



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

8/17/2026 10:08 EST

Welcome

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

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	95.694	95.594	95.394	95.244	5.500	95.994	95.894	95.694	95.544	5.500	95.894	95.794	95.594	95.444
5.625	96.381	96.281	96.081	95.731	5.625	96.681	96.581	96.231	96.081	5.625	96.582	96.482	96.132	95.982
5.750	97.069	96.969	96.769	96.419	5.750	97.369	97.269	96.769	97.269	5.750	97.269	97.169	96.669	97.169
5.875	97.694	97.594	97.394	97.044	5.875	97.994	97.894	97.894	97.894	5.875	97.894	97.794	97.794	97.794
6.000	98.444	98.344	98.144	97.794	6.000	98.619	98.519	98.519	98.519	6.000	98.644	98.544	98.544	98.544
6.125	99.006	98.906	98.706	98.356	6.125	99.181	99.081	99.081	99.081	6.125	99.207	99.107	99.107	99.107
6.250	99.639	99.539	99.339	98.989	6.250	99.744	99.644	99.644	99.644	6.250	99.839	99.739	99.739	99.739
6.375	100.219	100.119	99.919	99.569	6.375	100.244	100.144	100.144	100.144	6.375	100.419	100.319	100.319	100.319
6.500	100.769	100.669	100.469	100.119	6.500	100.894	100.794	100.794	100.794	6.500	100.969	100.869	100.869	100.869
6.625	101.257	101.157	100.957	100.607	6.625	101.332	101.232	101.232	101.232	6.625	101.457	101.357	101.357	101.357
6.750	101.694	101.594	101.394	101.044	6.750	101.819	101.719	101.719	101.719	6.750	101.894	101.794	101.794	101.794
6.875	102.132	102.032	101.832	101.482	6.875	102.257	102.157	102.157	102.157	6.875	102.332	102.232	102.232	102.232
7.000	102.569	102.469	102.269	101.919	7.000	102.794	102.694	102.694	102.694	7.000	102.769	102.669	102.669	102.669
7.125	102.944	102.844	102.644	102.294	7.125	103.169	103.069	103.069	103.069	7.125	103.144	103.044	103.044	103.044
7.250	103.319	103.219	103.019	102.669	7.250	103.544	103.444	103.444	103.444	7.250	103.519	103.419	103.419	103.419
7.375	103.694	103.594	103.394	103.044	7.375	103.919	103.819	103.819	103.819	7.375	103.894	103.794	103.794	103.794
7.500	104.069	103.969	103.769	103.419	7.500	104.294	104.194	104.194	104.194	7.500	104.269	104.169	104.169	104.169
7.625	104.382	104.282	104.082	103.732	7.625	104.607	104.507	104.507	104.507	7.625	104.582	104.482	104.482	104.482
7.750	104.694	104.594	104.394	104.044	7.750	104.919	104.819	104.819	104.819	7.750	104.894	104.794	104.794	104.794
7.875	104.975	104.875	104.675	104.325	7.875	105.200	105.100	105.100	105.100	7.875	105.175	105.075	105.075	105.075
8.000	105.257	105.157	104.957	104.607	8.000	105.482	105.382	105.382	105.382	8.000	105.457	105.357	105.357	105.357
8.125	105.507	105.407	105.207	104.857	8.125	105.732	105.632	105.632	105.632	8.125	105.707	105.607	105.607	105.607
8.250	105.757	105.657	105.457	105.107	8.250	105.982	105.882	105.882	105.882	8.250	105.957	105.857	105.857	105.857
8.375	106.007	105.907	105.707	105.357	8.375	106.232	106.132	106.132	106.132	8.375	106.207	106.107	106.107	106.107
8.500	106.257	106.157	105.957	105.607	8.500	106.482	106.382	106.382	106.382	8.500	106.457	106.357	106.357	106.357
8.625	106.507	106.407	106.207	105.857	8.625	106.732	106.632	106.632	106.632	8.625	106.707	106.607	106.607	106.607
8.750	106.757	106.657	106.457	106.107	8.750	106.982	106.882	106.882	106.882	8.750	106.957	106.857	106.857	106.857
8.875	107.007	106.907	106.707	106.357	8.875	107.232	107.132	107.132	107.132	8.875	107.207	107.107	107.107	107.107
9.000	107.257	107.157	106.957	106.607	9.000	107.482	107.382	107.382	107.382	9.000	107.457	107.357	107.357	107.357
9.125	107.507	107.407	107.207	106.857	9.125	107.732	107.632	107.632	107.632	9.125	107.707	107.607	107.607	107.607
9.250	107.757	107.657	107.457	107.107	9.250	107.982	107.882	107.882	107.882	9.250	107.957	107.857	107.857	107.857
9.375	108.007	107.907	107.707	107.357	9.375	108.232	108.132	108.132	108.132	9.375	108.207	108.107	108.107	108.107
9.500	108.257	108.157	107.957	107.607	9.500	108.482	108.382	108.382	108.382	9.500	108.457	108.357	108.357	108.357
9.625	108.507	108.407	108.207	107.857	9.625	108.732	108.632	108.632	108.632	9.625	108.707	108.607	108.607	108.607
9.750	108.757	108.657	108.457	108.107	9.750	108.982	108.882	108.882	108.882	9.750	108.957	108.857	108.857	108.857
9.875	109.007	108.907	108.707	108.357	9.875	109.232	109.132	109.132	109.132	9.875	109.207	109.107	109.107	109.107
10.000	109.257	109.157	108.957	108.607	10.000	109.482	109.382	109.382	109.382	10.000	109.457	109.357	109.357	109.357
10.125	109.507	109.407	109.207	108.857	10.125	109.732	109.632	109.632	109.632	10.125	109.707	109.607	109.607	109.607
10.250	109.757	109.657	109.457	109.107	10.250	109.982	109.882	109.882	109.882	10.250	109.957	109.857	109.857	109.857
10.375	110.007	109.907	109.707	109.357	10.375	110.232	110.132	110.132	110.132	10.375	110.207	110.107	110.107	110.107
10.500	110.257	110.157	109.957	109.607	10.500	110.482	110.382	110.382	110.382	10.500	110.457	110.357	110.357	110.357
10.625	110.507	110.407	110.207	109.857	10.625	110.732	110.632	110.632	110.632	10.625	110.707	110.607	110.607	110.607
10.750	110.757	110.657	110.457	110.107	10.750	110.982	110.882	110.882	110.882	10.750	110.957	110.857	110.857	110.857
10.875	111.007	110.907	110.707	110.357	10.875	111.232	111.132	111.132	111.132	10.875	111.207	111.107	111.107	111.107
11.000	111.257	111.157	110.957	110.607	11.000	111.482	111.382	111.382	111.382	11.000	111.457	111.357	111.357	111.357
11.125	111.507	111.407	111.207	110.857	11.125	111.732	111.632	111.632	111.632	11.125	111.707	111.607	111.607	111.607
11.250	111.757	111.657	111.457	111.107	11.250	111.982	111.882	111.882	111.882	11.250	111.957	111.857	111.857	111.857
11.375	112.007	111.907	111.707	111.357	11.375	112.232	112.132	112.132	112.132	11.375	112.207	112.107	112.107	112.107
11.500	112.257	112.157	111.957	111.607	11.500	112.482	112.382	112.382	112.382	11.500	112.332	112.232	112.232	112.232

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	95.819	95.719	95.519	95.369	5.500	95.694	95.594	95.394	95.244					
5.625	96.506	96.406	96.206	96.056	5.625	96.381	96.281	96.081	95.931					
5.750	97.194	97.094	96.894	96.744	5.750	97.069	96.969	96.769	96.619					
5.875	97.819	97.719	97.519	97.369	5.875	97.694	97.594	97.394	97.244					
6.000	98.569	98.469	98.269	98.119	6.000	98.444	98.344	98.144	97.994					
6.125	99.131	99.031	98.831	98.681	6.125	99.006	98.906	98.706	98.556					
6.250	99.764	99.664	99.464	99.314	6.250	99.639	99.539	99.339	99.189					
6.375	100.344	100.244	100.044	99.894	6.375	100.219	100.119	99.919	99.769					
6.500	100.894	100.794	100.594	100.444	6.500	100.769	100.669	100.469	100.319					
6.625	101.382	101.282	101.082	100.932	6.625	101.257	101.157	100.957	100.807					
6.750	101.819	101.719	101.519	101.369	6.750	101.694	101.594	101.394	101.244					
6.875	102.257	102.157	101.957	101.807	6.875	102.132	102.032	101.832	101.682					
7.000	102.694	102.594	102.394	102.244	7.000	102.569	102.469	102.269	102.119					
7.125	103.069	102.969	102.769	102.619	7.125	102.944	102.844	102.644	102.494					
7.250	103.444	103.344	103.144	102.994	7.250	103.319	103.219	103.019	102.869					
7.375	103.819	103.719	103.519	103.369	7.375	103.694	103.594	103.394	103.244					
7.500	104.194	104.094	103.894	103.744	7.500	104.069	103.969	103.769	103.619					
7.625	104.507	104.407	104.207	104.057	7.625	104.382	104.282	104.082	103.932					
7.750	104.819	104.719	104.519	104.369	7.750	104.694	104.594	104.394	104.244					
7.875	105.100	105.000	104.800	104.650	7.875	104.975	104.875	104.675	104.525					
8.000	105.382	105.282	105.082	104.932	8.000	105.257	105.157	104.957	104.807					
8.125	105.632	105.532	105.332	105.182	8.125	105.507	105.407	105.207	105.057					
8.250	105.882	105.782	105.582	105.432	8.250	105.757	105.657	105.457	105.307					
8.375	106.132	106.032	105.832	105.682	8.375	106.007	105.907	105.707	105.557					
8.500	106.382	106.282	106.082	105.932	8.500	106.257	106.157	105.957	105.807					
8.625	106.632	106.532	106.332	106.182	8.625	106.507	106.407	106.207	106.057					
8.750	106.882	106.782	106.582	106.432	8.750	106.757	106.657	106.457	106.307					
8.875	107.132	107.032	106.832	106.682	8.875	107.007	106.907	106.707	106.557					
9.000	107.382	107.282	107.082	106.932	9.000	107.257	107.157	106.957	106.807					
9.125	107.632	107.532	107.332	107.182	9.125	107.507	107.407	107.207	107.057					
9.250	107.882	107.782	107.582	107.432	9.250	107.757	107.657	107.457	107.307					
9.375	108.132	108.032	107.832	107.682	9.375	108.007	107.907	107.707	107.557					
9.500	108.382	108.282	108.082	107.932	9.500	108.257	108.157	107.957	107.807					
9.625	108.632	108.532	108.332	108.182	9.625	108.507	108.407	108.207	108.057					
9.750	108.882	108.782	108.582	108.432	9.750	108.757	108.657	108.457	108.307					
9.875	109.132	109.032	108.832	108.682	9.875	109.007	108.907	108.707	108.557					
10.000	109.382	109.282	109.082	108.932	10.000	109.257	109.157	108.957	108.807					
10.125	109.632	109.532	109.332	109.182	10.125	109.507	109.407	109.207	109.057					
10.250	109.882	109.782	109.582	109.432	10.250	109.757	109.657	109.457	109.307					
10.375	110.132	110.032	109.832	109.682	10.375	110.007	109.907	109.707	109.557					
10.500	110.382	110.282	110.082	109.932	10.500	110.257	110.157	109.957	109.807					
10.625	110.632	110.532	110.332	110.182	10.625	110.507	110.407	110.207	110.057					
10.750	110.882	110.782	110.582	110.432	10.750	110.757	110.657	110.457	110.307					
10.875	111.132	111.032	110.832	110.682	10.875	111.007	110.907	110.707	110.557					
11.000	111.382	111.282	111.082	110.932	11.000	111.257	111.157	110.957	110.807					
11.125	111.632	111.532	111.332	111.182	11.125	111.507	111.407	111.207	111.057					
11.250	111.882	111.782	111.582	111.432	11.250	111.757	111.657	111.457	111.307					
11.375	112.132	112.032	111.832	111.682	11.375	112.007	111.907	111.707	111.557					
11.500	112.257	112.157	111.957	111.807	11.500	112.132	112.032	111.832	111.682					



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Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	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	104.500	104.500	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	(5.250)				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=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)	-	-				

Prepay Penalty Price Adjustments			
Investor Only			Max Price
5 year	1.375		105.000
4 year	1.000		104.500
3 year	0.250		104.000
2 year	(0.250)		103.500
1 year	(1.000)		103.000
No Prepay Penalty		(1.375)	103.000
Type	Min Price		
Min Price	98.000		

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
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)	(0.875)	(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	0.125	0.125	0.125	0.125	(0.500)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-
24 Month CPA PnL	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)





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

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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
6.000	97.037	96.937	96.737	96.587	6.000	97.187	97.087	97.087	97.087	6.000	96.887	96.787	96.787	96.787
6.125	97.787	97.687	97.487	97.137	6.125	97.937	97.837	97.837	97.837	6.125	97.637	97.537	97.537	97.537
6.250	98.555	98.455	98.255	97.905	6.250	98.705	98.605	98.605	98.605	6.250	98.405	98.305	98.305	98.305
6.375	99.180	99.080	98.880	98.530	6.375	99.330	99.230	99.230	99.230	6.375	99.030	98.930	98.930	98.930
6.500	99.868	99.768	99.568	99.218	6.500	100.018	99.918	99.918	99.918	6.500	99.718	99.618	99.618	99.618
6.625	100.430	100.330	100.130	99.780	6.625	100.580	100.480	100.480	100.480	6.625	100.280	100.180	100.180	100.180
6.750	101.031	100.931	100.731	100.381	6.750	101.181	101.081	101.081	101.081	6.750	100.881	100.781	100.781	100.781
6.875	101.611	101.511	101.311	100.961	6.875	101.761	101.661	101.661	101.661	6.875	101.461	101.361	101.361	101.361
7.000	102.230	102.130	101.930	101.580	7.000	102.380	102.280	102.280	102.280	7.000	102.080	101.980	101.980	101.980
7.125	102.748	102.648	102.448	102.098	7.125	102.898	102.798	102.798	102.798	7.125	102.598	102.498	102.498	102.498
7.250	103.123	103.023	102.823	102.473	7.250	103.273	103.173	103.173	103.173	7.250	102.973	102.873	102.873	102.873
7.375	103.498	103.398	103.198	102.848	7.375	103.648	103.548	103.548	103.548	7.375	103.348	103.248	103.248	103.248
7.500	103.842	103.742	103.542	103.192	7.500	103.992	103.892	103.892	103.892	7.500	103.692	103.592	103.592	103.592
7.625	104.155	104.055	103.855	103.505	7.625	104.305	104.205	104.205	104.205	7.625	104.005	103.905	103.905	103.905
7.750	104.405	104.305	104.105	103.755	7.750	104.555	104.455	104.455	104.455	7.750	104.255	104.155	104.155	104.155
7.875	104.655	104.555	104.355	104.005	7.875	104.805	104.705	104.705	104.705	7.875	104.505	104.405	104.405	104.405
8.000	104.905	104.805	104.605	104.255	8.000	105.055	104.955	104.955	104.955	8.000	104.755	104.655	104.655	104.655
8.125	105.155	105.055	104.855	104.505	8.125	105.305	105.205	105.205	105.205	8.125	105.005	104.905	104.905	104.905
8.250	105.405	105.305	105.105	104.755	8.250	105.555	105.455	105.455	105.455	8.250	105.255	105.155	105.155	105.155
8.375	105.655	105.555	105.355	105.005	8.375	105.805	105.705	105.705	105.705	8.375	105.505	105.405	105.405	105.405
8.500	105.905	105.805	105.605	105.255	8.500	106.055	105.955	105.955	105.955	8.500	105.755	105.655	105.655	105.655
8.625	106.124	106.024	105.824	105.474	8.625	106.274	106.174	106.174	106.174	8.625	105.974	105.874	105.874	105.874
8.750	106.343	106.243	106.043	105.693	8.750	106.493	106.393	106.393	106.393	8.750	106.193	106.093	106.093	106.093
8.875	106.562	106.462	106.262	105.912	8.875	106.712	106.612	106.612	106.612	8.875	106.412	106.312	106.312	106.312
9.000	106.781	106.681	106.481	106.131	9.000	106.931	106.831	106.831	106.831	9.000	106.631	106.531	106.531	106.531
9.125	107.000	106.900	106.700	106.350	9.125	107.150	107.050	107.050	107.050	9.125	106.850	106.750	106.750	106.750

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	96.887	96.787	96.587	96.437	6.000	97.037	96.937	96.737	96.587					
6.125	97.637	97.537	97.337	97.187	6.125	97.787	97.687	97.487	97.337					
6.250	98.405	98.305	98.105	97.955	6.250	98.555	98.455	98.255	98.105					
6.375	99.030	98.930	98.730	98.580	6.375	99.180	99.080	98.880	98.730					
6.500	99.718	99.618	99.418	99.268	6.500	99.868	99.768	99.568	99.418					
6.625	100.280	100.180	99.980	99.830	6.625	100.430	100.330	100.130	99.980					
6.750	100.881	100.781	100.581	100.431	6.750	101.031	100.931	100.731	100.581					
6.875	101.461	101.361	101.161	101.011	6.875	101.611	101.511	101.311	101.161					
7.000	102.080	101.980	101.780	101.630	7.000	102.230	102.130	101.930	101.780					
7.125	102.598	102.498	102.298	102.148	7.125	102.748	102.648	102.448	102.298					
7.250	102.973	102.873	102.673	102.523	7.250	103.123	103.023	102.823	102.673					
7.375	103.348	103.248	103.048	102.898	7.375	103.498	103.398	103.198	103.048					
7.500	103.692	103.592	103.392	103.242	7.500	103.842	103.742	103.542	103.392					
7.625	104.005	103.905	103.705	103.555	7.625	104.155	104.055	103.855	103.705					
7.750	104.255	104.155	103.955	103.805	7.750	104.405	104.305	104.105	103.955					
7.875	104.505	104.405	104.205	104.055	7.875	104.655	104.555	104.355	104.205					
8.000	104.755	104.655	104.455	104.305	8.000	104.905	104.805	104.605	104.455					
8.125	105.005	104.905	104.705	104.555	8.125	105.155	105.055	104.855	104.705					
8.250	105.255	105.155	104.955	104.805	8.250	105.405	105.305	105.105	104.955					
8.375	105.505	105.405	105.205	105.055	8.375	105.655	105.555	105.355	105.205					
8.500	105.755	105.655	105.455	105.305	8.500	105.905	105.805	105.605	105.455					
8.625	105.974	105.874	105.674	105.524	8.625	106.124	106.024	105.824	105.674					
8.750	106.193	106.093	105.893	105.743	8.750	106.343	106.243	106.043	105.893					
8.875	106.412	106.312	106.112	105.962	8.875	106.562	106.462	106.262	106.112					
9.000	106.631	106.531	106.331	106.181	9.000	106.781	106.681	106.481	106.331					
9.125	106.850	106.750	106.550	106.400	9.125	107.000	106.900	106.700	106.550					





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Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	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)	(0.375)	(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)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	-	-





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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	96.987	96.887	96.687	96.537	6.000	97.512	97.412	97.412	97.412	6.000	97.212	97.112	97.112	97.112
6.125	97.737	97.637	97.437	97.087	6.125	98.262	98.162	98.162	98.162	6.125	97.962	97.862	97.862	97.862
6.250	98.505	98.405	98.205	97.855	6.250	99.030	98.930	98.930	98.930	6.250	98.730	98.630	98.630	98.630
6.375	99.130	99.030	98.830	98.480	6.375	99.655	99.555	99.555	99.555	6.375	99.355	99.255	99.255	99.255
6.500	99.818	99.718	99.518	99.168	6.500	100.218	100.118	100.118	100.118	6.500	99.918	99.818	99.818	99.818
6.625	100.380	100.280	100.080	99.730	6.625	100.780	100.680	100.680	100.680	6.625	100.480	100.380	100.380	100.380
6.750	100.981	100.881	100.681	100.331	6.750	101.311	101.211	101.211	101.211	6.750	101.011	100.911	100.911	100.911
6.875	101.561	101.461	101.261	100.911	6.875	101.811	101.711	101.711	101.711	6.875	101.511	101.411	101.411	101.411
7.000	102.180	102.080	101.880	101.530	7.000	102.380	102.280	102.280	102.280	7.000	102.080	101.980	101.980	101.980
7.125	102.698	102.598	102.398	102.048	7.125	102.848	102.748	102.748	102.748	7.125	102.548	102.448	102.448	102.448
7.250	103.073	102.973	102.773	102.423	7.250	103.223	103.123	103.123	103.123	7.250	102.923	102.823	102.823	102.823
7.375	103.448	103.348	103.148	102.798	7.375	103.598	103.498	103.498	103.498	7.375	103.298	103.198	103.198	103.198
7.500	103.792	103.692	103.492	103.142	7.500	103.942	103.842	103.842	103.842	7.500	103.642	103.542	103.542	103.542
7.625	104.105	104.005	103.805	103.455	7.625	104.255	104.155	104.155	104.155	7.625	103.955	103.855	103.855	103.855
7.750	104.355	104.255	104.055	103.705	7.750	104.405	104.305	104.305	104.305	7.750	104.205	104.105	104.105	104.105
7.875	104.605	104.505	104.305	103.955	7.875	104.755	104.655	104.655	104.655	7.875	104.455	104.355	104.355	104.355
8.000	104.855	104.755	104.555	104.205	8.000	105.005	104.905	104.905	104.905	8.000	104.705	104.605	104.605	104.605
8.125	105.105	105.005	104.805	104.455	8.125	105.255	105.155	105.155	105.155	8.125	104.955	104.855	104.855	104.855
8.250	105.355	105.255	105.055	104.705	8.250	105.505	105.405	105.405	105.405	8.250	105.205	105.105	105.105	105.105
8.375	105.605	105.505	105.305	104.955	8.375	105.755	105.655	105.655	105.655	8.375	105.455	105.355	105.355	105.355
8.500	105.855	105.755	105.555	105.205	8.500	106.005	105.905	105.905	105.905	8.500	105.705	105.605	105.605	105.605
8.625	106.074	105.974	105.774	105.424	8.625	106.224	106.124	106.124	106.124	8.625	105.924	105.824	105.824	105.824
8.750	106.293	106.193	105.993	105.643	8.750	106.443	106.343	106.343	106.343	8.750	106.143	106.043	106.043	106.043
8.875	106.512	106.412	106.212	105.862	8.875	106.662	106.562	106.562	106.562	8.875	106.362	106.262	106.262	106.262
9.000	106.731	106.631	106.431	106.081	9.000	106.881	106.781	106.781	106.781	9.000	106.456	106.356	106.356	106.356
9.125	106.950	106.850	106.650	106.300	9.125	107.100	107.000	107.000	107.000	9.125	106.675	106.575	106.575	106.575

Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	97.362	97.262	97.062	96.912										
6.125	98.112	98.012	97.812	97.662										
6.250	98.880	98.780	98.580	98.430										
6.375	99.505	99.405	99.205	99.055										
6.500	100.068	99.968	99.768	99.618										
6.625	100.630	100.530	100.330	100.180										
6.750	101.161	101.061	100.861	100.711										
6.875	101.661	101.561	101.361	101.211										
7.000	102.230	102.130	101.930	101.780										
7.125	102.698	102.598	102.398	102.248										
7.250	103.073	102.973	102.773	102.623										
7.375	103.448	103.348	103.148	102.998										
7.500	103.792	103.692	103.492	103.342										
7.625	104.105	104.005	103.805	103.655										
7.750	104.355	104.255	104.055	103.905										
7.875	104.605	104.505	104.305	104.155										
8.000	104.855	104.755	104.555	104.405										
8.125	105.105	105.005	104.805	104.655										
8.250	105.355	105.255	105.055	104.905										
8.375	105.605	105.505	105.305	105.155										
8.500	105.855	105.755	105.555	105.405										
8.625	106.074	105.974	105.774	105.624										
8.750	106.293	106.193	105.993	105.843										
8.875	106.512	106.412	106.212	106.062										
9.000	106.731	106.631	106.431	106.281										
9.125	106.825	106.725	106.525	106.375										

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 <= \$250 K	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)	(0.875)	(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	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)

Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	104.500	102.500

Prepay Penalty Price Adjustments		Max Price
Investor Only		
5 year	1.375	104.000
4 year	1.000	104.000
3 year	0.000	103.500
2 year	(0.500)	103.000
1 year	(1.375)	102.000
No Prepay Penalty	(1.750)	101.000
Type	Min Price	
Min Price	98.000	



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

8/17/2026 10:08 EST

Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Non-QM DSCR															
Non-QM DSCR 30 YEAR FIXED					Non-QM DSCR 15 YEAR FIXED					Non-QM DSCR 5/6 ARM					
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	
5.500	95.841	95.741	95.541	95.391	5.500	96.016	95.916	95.716	95.566	5.500	96.041	95.941	95.741	95.591	
5.625	96.591	96.491	96.291	96.141	5.625	96.766	96.666	96.466	96.316	5.625	96.791	96.691	96.491	96.341	
5.750	97.341	97.241	97.041	96.891	5.750	97.516	97.416	97.216	97.066	5.750	97.541	97.441	97.241	97.091	
5.875	98.091	97.991	97.791	97.641	5.875	98.266	98.166	97.966	97.816	5.875	98.291	98.191	97.991	97.841	
6.000	98.841	98.741	98.541	98.391	6.000	99.016	98.916	98.716	98.566	6.000	99.041	98.941	98.741	98.591	
6.125	99.528	99.428	99.228	99.078	6.125	99.703	99.603	99.403	99.253	6.125	99.728	99.628	99.428	99.278	
6.250	100.216	100.116	99.916	99.766	6.250	100.391	100.291	100.091	99.941	6.250	100.416	100.316	100.116	99.966	
6.375	100.904	100.804	100.604	100.454	6.375	101.079	100.979	100.779	100.629	6.375	101.104	101.004	100.804	100.654	
6.500	101.529	101.429	101.229	101.079	6.500	101.704	101.604	101.404	101.254	6.500	101.729	101.629	101.429	101.279	
6.625	102.154	102.054	101.854	101.704	6.625	102.329	102.229	102.029	101.879	6.625	102.354	102.254	102.054	101.904	
6.750	102.716	102.616	102.416	102.266	6.750	102.891	102.791	102.591	102.441	6.750	102.916	102.816	102.616	102.466	
6.875	103.329	103.229	103.029	102.879	6.875	103.554	103.454	103.254	103.104	6.875	103.529	103.429	103.229	103.079	
7.000	103.979	103.879	103.679	103.529	7.000	104.154	104.054	103.854	103.704	7.000	104.179	104.079	103.879	103.729	
7.125	104.479	104.379	104.179	104.029	7.125	104.654	104.554	104.354	104.204	7.125	104.679	104.579	104.379	104.229	
7.250	104.916	104.816	104.616	104.466	7.250	105.091	104.991	104.791	104.641	7.250	105.116	105.016	104.816	104.666	
7.375	105.354	105.254	105.054	104.904	7.375	105.529	105.429	105.229	105.079	7.375	105.554	105.454	105.254	105.104	
7.500	105.729	105.629	105.429	105.279	7.500	105.904	105.804	105.604	105.454	7.500	105.929	105.829	105.629	105.479	
7.625	106.104	106.004	105.804	105.654	7.625	106.279	106.179	105.979	105.829	7.625	106.304	106.204	106.004	105.854	
7.750	106.416	106.316	106.116	105.966	7.750	106.591	106.491	106.291	106.141	7.750	106.616	106.516	106.316	106.166	
7.875	106.679	106.579	106.379	106.229	7.875	106.904	106.804	106.604	106.454	7.875	106.879	106.779	106.579	106.429	
8.000	106.991	106.891	106.691	106.541	8.000	107.216	107.116	106.916	106.766	8.000	107.191	107.091	106.891	106.741	
8.125	107.304	107.204	107.004	106.854	8.125	107.529	107.429	107.229	107.079	8.125	107.504	107.404	107.204	107.054	
8.250	107.585	107.485	107.285	107.135	8.250	107.810	107.710	107.510	107.360	8.250	107.785	107.685	107.485	107.335	
8.375	107.835	107.735	107.535	107.385	8.375	108.060	107.960	107.760	107.610	8.375	108.035	107.935	107.735	107.585	
8.500	108.085	107.985	107.785	107.635	8.500	108.310	108.210	108.010	107.860	8.500	108.285	108.185	107.985	107.835	
8.625	108.335	108.235	108.035	107.885	8.625	108.560	108.460	108.260	108.110	8.625	108.535	108.435	108.235	108.085	
8.750	108.585	108.485	108.285	108.135	8.750	108.810	108.710	108.510	108.360	8.750	108.785	108.685	108.485	108.335	
8.875	108.835	108.735	108.535	108.385	8.875	109.060	108.960	108.760	108.610	8.875	109.035	108.935	108.735	108.585	
9.000	109.085	108.985	108.785	108.635	9.000	109.310	109.210	109.010	108.860	9.000	109.285	109.185	108.985	108.835	
9.125	109.335	109.235	109.035	108.885	9.125	109.560	109.460	109.260	109.110	9.125	109.535	109.435	109.235	109.085	
9.250	109.585	109.485	109.285	109.135	9.250	109.810	109.710	109.510	109.360	9.250	109.785	109.685	109.485	109.335	
9.375	109.835	109.735	109.535	109.385	9.375	109.060	109.960	109.760	109.610	9.375	110.035	109.935	109.735	109.585	
9.500	110.085	109.985	109.785	109.635	9.500	110.310	110.210	110.010	109.860	9.500	110.285	110.185	109.985	109.835	
9.625	110.335	110.235	110.035	109.885	9.625	110.560	110.460	110.260	110.110	9.625	110.535	110.435	110.235	110.085	
9.750	110.585	110.485	110.285	110.135	9.750	110.810	110.710	110.510	110.360	9.750	110.785	110.685	110.485	110.335	
9.875	110.835	110.735	110.535	110.385	9.875	111.060	110.960	110.760	110.610	9.875	111.035	110.935	110.735	110.585	
10.000	111.085	110.985	110.785	110.635	10.000	111.185	111.085	110.885	110.735	10.000	111.285	111.185	110.985	110.835	
10.125	111.335	111.235	111.035	110.885	10.125	111.435	111.335	111.135	110.985	10.125	111.535	111.435	111.235	111.085	
10.250	111.585	111.485	111.285	111.135	10.250	111.685	111.585	111.385	111.235	10.250	111.785	111.685	111.485	111.335	
10.375	111.710	111.610	111.410	111.260	10.375	111.935	111.835	111.635	111.485	10.375	111.910	111.810	111.610	111.460	
10.500	111.960	111.860	111.660	111.510	10.500	112.185	112.085	111.885	111.735	10.500	112.160	112.060	111.860	111.710	
10.625	112.210	112.110	111.910	111.760	10.625	112.435	112.335	112.135	111.985	10.625	112.410	112.310	112.110	111.960	
10.750	112.460	112.360	112.160	112.010	10.750	112.685	112.585	112.385	112.235	10.750	112.660	112.560	112.360	112.210	
10.875	112.710	112.610	112.410	112.260	10.875	112.935	112.835	112.635	112.485	10.875	112.910	112.810	112.610	112.460	
11.000	112.960	112.860	112.660	112.510	11.000	113.185	113.085	112.885	112.735	11.000	113.160	113.060	112.860	112.710	
11.125	113.210	113.110	112.910	112.760	11.125	113.435	113.335	113.135	112.985	11.125	113.410	113.310	113.110	112.960	
11.250	113.460	113.360	113.160	113.010	11.250	113.685	113.585	113.385	113.235	11.250	113.660	113.560	113.360	113.210	
11.375	113.710	113.610	113.410	113.260	11.375	113.935	113.835	113.635	113.485	11.375	113.910	113.810	113.610	113.460	
11.500	113.960	113.860	113.660	113.510	11.500	114.185	114.085	113.885	113.735	11.500	114.160	114.060	113.860	113.710	

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	95.966	95.866	95.666	95.516	5.500	95.841	95.741	95.541	95.391						
5.625	96.716	96.616	96.416	96.266	5.625	96.591	96.491	96.291	96.141						
5.750	97.466	97.366	97.166	97.016	5.750	97.341	97.241	97.041	96.891						
5.875	98.216	98.116	97.916	97.766	5.875	98.091	97.991	97.791	97.641						
6.000	98.966	98.866	98.666	98.516	6.000	98.841	98.741	98.541	98.391						
6.125	99.653	99.553	99.353	99.203	6.125	99.528	99.428	99.228	99.078						
6.250	100.341	100.241	100.041	99.891	6.250	100.216	100.116	99.916	99.766						
6.375	101.029	100.929	100.729	100.579	6.375	100.904	100.804	100.604	100.454						
6.500	101.654	101.554	101.354	101.204	6.500	101.529	101.429	101.229	101.079						
6.625	102.279	102.179	101.979	101.829	6.625	102.154	102.054	101.854	101.704						
6.750	102.841	102.741	102.541	102.391	6.750	102.716	102.616	102.416	102.266						
6.875	103.454	103.354	103.154	103.004	6.875	103.329	103.229	103.029	102.879						
7.000	104.104	104.004	103.804	103.654	7.000	103.979	103.879	103.679	103.529						
7.125	104.604	104.504	104.304	104.154	7.125	104.479	104.379	104.179	104.029						
7.250	105.041	104.941	104.741	104.591	7.250	104.916	104.816	104.616	104.466						
7.375	105.479	105.379	105.179	105.029	7.375	105.354	105.254	105.054	104.904						
7.500	105.854	105.754	105.554	105.404	7.500	105.729	105.629	105.429	105.279						
7.625	106.229	106.129	105.929	105.779	7.625	106.104	106.004	105.804	105.654						
7.750	106.541	106.441	106.241	106.091	7.750	106.416	106.316	106.116	105.966						
7.875	106.804	106.704	106.504	106.354	7.875	106.679	106.579	106.379	106.229						
8.000	107.116	107.016	106.816	106.666	8.000	106.991	106.891	106.691	106.541						
8.125	107.429	107.329	107.129	106.979	8.125	107.304	107.204	107.004	106.854						
8.250	107.710	107.610	107.410	107.260	8.250	107.585	107.485	107.285	107.135						
8.375	107.960	107.860	107.660	107.510	8.375	107.835	107.735	107.535	107.385						
8.500	108.210	108.110	107.910	107.760	8.500	108.085	107.985	107.785	107.635						
8.625	108.460	108.360	108.160	108.010	8.625	108.335	108.235	108.035	107.885						
8.750	108.710	108.610	108.410	108.260	8.750	108.585	108.485	108.285	108.135						
8.875	108.960	108.860	108.660	108.510	8.875	108.835	108.735	108.535	108.385						
9.000	109.210	109.110	108.910	108.760	9.000	109.085	108.985	108.785	108.635						
9.125	109.460	109.360	109.160	109.010	9.125	109.335	109.235	109.035	108.885						
9.250	109.710	109.610	109.410	109.260	9.250	109.585	109.485	109.285	109.135						
9.375	109.960	109.860	109.660	109.510	9.375	109.835	109.735	109.535	109.385						
9.500	110.210	110.110	109.910	109.760	9.500	110.085	109.985	109.785	109.635						
9.625	110.460	110.360	110.160	110.010	9.625	110.335	110.235	110.035	109.885						
9.750	110.585	110.485	110.285	110.135	9.750	110.585	110.485	110.285	110.135						
9.875	110.835	110.735	110.535	110.385	9.875	110.835	110.735	110.535	110.385						
10.000	111.085	110.985	110.785	110.635	10.000	111.085	110.985	110.785	110.635						
10.125	111.335	111.235	111.035	110.885	10.125	111.210	111.110	110.910	110.760						
10.250	111.585	111.485	111.285	111.135	10.250	111.460	111.360	111.160	111.010						
10.375	111.835	111.735	111.535	111.385	10.375	111.710	111.610	111.410	111.260						
10.500	112.085	111.985	111.785	111.635	10.500	111.960	111.860	111.660	111.510						
10.625	112.335	112.235	112.035	111.885	10.625	112.210	112.110	111.910	111.760						
10.750	112.585	112.485	112.285	112.135	10.750	112.460	112.360	112.160	112.010						
10.875	112.835	112.735	112.535	112.385	10.875	112.710	112.610	112.410	112.260						
11.000	113.085	112.985	112.785	112.635	11.000	112.960	112.860	112.660	112.510						
11.125	113.335	113.235	113.035	112.885	11.125	113.210	113.110	112.910	112.760						
11.250	113.585	113.485	113.285	113.135	11.250	113.460	113.360	113.160	113.010						
11.375	113.835	113.735	113.535	113.385	11.375	113.710	113.610	113.410	113.260						
11.500	114.085	113.985	113.785	113.635	11.500	113.960	113.860	113.660	113.510						



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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	(0.250)	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.500)	(1.125)	(2.125)
700 - 719	0.500	0.375	0.000	(0.375)	(1.125)	(1.875)	(2.375)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(2.375)	(3.000)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.000)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments	
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

Loan Level Price Adjustments							
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.000)
>150K<= \$250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=\$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	(4.375)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.625)	(0.875)	(1.000)	(1.125)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(0.875)	(1.250)	-	-
Other							
Interest Only	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
40 Year Maturity	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)
Property Type							
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)

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





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Foreign National DSCR

Foreign National DSCR 30 YEAR FIXED									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	97.125	97.025	96.825	96.675					
6.125	97.843	97.743	97.543	97.393					
6.250	98.530	98.430	98.230	98.080					
6.375	99.218	99.118	98.918	98.768					
6.500	99.905	99.805	99.605	99.455					
6.625	100.530	100.430	100.230	100.080					
6.750	101.155	101.055	100.855	100.705					
6.875	101.780	101.680	101.480	101.330					
7.000	102.405	102.305	102.105	101.955					
7.125	103.030	102.930	102.730	102.580					
7.250	103.655	103.555	103.355	103.205					
7.375	104.237	104.137	103.937	103.787					
7.500	104.824	104.724	104.524	104.374					
7.625	105.262	105.162	104.962	104.812					
7.750	105.699	105.599	105.399	105.249					
7.875	106.074	105.974	105.774	105.624					
8.000	106.449	106.349	106.149	105.999					
8.125	106.824	106.724	106.524	106.374					
8.250	107.199	107.099	106.899	106.749					
8.375	107.524	107.424	107.224	107.074					
8.500	107.837	107.737	107.537	107.387					
8.625	108.149	108.049	107.849	107.699					
8.750	108.462	108.362	108.162	108.012					
8.875	108.712	108.612	108.412	108.262					
9.000	108.962	108.862	108.662	108.512					
9.125	109.212	109.112	108.912	108.762					
9.250	109.462	109.362	109.162	109.012					
9.375	109.712	109.612	109.412	109.262					
9.500	109.837	109.737	109.537	109.387					
9.625	110.087	109.987	109.787	109.637					
9.750	110.337	110.237	110.037	109.887					

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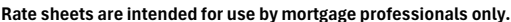
Foreign National DSCR LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
No Credit Score	0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)
DSCR Adjustments						
DSCR .01 - .74	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375
Loan Size			Loan Amount Adjusters			
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
\$150k <= \$1.0 mm	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)
>\$1.00mm, <=\$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
>\$1.50mm, <=\$2.50mm	(0.375)	(0.375)	(0.500)	(0.750)	-	-
>\$2.50mm, <=\$3.00mm	(0.750)	(1.125)	(1.250)	-	-	-
Loan Type			Loan Type Adjustments			
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)
eserves < 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)	-	-

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

		Loan Size > \$2.0 MM
Term	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

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





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

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DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.855	95.755	95.555	95.405	6.250	95.705	95.605	95.405	95.255	6.250	95.705	95.605	95.405	95.255
6.375	96.480	96.380	96.180	96.030	6.375	96.330	96.230	96.030	95.880	6.375	96.330	96.230	96.030	95.880
6.500	97.043	96.943	96.743	96.593	6.500	96.893	96.793	96.593	96.443	6.500	96.893	96.793	96.593	96.443
6.625	97.605	97.505	97.305	97.155	6.625	97.455	97.355	97.155	97.005	6.625	97.455	97.355	97.155	97.005
6.750	98.136	98.036	97.836	97.686	6.750	97.986	97.886	97.686	97.536	6.750	97.986	97.886	97.686	97.536
6.875	98.636	98.536	98.336	98.186	6.875	98.486	98.386	98.186	98.036	6.875	98.486	98.386	98.186	98.036
7.000	99.205	99.105	98.905	98.755	7.000	99.055	98.955	98.755	98.605	7.000	99.055	98.955	98.755	98.605
7.125	99.673	99.573	99.373	99.223	7.125	99.523	99.423	99.223	99.073	7.125	99.523	99.423	99.223	99.073
7.250	100.048	99.948	99.748	99.598	7.250	99.898	99.798	99.598	99.448	7.250	99.898	99.798	99.598	99.448
7.375	100.423	100.323	100.123	99.973	7.375	100.273	100.173	99.973	99.823	7.375	100.273	100.173	99.973	99.823
7.500	100.767	100.667	100.467	100.317	7.500	100.617	100.517	100.317	100.167	7.500	100.617	100.517	100.317	100.167
7.625	101.130	101.030	100.830	100.680	7.625	100.980	100.880	100.680	100.530	7.625	100.980	100.880	100.680	100.530
7.750	101.530	101.430	101.230	101.080	7.750	101.380	101.280	101.080	100.930	7.750	101.380	101.280	101.080	100.930
7.875	101.780	101.680	101.480	101.330	7.875	101.630	101.530	101.330	101.180	7.875	101.630	101.530	101.330	101.180
8.000	102.030	101.930	101.730	101.580	8.000	101.880	101.780	101.580	101.430	8.000	101.880	101.780	101.580	101.430
8.125	102.280	102.180	101.980	101.830	8.125	102.130	102.030	101.830	101.680	8.125	102.130	102.030	101.830	101.680
8.250	102.530	102.430	102.230	102.080	8.250	102.380	102.280	102.080	101.930	8.250	102.330	102.230	102.030	101.880
8.375	102.730	102.630	102.430	102.280	8.375	102.580	102.480	102.280	102.130	8.375	102.580	102.480	102.280	102.130
8.500	102.980	102.880	102.680	102.530	8.500	102.830	102.730	102.530	102.380	8.500	102.830	102.730	102.530	102.380

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.855	95.755	95.555	95.405										
6.375	96.480	96.380	96.180	96.030										
6.500	97.043	96.943	96.743	96.593										
6.625	97.605	97.505	97.305	97.155										
6.750	98.136	98.036	97.836	97.686										
6.875	98.636	98.536	98.336	98.186										
7.000	99.205	99.105	98.905	98.755										
7.125	99.673	99.573	99.373	99.223										
7.250	100.048	99.948	99.748	99.598										
7.375	100.423	100.323	100.123	99.973										
7.500	100.767	100.667	100.467	100.317										
7.625	101.130	101.030	100.830	100.680										
7.750	101.530	101.430	101.230	101.080										
7.875	101.780	101.680	101.480	101.330										
8.000	102.030	101.930	101.730	101.580										
8.125	102.280	102.180	101.980	101.830										
8.250	102.480	102.380	102.180	102.030										
8.375	102.730	102.630	102.430	102.280										
8.500	102.980	102.880	102.680	102.530										

DSCR ITIN LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
DSCR Adjustments						
>= 1.25	0.125	0.125	0.125	0.125	0.125	0.125
1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
Loan Size	Loan Amount Adjusters					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
\$150k <= \$1.0 mm	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>\$1.00mm, <=\$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
Loan Type	Loan Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-

Prepay Penalty Price Adjustments	
Investor Only	
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

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





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

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Non-QM Second Lien Rate Sheet

30 Year Fixed Term					15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	102.805	102.805	102.555	102.305	7.625	103.155	103.155	102.905	102.655
7.750	103.555	103.555	103.305	103.055	7.750	103.905	103.905	103.655	103.405
7.875	104.180	104.180	103.930	103.680	7.875	104.530	104.530	104.280	104.030
8.000	104.805	104.805	104.555	104.305	8.000	105.155	105.155	104.905	104.655
8.125	105.430	105.430	105.180	104.930	8.125	105.780	105.780	105.530	105.280
8.250	106.055	106.055	105.805	105.555	8.250	106.405	106.405	106.155	105.905
8.375	106.555	106.555	106.305	106.055	8.375	106.905	106.905	106.655	106.405
8.500	107.055	107.055	106.805	106.555	8.500	107.405	107.405	107.155	106.905
8.625	107.555	107.555	107.305	107.055	8.625	107.905	107.905	107.655	107.405
8.750	108.055	108.055	107.805	107.555	8.750	108.405	108.405	108.155	107.905
8.875	108.430	108.430	108.180	107.930	8.875	108.780	108.780	108.530	108.280
9.000	108.805	108.805	108.555	108.305	9.000	109.155	109.155	108.905	108.655
9.125	109.180	109.180	108.930	108.680	9.125	109.530	109.530	109.280	109.030
9.250	109.555	109.555	109.305	109.055	9.250	109.905	109.905	109.655	109.405
9.375	109.930	109.930	109.680	109.430	9.375	110.280	110.280	110.030	109.780
9.500	110.305	110.305	110.055	109.805	9.500	110.655	110.655	110.405	110.155
9.625	110.680	110.680	110.430	110.180	9.625	111.030	111.030	110.780	110.530
9.750	111.055	111.055	110.805	110.555	9.750	111.405	111.405	111.155	110.905
9.875	111.430	111.430	111.180	110.930	9.875	111.780	111.780	111.530	111.280
10.000	111.805	111.805	111.555	111.305	10.000	112.155	112.155	111.905	111.655
10.125	112.055	112.055	111.805	111.555	10.125	112.405	112.405	112.155	111.905
10.250	112.305	112.305	112.055	111.805	10.250	112.655	112.655	112.405	112.155
10.375	112.555	112.555	112.305	112.055	10.375	112.905	112.905	112.655	112.405
10.500	112.805	112.805	112.555	112.305	10.500	113.155	113.155	112.905	112.655
10.625	113.055	113.055	112.805	112.555	10.625	113.405	113.405	113.155	112.905
10.750	113.305	113.305	113.055	112.805	10.750	113.655	113.655	113.405	113.155
10.875	113.555	113.555	113.305	113.055	10.875	113.905	113.905	113.655	113.405
11.000	113.680	113.680	113.430	113.180	11.000	114.030	114.030	113.780	113.530
11.125	113.805	113.805	113.555	113.305	11.125	114.155	114.155	113.905	113.655
11.250	113.930	113.930	113.680	113.430	11.250	114.280	114.280	114.030	113.780
11.375	114.055	114.055	113.805	113.555	11.375	114.405	114.405	114.155	113.905
11.500	114.180	114.180	113.930	113.680	11.500	114.530	114.530	114.280	114.030
11.625	114.305	114.305	114.055	113.805	11.625	114.655	114.655	114.405	114.155
11.750	114.430	114.430	114.180	113.930	11.750	114.780	114.780	114.530	114.280

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments									
CLTV / HCLTV									
FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 800	1.875	1.875	1.625	1.375	1.125	0.250	(0.625)	(4.500)	(6.125)
780 - 799	1.875	1.875	1.625	1.375	1.125	0.125	(0.750)	(4.750)	(6.375)
760 - 779	1.375	1.375	1.125	0.875	0.625	(0.500)	(1.500)	(5.375)	(7.375)
740 - 759	1.000	1.000	0.625	0.375	0.125	(1.125)	(2.750)	(6.750)	(9.000)
720 - 739	0.125	0.125	(0.375)	(0.750)	(1.000)	(2.000)	(4.000)	(8.125)	(10.000)
700 - 719	(0.750)	(0.750)	(1.375)	(1.875)	(2.375)	(3.125)	(5.500)	(9.375)	(11.500)
680 - 699	(3.000)	(3.000)	(3.750)	(4.125)	(4.750)	(5.750)	(8.375)	(11.125)	#N/A
660 - 679	(4.250)	(4.375)	(4.875)	(5.500)	(6.000)	(7.250)	(10.250)	#N/A	#N/A

CLTV / HCLTV									
Other Adjusters	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<=43	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
43.01-45	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
> 45									
Term									
10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-	-
2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-	-
3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-	-
4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	-	-	-
Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	-	-	-
Loan Amount									
\$50k-\$75k	-	-	-	-	-	-	-	-	-
\$75,001-\$100k	-	-	-	-	-	-	-	-	-
\$100,001-\$125k	-	-	-	-	-	-	-	-	-
\$125,001 - \$250k	-	-	-	-	-	-	-	-	-
>\$250k	-	-	-	-	-	-	-	-	-
Cash Out	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.650)	(1.875)	-	-
Second Home	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)
ManufacturedHousing	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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,	Adjustment	0.000
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY		0.000
REGION 2:	PR, FL		-0.250
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI		0.125
REGION 4:	NV, UT, CO		-0.06

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



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