



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

Welcome

www.PHLCorrespondent.com

8/18/2026 10:01 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	95.678	95.578	95.378	95.228	5.500	95.978	95.878	95.678	95.528	5.500	95.878	95.778	95.578	95.428
5.625	96.365	96.265	96.065	95.715	5.625	96.665	96.565	96.215	96.065	5.625	96.566	96.466	96.116	95.966
5.750	97.053	96.953	96.753	96.403	5.750	97.353	97.253	96.753	97.253	5.750	97.253	97.153	96.653	97.153
5.875	97.678	97.578	97.378	97.028	5.875	97.978	97.878	97.878	97.878	5.875	97.878	97.778	97.778	97.778
6.000	98.428	98.328	98.128	97.778	6.000	98.603	98.503	98.503	98.503	6.000	98.628	98.528	98.528	98.528
6.125	98.990	98.890	98.690	98.340	6.125	99.165	99.065	99.065	99.065	6.125	99.191	99.091	99.091	99.091
6.250	99.623	99.523	99.323	98.973	6.250	99.728	99.628	99.628	99.628	6.250	99.823	99.723	99.723	99.723
6.375	100.203	100.103	99.903	99.553	6.375	100.228	100.128	100.128	100.128	6.375	100.403	100.303	100.303	100.303
6.500	100.753	100.653	100.453	100.103	6.500	100.878	100.778	100.778	100.778	6.500	100.953	100.853	100.853	100.853
6.625	101.241	101.141	100.941	100.591	6.625	101.316	101.216	101.216	101.216	6.625	101.441	101.341	101.341	101.341
6.750	101.678	101.578	101.378	101.028	6.750	101.803	101.703	101.703	101.703	6.750	101.878	101.778	101.778	101.778
6.875	102.116	102.016	101.816	101.466	6.875	102.241	102.141	102.141	102.141	6.875	102.316	102.216	102.216	102.216
7.000	102.553	102.453	102.253	101.903	7.000	102.778	102.678	102.678	102.678	7.000	102.753	102.653	102.653	102.653
7.125	102.928	102.828	102.628	102.278	7.125	103.153	103.053	103.053	103.053	7.125	103.128	103.028	103.028	103.028
7.250	103.303	103.203	103.003	102.653	7.250	103.528	103.428	103.428	103.428	7.250	103.503	103.403	103.403	103.403
7.375	103.678	103.578	103.378	103.028	7.375	103.903	103.803	103.803	103.803	7.375	103.878	103.778	103.778	103.778
7.500	104.053	103.953	103.753	103.403	7.500	104.278	104.178	104.178	104.178	7.500	104.253	104.153	104.153	104.153
7.625	104.366	104.266	104.066	103.716	7.625	104.591	104.491	104.491	104.491	7.625	104.566	104.466	104.466	104.466
7.750	104.678	104.578	104.378	104.028	7.750	104.903	104.803	104.803	104.803	7.750	104.878	104.778	104.778	104.778
7.875	104.959	104.859	104.659	104.309	7.875	105.184	105.084	105.084	105.084	7.875	105.159	105.059	105.059	105.059
8.000	105.241	105.141	104.941	104.591	8.000	105.466	105.366	105.366	105.366	8.000	105.441	105.341	105.341	105.341
8.125	105.491	105.391	105.191	104.841	8.125	105.716	105.616	105.616	105.616	8.125	105.691	105.591	105.591	105.591
8.250	105.741	105.641	105.441	105.091	8.250	105.966	105.866	105.866	105.866	8.250	105.941	105.841	105.841	105.841
8.375	105.991	105.891	105.691	105.341	8.375	106.216	106.116	106.116	106.116	8.375	106.191	106.091	106.091	106.091
8.500	106.241	106.141	105.941	105.591	8.500	106.466	106.366	106.366	106.366	8.500	106.441	106.341	106.341	106.341
8.625	106.491	106.391	106.191	105.841	8.625	106.716	106.616	106.616	106.616	8.625	106.691	106.591	106.591	106.591
8.750	106.741	106.641	106.441	106.091	8.750	106.966	106.866	106.866	106.866	8.750	106.941	106.841	106.841	106.841
8.875	106.991	106.891	106.691	106.341	8.875	107.216	107.116	107.116	107.116	8.875	107.191	107.091	107.091	107.091
9.000	107.241	107.141	106.941	106.591	9.000	107.466	107.366	107.366	107.366	9.000	107.441	107.341	107.341	107.341
9.125	107.491	107.391	107.191	106.841	9.125	107.716	107.616	107.616	107.616	9.125	107.691	107.591	107.591	107.591
9.250	107.741	107.641	107.441	107.091	9.250	107.966	107.866	107.866	107.866	9.250	107.941	107.841	107.841	107.841
9.375	107.991	107.891	107.691	107.341	9.375	108.216	108.116	108.116	108.116	9.375	108.191	108.091	108.091	108.091
9.500	108.241	108.141	107.941	107.591	9.500	108.466	108.366	108.366	108.366	9.500	108.441	108.341	108.341	108.341
9.625	108.491	108.391	108.191	107.841	9.625	108.716	108.616	108.616	108.616	9.625	108.691	108.591	108.591	108.591
9.750	108.741	108.641	108.441	108.091	9.750	108.966	108.866	108.866	108.866	9.750	108.941	108.841	108.841	108.841
9.875	108.991	108.891	108.691	108.341	9.875	109.216	109.116	109.116	109.116	9.875	109.191	109.091	109.091	109.091
10.000	109.241	109.141	108.941	108.591	10.000	109.466	109.366	109.366	109.366	10.000	109.441	109.341	109.341	109.341
10.125	109.491	109.391	109.191	108.841	10.125	109.716	109.616	109.616	109.616	10.125	109.691	109.591	109.591	109.591
10.250	109.741	109.641	109.441	109.091	10.250	109.966	109.866	109.866	109.866	10.250	109.941	109.841	109.841	109.841
10.375	109.991	109.891	109.691	109.341	10.375	110.216	110.116	110.116	110.116	10.375	110.191	110.091	110.091	110.091
10.500	110.241	110.141	109.941	109.591	10.500	110.466	110.366	110.366	110.366	10.500	110.441	110.341	110.341	110.341
10.625	110.491	110.391	110.191	109.841	10.625	110.716	110.616	110.616	110.616	10.625	110.691	110.591	110.591	110.591
10.750	110.741	110.641	110.441	110.091	10.750	110.966	110.866	110.866	110.866	10.750	110.941	110.841	110.841	110.841
10.875	110.991	110.891	110.691	110.341	10.875	111.216	111.116	111.116	111.116	10.875	111.191	111.091	111.091	111.091
11.000	111.241	111.141	110.941	110.591	11.000	111.466	111.366	111.366	111.366	11.000	111.441	111.341	111.341	111.341
11.125	111.491	111.391	111.191	110.841	11.125	111.716	111.616	111.616	111.616	11.125	111.691	111.591	111.591	111.591
11.250	111.741	111.641	111.441	111.091	11.250	111.966	111.866	111.866	111.866	11.250	111.941	111.841	111.841	111.841
11.375	111.991	111.891	111.691	111.341	11.375	112.216	112.116	112.116	112.116	11.375	112.191	112.091	112.091	112.091
11.500	112.241	112.141	111.941	111.591	11.500	112.466	112.366	112.366	112.366	11.500	112.316	112.216	112.216	112.216

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	95.803	95.703	95.503	95.353	5.500	95.678	95.578	95.378	95.228					
5.625	96.490	96.390	96.190	96.040	5.625	96.365	96.265	96.065	95.915					
5.750	97.178	97.078	96.878	96.728	5.750	97.053	96.953	96.753	96.603					
5.875	97.803	97.703	97.503	97.353	5.875	97.678	97.578	97.378	97.228					
6.000	98.553	98.453	98.253	98.103	6.000	98.428	98.328	98.128	97.978					
6.125	99.115	99.015	98.815	98.665	6.125	98.990	98.890	98.690	98.540					
6.250	99.748	99.648	99.448	99.298	6.250	99.623	99.523	99.323	99.173					
6.375	100.328	100.228	100.028	99.878	6.375	100.203	100.103	99.903	99.753					
6.500	100.878	100.778	100.578	100.428	6.500	100.753	100.653	100.453	100.303					
6.625	101.366	101.266	101.066	100.916	6.625	101.241	101.141	100.941	100.791					
6.750	101.803	101.703	101.503	101.353	6.750	101.678	101.578	101.378	101.228					
6.875	102.241	102.141	101.941	101.791	6.875	102.116	102.016	101.816	101.666					
7.000	102.678	102.578	102.378	102.228	7.000	102.553	102.453	102.253	102.103					
7.125	103.053	102.953	102.753	102.603	7.125	102.928	102.828	102.628	102.478					
7.250	103.428	103.328	103.128	102.978	7.250	103.303	103.203	103.003	102.853					
7.375	103.803	103.703	103.503	103.353	7.375	103.678	103.578	103.378	103.228					
7.500	104.178	104.078	103.878	103.728	7.500	104.053	103.953	103.753	103.603					
7.625	104.491	104.391	104.191	104.041	7.625	104.366	104.266	104.066	103.916					
7.750	104.803	104.703	104.503	104.353	7.750	104.678	104.578	104.378	104.228					
7.875	105.084	104.984	104.784	104.634	7.875	104.959	104.859	104.659	104.509					
8.000	105.366	105.266	105.066	104.916	8.000	105.241	105.141	104.941	104.791					
8.125	105.616	105.516	105.316	105.166	8.125	105.491	105.391	105.191	105.041					
8.250	105.866	105.766	105.566	105.416	8.250	105.741	105.641	105.441	105.291					
8.375	106.116	106.016	105.816	105.666	8.375	105.991	105.891	105.691	105.541					
8.500	106.366	106.266	106.066	105.916	8.500	106.241	106.141	105.941	105.791					
8.625	106.616	106.516	106.316	106.166	8.625	106.491	106.391	106.191	106.041					
8.750	106.866	106.766	106.566	106.416	8.750	106.741	106.641	106.441	106.291					
8.875	107.116	107.016	106.816	106.666	8.875	106.991	106.891	106.691	106.541					
9.000	107.366	107.266	107.066	106.916	9.000	107.241	107.141	106.941	106.791					
9.125	107.616	107.516	107.316	107.166	9.125	107.491	107.391	107.191	107.041					
9.250	107.866	107.766	107.566	107.416	9.250	107.741	107.641	107.441	107.291					
9.375	108.116	108.016	107.816	107.666	9.375	107.991	107.891	107.691	107.541					
9.500	108.366	108.266	108.066	107.916	9.500	108.241	108.141	107.941	107.791					
9.625	108.616	108.516	108.316	108.166	9.625	108.491	108.391	108.191	108.041					
9.750	108.866	108.766	108.566	108.416	9.750	108.741	108.641	108.441	108.291					
9.875	109.116	109.016	108.816	108.666	9.875	108.991	108.891	108.691	108.541					
10.000	109.366	109.266	109.066	108.916	10.000	109.241	109.141	108.941	108.791					
10.125	109.616	109.516	109.316	109.166	10.125	109.491	109.391	109.191	109.041					
10.250	109.866	109.766	109.566	109.416	10.250	109.741	109.641	109.441	109.291					
10.375	110.116	110.016	109.816	109.666	10.375	109.991	109.891	109.691	109.541					
10.500	110.366	110.266	110.066	109.916	10.500	110.241	110.141	109.941	109.791					
10.625	110.616	110.516	110.316	110.166	10.625	110.491	110.391	110.191	110.041					
10.750	110.866	110.766	110.566	110.416	10.750	110.741	110.641	110.441	110.291					
10.875	111.116	111.016	110.816	110.666	10.875	110.991	110.891	110.691	110.541					
11.000	111.366	111.266	111.066	110.916	11.000	111.241	111.141	110.941	110.791					
11.125	111.616	111.516	111.316	111.166	11.125	111.491	111.391	111.191	111.041					
11.250	111.866	111.766	111.566	111.416	11.250	111.741	111.641	111.441	111.291					
11.375	112.116	112.016	111.816	111.666	11.375	111.991	111.891	111.691	111.541					
11.500	112.241	112.141	111.941	111.791	11.500	112.116	112.016	111.816	111.666					



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8/18/2026 10:01 EST

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

Gold Full / Alt Doc LLPA's

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

Prepay Penalty Price Adjustments			Max Price
Investor Only			
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			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)	(0.625)	(0.875)	-	-	-
>\$3.0mm, <=\$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	(2.000)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)

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

Doc Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
1099 Program	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	-	-
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)	(1.000)
24 Month Bank Statement	0.375	0.375	0.250	0.125	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	96.971	96.871	96.671	96.521	6.000	97.121	97.021	97.021	97.021	6.000	96.821	96.721	96.721	96.721
6.125	97.721	97.621	97.421	97.071	6.125	97.871	97.771	97.771	97.771	6.125	97.571	97.471	97.471	97.471
6.250	98.489	98.389	98.189	97.839	6.250	98.639	98.539	98.539	98.539	6.250	98.339	98.239	98.239	98.239
6.375	99.114	99.014	98.814	98.464	6.375	99.264	99.164	99.164	99.164	6.375	98.964	98.864	98.864	98.864
6.500	99.802	99.702	99.502	99.152	6.500	99.952	99.852	99.852	99.852	6.500	99.652	99.552	99.552	99.552
6.625	100.364	100.264	100.064	99.714	6.625	100.514	100.414	100.414	100.414	6.625	100.214	100.114	100.114	100.114
6.750	100.965	100.865	100.665	100.315	6.750	101.115	101.015	101.015	101.015	6.750	100.815	100.715	100.715	100.715
6.875	101.545	101.445	101.245	100.895	6.875	101.695	101.595	101.595	101.595	6.875	101.395	101.295	101.295	101.295
7.000	102.164	102.064	101.864	101.514	7.000	102.314	102.214	102.214	102.214	7.000	102.014	101.914	101.914	101.914
7.125	102.682	102.582	102.382	102.032	7.125	102.832	102.732	102.732	102.732	7.125	102.532	102.432	102.432	102.432
7.250	103.057	102.957	102.757	102.407	7.250	103.207	103.107	103.107	103.107	7.250	102.907	102.807	102.807	102.807
7.375	103.432	103.332	103.132	102.782	7.375	103.582	103.482	103.482	103.482	7.375	103.282	103.182	103.182	103.182
7.500	103.776	103.676	103.476	103.126	7.500	103.926	103.826	103.826	103.826	7.500	103.626	103.526	103.526	103.526
7.625	104.089	103.989	103.789	103.439	7.625	104.239	104.139	104.139	104.139	7.625	103.939	103.839	103.839	103.839
7.750	104.339	104.239	104.039	103.689	7.750	104.489	104.389	104.389	104.389	7.750	104.189	104.089	104.089	104.089
7.875	104.589	104.489	104.289	103.939	7.875	104.739	104.639	104.639	104.639	7.875	104.439	104.339	104.339	104.339
8.000	104.839	104.739	104.539	104.189	8.000	104.989	104.889	104.889	104.889	8.000	104.689	104.589	104.589	104.589
8.125	105.089	104.989	104.789	104.439	8.125	105.239	105.139	105.139	105.139	8.125	104.939	104.839	104.839	104.839
8.250	105.339	105.239	105.039	104.689	8.250	105.489	105.389	105.389	105.389	8.250	105.189	105.089	105.089	105.089
8.375	105.589	105.489	105.289	104.939	8.375	105.739	105.639	105.639	105.639	8.375	105.439	105.339	105.339	105.339
8.500	105.839	105.739	105.539	105.189	8.500	105.989	105.889	105.889	105.889	8.500	105.689	105.589	105.589	105.589
8.625	106.058	105.958	105.758	105.408	8.625	106.208	106.108	106.108	106.108	8.625	105.908	105.808	105.808	105.808
8.750	106.277	106.177	105.977	105.627	8.750	106.427	106.327	106.327	106.327	8.750	106.127	106.027	106.027	106.027
8.875	106.496	106.396	106.196	105.846	8.875	106.646	106.546	106.546	106.546	8.875	106.346	106.246	106.246	106.246
9.000	106.715	106.615	106.415	106.065	9.000	106.865	106.765	106.765	106.765	9.000	106.565	106.465	106.465	106.465
9.125	106.934	106.834	106.634	106.284	9.125	107.084	106.984	106.984	106.984	9.125	106.784	106.684	106.684	106.684

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	96.821	96.721	96.521	96.371	6.000	96.971	96.871	96.671	96.521					
6.125	97.571	97.471	97.271	97.121	6.125	97.721	97.621	97.421	97.271					
6.250	98.339	98.239	98.039	97.889	6.250	98.489	98.389	98.189	98.039					
6.375	98.964	98.864	98.664	98.514	6.375	99.114	99.014	98.814	98.664					
6.500	99.652	99.552	99.352	99.202	6.500	99.802	99.702	99.502	99.352					
6.625	100.214	100.114	99.914	99.764	6.625	100.364	100.264	100.064	99.914					
6.750	100.815	100.715	100.515	100.365	6.750	100.965	100.865	100.665	100.515					
6.875	101.395	101.295	101.095	100.945	6.875	101.545	101.445	101.245	101.095					
7.000	102.014	101.914	101.714	101.564	7.000	102.164	102.064	101.864	101.714					
7.125	102.532	102.432	102.232	102.082	7.125	102.682	102.582	102.382	102.232					
7.250	102.907	102.807	102.607	102.457	7.250	103.057	102.957	102.757	102.607					
7.375	103.282	103.182	102.982	102.832	7.375	103.432	103.332	103.132	102.982					
7.500	103.626	103.526	103.326	103.176	7.500	103.776	103.676	103.476	103.326					
7.625	103.939	103.839	103.639	103.489	7.625	104.089	103.989	103.789	103.639					
7.750	104.189	104.089	103.889	103.739	7.750	104.339	104.239	104.039	103.889					
7.875	104.439	104.339	104.139	103.989	7.875	104.589	104.489	104.289	104.139					
8.000	104.689	104.589	104.389	104.239	8.000	104.839	104.739	104.539	104.389					
8.125	104.939	104.839	104.639	104.489	8.125	105.089	104.989	104.789	104.639					
8.250	105.189	105.089	104.889	104.739	8.250	105.339	105.239	105.039	104.889					
8.375	105.439	105.339	105.139	104.989	8.375	105.589	105.489	105.289	105.139					
8.500	105.689	105.589	105.389	105.239	8.500	105.839	105.739	105.539	105.389					
8.625	105.908	105.808	105.608	105.458	8.625	106.058	105.958	105.758	105.608					
8.750	106.127	106.027	105.827	105.677	8.750	106.277	106.177	105.977	105.827					
8.875	106.346	106.246	106.046	105.896	8.875	106.496	106.396	106.196	106.046					
9.000	106.565	106.465	106.265	106.115	9.000	106.715	106.615	106.415	106.265					
9.125	106.784	106.684	106.484	106.334	9.125	106.934	106.834	106.634	106.484					





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

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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

Doc Type	ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/Asset Qualifier	-	-	-	-	-	-	-	-	-
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	-	-
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(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	96.921	96.821	96.621	96.471	6.000	97.446	97.346	97.346	97.346	6.000	97.146	97.046	97.046	97.046
6.125	97.671	97.571	97.371	97.021	6.125	98.196	98.096	98.096	98.096	6.125	97.896	97.796	97.796	97.796
6.250	98.439	98.339	98.139	97.789	6.250	98.964	98.864	98.864	98.864	6.250	98.664	98.564	98.564	98.564
6.375	99.064	98.964	98.764	98.414	6.375	99.589	99.489	99.489	99.489	6.375	99.289	99.189	99.189	99.189
6.500	99.752	99.652	99.452	99.102	6.500	100.152	100.052	100.052	100.052	6.500	99.952	99.752	99.752	99.752
6.625	100.314	100.214	100.014	99.664	6.625	100.714	100.614	100.614	100.614	6.625	100.414	100.314	100.314	100.314
6.750	100.915	100.815	100.615	100.265	6.750	101.245	101.145	101.145	101.145	6.750	100.945	100.845	100.845	100.845
6.875	101.495	101.395	101.195	100.845	6.875	101.745	101.645	101.645	101.645	6.875	101.445	101.345	101.345	101.345
7.000	102.114	102.014	101.814	101.464	7.000	102.314	102.214	102.214	102.214	7.000	102.014	101.914	101.914	101.914
7.125	102.632	102.532	102.332	101.982	7.125	102.782	102.682	102.682	102.682	7.125	102.482	102.382	102.382	102.382
7.250	103.007	102.907	102.707	102.357	7.250	103.157	103.057	103.057	103.057	7.250	102.857	102.757	102.757	102.757
7.375	103.382	103.282	103.082	102.732	7.375	103.532	103.432	103.432	103.432	7.375	103.232	103.132	103.132	103.132
7.500	103.726	103.626	103.426	103.076	7.500	103.876	103.776	103.776	103.776	7.500	103.576	103.476	103.476	103.476
7.625	104.039	103.939	103.739	103.389	7.625	104.189	104.089	104.089	104.089	7.625	103.889	103.789	103.789	103.789
7.750	104.289	104.189	103.989	103.639	7.750	104.439	104.339	104.339	104.339	7.750	104.139	104.039	104.039	104.039
7.875	104.539	104.439	104.239	103.889	7.875	104.689	104.589	104.589	104.589	7.875	104.389	104.289	104.289	104.289
8.000	104.789	104.689	104.489	104.139	8.000	104.939	104.839	104.839	104.839	8.000	104.639	104.539	104.539	104.539
8.125	105.039	104.939	104.739	104.389	8.125	105.189	105.089	105.089	105.089	8.125	104.889	104.789	104.789	104.789
8.250	105.289	105.189	104.989	104.639	8.250	105.439	105.339	105.339	105.339	8.250	105.139	105.039	105.039	105.039
8.375	105.539	105.439	105.239	104.889	8.375	105.689	105.589	105.589	105.589	8.375	105.389	105.289	105.289	105.289
8.500	105.789	105.689	105.489	105.139	8.500	105.939	105.839	105.839	105.839	8.500	105.639	105.539	105.539	105.539
8.625	106.008	105.908	105.708	105.358	8.625	106.158	106.058	106.058	106.058	8.625	105.858	105.758	105.758	105.758
8.750	106.227	106.127	105.927	105.577	8.750	106.377	106.277	106.277	106.277	8.750	106.077	105.977	105.977	105.977
8.875	106.446	106.346	106.146	105.796	8.875	106.596	106.496	106.496	106.496	8.875	106.296	106.196	106.196	106.196
9.000	106.665	106.565	106.365	106.015	9.000	106.815	106.715	106.715	106.715	9.000	106.390	106.290	106.290	106.290
9.125	106.884	106.784	106.584	106.234	9.125	107.034	106.934	106.934	106.934	9.125	106.609	106.509	106.509	106.509

Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	97.296	97.196	96.996	96.846										
6.125	98.046	97.946	97.746	97.596										
6.250	98.814	98.714	98.514	98.364										
6.375	99.439	99.339	99.139	98.989										
6.500	100.002	99.902	99.702	99.552										
6.625	100.564	100.464	100.264	100.114										
6.750	101.095	100.995	100.795	100.645										
6.875	101.595	101.495	101.295	101.145										
7.000	102.164	102.064	101.864	101.714										
7.125	102.632	102.532	102.332	102.182										
7.250	103.007	102.907	102.707	102.557										
7.375	103.382	103.282	103.082	102.932										
7.500	103.726	103.626	103.426	103.276										
7.625	104.039	103.939	103.739	103.589										
7.750	104.289	104.189	103.989	103.839										
7.875	104.539	104.439	104.239	104.089										
8.000	104.789	104.689	104.489	104.339										
8.125	105.039	104.939	104.739	104.589										
8.250	105.289	105.189	104.989	104.839										
8.375	105.539	105.439	105.239	105.089										
8.500	105.789	105.689	105.489	105.339										
8.625	106.008	105.908	105.708	105.558										
8.750	106.227	106.127	105.927	105.777										
8.875	106.446	106.346	106.146	105.996										
9.000	106.665	106.565	106.365	106.215										
9.125	106.759	106.659	106.459	106.309										

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)	(0.250)	(0.250)	(0.375)	(0.375)
Property Type	Full & ALT Doc Property Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)
Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)
24 Month Bank Statement	0.250	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)



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

8/18/2026 10:01 EST

Welcome

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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	95.785	95.685	95.485	95.335	5.500	95.960	95.860	95.660	95.510	5.500	95.985	95.885	95.685	95.535
5.625	96.535	96.435	96.235	96.085	5.625	96.710	96.610	96.410	96.260	5.625	96.735	96.635	96.435	96.285
5.750	97.285	97.185	96.985	96.835	5.750	97.460	97.360	97.160	97.010	5.750	97.485	97.385	97.185	97.035
5.875	98.035	97.935	97.735	97.585	5.875	98.210	98.110	97.910	97.760	5.875	98.235	98.135	97.935	97.785
6.000	98.785	98.685	98.485	98.335	6.000	98.960	98.860	98.660	98.510	6.000	98.985	98.885	98.685	98.535
6.125	99.472	99.372	99.172	99.022	6.125	99.647	99.547	99.347	99.197	6.125	99.672	99.572	99.372	99.222
6.250	100.160	100.060	99.860	99.710	6.250	100.335	100.235	100.035	99.885	6.250	100.360	100.260	100.060	99.910
6.375	100.848	100.748	100.548	100.398	6.375	101.023	100.923	100.723	100.573	6.375	101.048	100.948	100.748	100.598
6.500	101.473	101.373	101.173	101.023	6.500	101.648	101.548	101.348	101.198	6.500	101.673	101.573	101.373	101.223
6.625	102.098	101.998	101.798	101.648	6.625	102.273	102.173	101.973	101.823	6.625	102.298	102.198	101.998	101.848
6.750	102.660	102.560	102.360	102.210	6.750	102.835	102.735	102.535	102.385	6.750	102.860	102.760	102.560	102.410
6.875	103.273	103.173	102.973	102.823	6.875	103.498	103.398	103.198	103.048	6.875	103.473	103.373	103.173	103.023
7.000	103.923	103.823	103.623	103.473	7.000	104.098	103.998	103.798	103.648	7.000	104.123	104.023	103.823	103.673
7.125	104.423	104.323	104.123	103.973	7.125	104.598	104.498	104.298	104.148	7.125	104.623	104.523	104.323	104.173
7.250	104.860	104.760	104.560	104.410	7.250	105.035	104.935	104.735	104.585	7.250	105.060	104.960	104.760	104.610
7.375	105.298	105.198	104.998	104.848	7.375	105.473	105.373	105.173	105.023	7.375	105.498	105.398	105.198	105.048
7.500	105.673	105.573	105.373	105.223	7.500	105.848	105.748	105.548	105.398	7.500	105.873	105.773	105.573	105.423
7.625	106.048	105.948	105.748	105.598	7.625	106.223	106.123	105.923	105.773	7.625	106.248	106.148	105.948	105.798
7.750	106.360	106.260	106.060	105.910	7.750	106.535	106.435	106.235	106.085	7.750	106.560	106.460	106.260	106.110
7.875	106.623	106.523	106.323	106.173	7.875	106.848	106.748	106.548	106.398	7.875	106.823	106.723	106.523	106.373
8.000	106.935	106.835	106.635	106.485	8.000	107.160	107.060	106.860	106.710	8.000	107.135	107.035	106.835	106.685
8.125	107.248	107.148	106.948	106.798	8.125	107.473	107.373	107.173	107.023	8.125	107.448	107.348	107.148	106.998
8.250	107.529	107.429	107.229	107.079	8.250	107.754	107.654	107.454	107.304	8.250	107.729	107.629	107.429	107.279
8.375	107.779	107.679	107.479	107.329	8.375	108.004	107.904	107.704	107.554	8.375	107.979	107.879	107.679	107.529
8.500	108.029	107.929	107.729	107.579	8.500	108.254	108.154	107.954	107.804	8.500	108.229	108.129	107.929	107.779
8.625	108.279	108.179	107.979	107.829	8.625	108.504	108.404	108.204	108.054	8.625	108.479	108.379	108.179	108.029
8.750	108.529	108.429	108.229	108.079	8.750	108.754	108.654	108.454	108.304	8.750	108.729	108.629	108.429	108.279
8.875	108.779	108.679	108.479	108.329	8.875	109.004	108.904	108.704	108.554	8.875	108.979	108.879	108.679	108.529
9.000	109.029	108.929	108.729	108.579	9.000	109.254	109.154	108.954	108.804	9.000	109.229	109.129	108.929	108.779
9.125	109.279	109.179	108.979	108.829	9.125	109.504	109.404	109.204	109.054	9.125	109.479	109.379	109.179	109.029
9.250	109.529	109.429	109.229	109.079	9.250	109.754	109.654	109.454	109.304	9.250	109.729	109.629	109.429	109.279
9.375	109.779	109.679	109.479	109.329	9.375	110.004	109.904	109.704	109.554	9.375	109.979	109.879	109.679	109.529
9.500	110.029	109.929	109.729	109.579	9.500	110.254	110.154	109.954	109.804	9.500	110.229	110.129	109.929	109.779
9.625	110.279	110.179	109.979	109.829	9.625	110.504	110.404	110.204	110.054	9.625	110.479	110.379	110.179	110.029
9.750	110.529	110.429	110.229	110.079	9.750	110.754	110.654	110.454	110.304	9.750	110.729	110.629	110.429	110.279
9.875	110.779	110.679	110.479	110.329	9.875	111.004	110.904	110.704	110.554	9.875	110.979	110.879	110.679	110.529
10.000	111.029	110.929	110.729	110.579	10.000	111.129	111.029	110.829	110.679	10.000	111.229	111.129	110.929	110.779
10.125	111.279	111.179	110.979	110.829	10.125	111.379	111.279	111.079	110.929	10.125	111.479	111.379	111.179	111.029
10.250	111.529	111.429	111.229	111.079	10.250	111.629	111.529	111.329	111.179	10.250	111.729	111.629	111.429	111.279
10.375	111.654	111.554	111.354	111.204	10.375	111.879	111.779	111.579	111.429	10.375	111.854	111.754	111.554	111.404
10.500	111.904	111.804	111.604	111.454	10.500	112.129	112.029	111.829	111.679	10.500	112.104	112.004	111.804	111.654
10.625	112.154	112.054	111.854	111.704	10.625	112.379	112.279	112.079	111.929	10.625	112.354	112.254	112.054	111.904
10.750	112.404	112.304	112.104	111.954	10.750	112.629	112.529	112.329	112.179	10.750	112.604	112.504	112.304	112.154
10.875	112.654	112.554	112.354	112.204	10.875	112.879	112.779	112.579	112.429	10.875	112.854	112.754	112.554	112.404
11.000	112.904	112.804	112.604	112.454	11.000	113.129	113.029	112.829	112.679	11.000	113.104	113.004	112.804	112.654
11.125	113.154	113.054	112.854	112.704	11.125	113.379	113.279	113.079	112.929	11.125	113.354	113.254	113.054	112.904
11.250	113.404	113.304	113.104	112.954	11.250	113.629	113.529	113.329	113.179	11.250	113.604	113.504	113.304	113.154
11.375	113.654	113.554	113.354	113.204	11.375	113.879	113.779	113.579	113.429	11.375	113.854	113.754	113.554	113.404
11.500	113.904	113.804	113.604	113.454	11.500	114.129	114.029	113.829	113.679	11.500	114.104	114.004	113.804	113.654

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	95.910	95.810	95.610	95.460	5.500	95.785	95.685	95.485	95.335					
5.625	96.660	96.560	96.360	96.210	5.625	96.535	96.435	96.235	96.085					
5.750	97.410	97.310	97.110	96.960	5.750	97.285	97.185	96.985	96.835					
5.875	98.160	98.060	97.860	97.710	5.875	98.035	97.935	97.735	97.585					
6.000	98.910	98.810	98.610	98.460	6.000	98.785	98.685	98.485	98.335					
6.125	99.597	99.497	99.297	99.147	6.125	99.472	99.372	99.172	99.022					
6.250	100.285	100.185	99.985	99.835	6.250	100.160	100.060	99.860	99.710					
6.375	100.973	100.873	100.673	100.523	6.375	100.848	100.748	100.548	100.398					
6.500	101.598	101.498	101.298	101.148	6.500	101.473	101.373	101.173	101.023					
6.625	102.223	102.123	101.923	101.773	6.625	102.098	101.998	101.798	101.648					
6.750	102.785	102.685	102.485	102.335	6.750	102.660	102.560	102.360	102.210					
6.875	103.398	103.298	103.098	102.948	6.875	103.273	103.173	102.973	102.823					
7.000	104.048	103.948	103.748	103.598	7.000	103.923	103.823	103.623	103.473					
7.125	104.548	104.448	104.248	104.098	7.125	104.423	104.323	104.123	103.973					
7.250	104.985	104.885	104.685	104.535	7.250	104.860	104.760	104.560	104.410					
7.375	105.423	105.323	105.123	104.973	7.375	105.298	105.198	104.998	104.848					
7.500	105.798	105.698	105.498	105.348	7.500	105.673	105.573	105.373	105.223					
7.625	106.173	106.073	105.873	105.723	7.625	106.048	105.948	105.748	105.598					
7.750	106.485	106.385	106.185	106.035	7.750	106.360	106.260	106.060	105.910					
7.875	106.748	106.648	106.448	106.298	7.875	106.623	106.523	106.323	106.173					
8.000	107.060	106.960	106.760	106.610	8.000	106.935	106.835	106.635	106.485					
8.125	107.373	107.273	107.073	106.923	8.125	107.248	107.148	106.948	106.798					
8.250	107.654	107.554	107.354	107.204	8.250	107.529	107.429	107.229	107.079					
8.375	107.904	107.804	107.604	107.454	8.375	107.779	107.679	107.479	107.329					
8.500	108.154	108.054	107.854	107.704	8.500	108.029	107.929	107.729	107.579					
8.625	108.404	108.304	108.104	107.954	8.625	108.279	108.179	107.979	107.829					
8.750	108.654	108.554	108.354	108.204	8.750	108.529	108.429	108.229	108.079					
8.875	108.904	108.804	108.604	108.454	8.875	108.779	108.679	108.479	108.329					
9.000	109.154	109.054	108.854	108.704	9.000	109.029	108.929	108.729	108.579					
9.125	109.404	109.304	109.104	108.954	9.125	109.279	109.179	108.979	108.829					
9.250	109.654	109.554	109.354	109.204	9.250	109.529	109.429	109.229	109.079					
9.375	109.904	109.804	109.604	109.454	9.375	109.779	109.679	109.479	109.329					
9.500	110.154	110.054	109.854	109.704	9.500	110.029	109.929	109.729	109.579					
9.625	110.404	110.304	110.104	109.954	9.625	110.279	110.179	109.979	109.829					
9.750	110.529	110.429	110.229	110.079	9.750	110.529	110.429	110.229	110.079					
9.875	110.779	110.679	110.479	110.329	9.875	110.779	110.679	110.479	110.329					
10.000	111.029	110.929	110.729	110.579	10.000	111.029	110.929	110.729	110.579					
10.125	111.279	111.179	110.979	110.829	10.125	111.154	111.054	110.854	110.704					
10.250	111.529	111.429	111.229	111.079	10.250	111.404	111.304	111.104	110.954					
10.375	111.779	111.679	111.479	111.329	10.375	111.654	111.554	111.354	111.204					
10.500	112.029	111.929	111.729	111.579	10.500	111.904	111.804	111.604	111.454					
10.625	112.279	112.179	111.979	111.829	10.625	112.154	112.054	111.854	111.704					
10.750	112.529	112.429	112.229	112.079	10.750	112.404	112.304	112.104	111.954					
10.875	112.779	112.679	112.479	112.329	10.875	112.654	112.554	112.354	112.204					
11.000	113.029	112.929	112.729	112.579	11.000	112.904	112.804	112.604	112.454					
11.125	113.279	113.179	112.979	112.829	11.125	113.154	113.054	112.854	112.704					
11.250	113.529	113.429	113.229	113.079	11.250	113.404	113.304	113.104	112.954					
11.375	113.779	113.679	113.479	113.329	11.375	113.654	113.554	113.354	113.204					
11.500	114.029	113.929	113.729	113.579	11.500	113.904	113.804	113.604	113.454					



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

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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)

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





8/18/2026 10:01 EST
Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719



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

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	95.789	95.689	95.489	95.339	6.250	95.639	95.539	95.339	95.189	6.250	95.639	95.539	95.339	95.189
6.375	96.414	96.314	96.114	95.964	6.375	96.264	96.164	95.964	95.814	6.375	96.264	96.164	95.964	95.814
6.500	96.977	96.877	96.677	96.527	6.500	96.827	96.727	96.527	96.377	6.500	96.827	96.727	96.527	96.377
6.625	97.539	97.439	97.239	97.089	6.625	97.389	97.289	97.089	96.939	6.625	97.389	97.289	97.089	96.939
6.750	98.070	97.970	97.770	97.620	6.750	97.920	97.820	97.620	97.470	6.750	97.920	97.820	97.620	97.470
6.875	98.570	98.470	98.270	98.120	6.875	98.420	98.320	98.120	97.970	6.875	98.420	98.320	98.120	97.970
7.000	99.139	99.039	98.839	98.689	7.000	98.989	98.889	98.689	98.539	7.000	98.989	98.889	98.689	98.539
7.125	99.607	99.507	99.307	99.157	7.125	99.457	99.357	99.157	99.007	7.125	99.457	99.357	99.157	99.007
7.250	99.982	99.882	99.682	99.532	7.250	99.832	99.732	99.532	99.382	7.250	99.832	99.732	99.532	99.382
7.375	100.357	100.257	100.057	99.907	7.375	100.207	100.107	99.907	99.757	7.375	100.207	100.107	99.907	99.757
7.500	100.701	100.601	100.401	100.251	7.500	100.551	100.451	100.251	100.101	7.500	100.551	100.451	100.251	100.101
7.625	101.064	100.964	100.764	100.614	7.625	100.914	100.814	100.614	100.464	7.625	100.914	100.814	100.614	100.464
7.750	101.464	101.364	101.164	101.014	7.750	101.314	101.214	101.014	100.864	7.750	101.314	101.214	101.014	100.864
7.875	101.714	101.614	101.414	101.264	7.875	101.564	101.464	101.264	101.114	7.875	101.564	101.464	101.264	101.114
8.000	101.964	101.864	101.664	101.514	8.000	101.814	101.714	101.514	101.364	8.000	101.814	101.714	101.514	101.364
8.125	102.214	102.114	101.914	101.764	8.125	102.064	101.964	101.764	101.614	8.125	102.064	101.964	101.764	101.614
8.250	102.464	102.364	102.164	102.014	8.250	102.314	102.214	102.014	101.864	8.250	102.264	102.164	101.964	101.814
8.375	102.664	102.564	102.364	102.214	8.375	102.514	102.414	102.214	102.064	8.375	102.514	102.414	102.214	102.064
8.500	102.914	102.814	102.614	102.464	8.500	102.764	102.664	102.464	102.314	8.500	102.764	102.664	102.464	102.314

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.789	95.689	95.489	95.339										
6.375	96.414	96.314	96.114	95.964										
6.500	96.977	96.877	96.677	96.527										
6.625	97.539	97.439	97.239	97.089										
6.750	98.070	97.970	97.770	97.620										
6.875	98.570	98.470	98.270	98.120										
7.000	99.139	99.039	98.839	98.689										
7.125	99.607	99.507	99.307	99.157										
7.250	99.982	99.882	99.682	99.532										
7.375	100.357	100.257	100.057	99.907										
7.500	100.701	100.601	100.401	100.251										
7.625	101.064	100.964	100.764	100.614										
7.750	101.464	101.364	101.164	101.014										
7.875	101.714	101.614	101.414	101.264										
8.000	101.964	101.864	101.664	101.514										
8.125	102.214	102.114	101.914	101.764										
8.250	102.414	102.314	102.114	101.964										
8.375	102.664	102.564	102.364	102.214										
8.500	102.914	102.814	102.614	102.464										

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	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	(0.375)





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

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	<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
> 45	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.250)	(1.250)
Term	10yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
20yr Fixed	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Property Type	Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-
2-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	-	-
3-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	-	-
4-Unit	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	-	-
Modular	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	-	-
Loan Amount	\$50k-\$75k	-	-	-	-	-	-	-	-
\$75,001-\$100k	-	-	-	-	-	-	-	-	-
\$100,001-\$125k	-	-	-	-	-	-	-	-	-
\$125,001 - \$250k	-	-	-	-	-	-	-	-	-
>\$250k	-	-	-	-	-	-	-	-	-
Cash Out	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.650)	(1.875)	-	-
Second Home	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)
ManufacturedHousing	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

STATE ADJUSTMENTS (2nd Lien Products)

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

ADMIN FEES

Third Party Due Diligence (NQM and DSCR)

Non-Delegated: \$595
Delegated: \$575
HELOAN \$350

NQM Loans: \$500
DSCR Loans: \$400
Reliance Letter Transfer: \$50

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

Without Recourse
(Seller)
(Signature of Officer)
(Officer's Name and Title)

MERS Organization ID

1006543

Planet Home Lending Custodian

Deutsche Bank
1761 E. Saint Andrew Place
Santa Ana, CA 92705
ATTN: Planet Home Lending - Correspondent Loans

Delivery of Final / Trailing Docs

Planet Home Lending
ATTN: Trailing Docs Team
2330 Commerce Park Drive NE, Suite 2
Palm Bay, FL 32905



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