price	98	



Non-QM Second Lien Rate Sheet									
30 Year Fixed Term					20 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	100.475	100.475	100.350	100.225	7.625	100.725	100.725	100.600	100.475
7.750	100.907	100.907	100.782	100.657	7.750	101.157	101.157	101.032	100.907
7.875	101.320	101.320	101.195	101.070	7.875	101.570	101.570	101.445	101.320
8.000	101.717	101.717	101.592	101.467	8.000	101.967	101.967	101.842	101.717
8.125	102.092	102.092	101.967	101.842	8.125	102.342	102.342	102.217	102.092
8.250	102.445	102.445	102.320	102.195	8.250	102.695	102.695	102.570	102.445
8.375	102.775	102.775	102.650	102.525	8.375	103.025	103.025	102.900	102.775
8.500	103.083	103.083	102.958	102.833	8.500	103.333	103.333	103.208	103.083
8.625	103.368	103.368	103.243	103.118	8.625	103.618	103.618	103.493	103.368
8.750	103.650	103.650	103.525	103.400	8.750	103.900	103.900	103.775	103.650
8.875	103.926	103.926	103.801	103.676	8.875	104.176	104.176	104.051	103.926
9.000	104.185	104.185	104.060	103.935	9.000	104.435	104.435	104.310	104.185
9.125	104.427	104.427	104.302	104.177	9.125	104.677	104.677	104.552	104.427
9.250	104.651	104.651	104.526	104.401	9.250	104.901	104.901	104.776	104.651
9.375	104.858	104.858	104.733	104.608	9.375	105.108	105.108	104.983	104.858
9.500	105.048	105.048	104.923	104.798	9.500	105.298	105.298	105.173	105.048
9.625	105.244	105.244	105.119	104.994	9.625	105.494	105.494	105.369	105.244
9.750	105.438	105.438	105.313	105.188	9.750	105.688	105.688	105.563	105.438
9.875	105.618	105.618	105.493	105.368	9.875	105.868	105.868	105.743	105.618
10.000	105.785	105.785	105.660	105.535	10.000	106.035	106.035	105.910	105.785
10.125	105.938	105.938	105.813	105.688	10.125	106.188	106.188	106.063	105.938
10.250	106.077	106.077	105.952	105.827	10.250	106.327	106.327	106.202	106.077
10.375	106.202	106.202	106.077	105.952	10.375	106.452	106.452	106.327	106.202
10.500	106.291	106.291	106.166	106.041	10.500	106.541	106.541	106.416	106.291
10.625	106.425	106.425	106.300	106.175	10.625	106.675	106.675	106.550	106.425
10.750	106.548	106.548	106.423	106.298	10.750	106.798	106.798	106.673	106.548
10.875	106.660	106.660	106.535	106.410	10.875	106.910	106.910	106.785	106.660
11.000	106.761	106.761	106.636	106.511	11.000	107.011	107.011	106.886	106.761
11.125	106.851	106.851	106.726	106.601	11.125	107.101	107.101	106.976	106.851
11.250	106.929	106.929	106.804	106.679	11.250	107.179	107.179	107.054	106.929
11.375	106.984	106.984	106.859	106.734	11.375	107.234	107.234	107.109	106.984
11.500	107.028	107.028	106.903	106.778	11.500	107.278	107.278	107.153	107.028

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments									
Full Documentation 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	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-
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)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)
	> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)
Term - from 20 year base price									
	10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type									
	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-
	2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	-	-
	3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-
	4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-
	Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.500)
Loan Amount									
	< \$50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000
	\$50k-\$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000
	\$75,001-\$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000
	\$100,001-\$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)
	\$125,001 - \$200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)
	>\$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)
Cash Out									
	Investor	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)
	Second Home	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	(3.000)	(3.000)
	Manufactured Housing	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)
		(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)

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								0.000
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI								0.125
REGION 4:	NV, UT, CO								0
ADMIN FEES					Third Party Due Diligence (NQM and DSCR)				
Non-Delegated:		\$595			NQM Loans:		\$500		
Delegated:		\$575			DSCR Loans:		\$400		
HELOAN		\$350			Reliance Letter Transfer:		\$50		
					Note Endorsement or Allonge				
MERS Organization ID					Pay to the order of Planet Home Lending, LLC Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)				
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				