planet

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

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

11/24/2026 10:12 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.588	96.488	96.288	96.138
6.750	97.401	97.301	97.101	96.751
6.875	98.182	98.082	97.882	97.532
7.000	99.307	99.207	99.007	98.657
7.125	99.995	99.895	99.695	99.345
7.250	100.732	100.632	100.432	100.082
7.375	101.357	101.257	101.057	100.707
7.500	102.032	101.932	101.732	101.382
7.625	102.651	102.551	102.351	102.001
7.750	103.213	103.113	102.913	102.563
7.875	103.745	103.645	103.445	103.095
8.000	104.245	104.145	103.945	103.595
8.125	104.557	104.457	104.257	103.907
8.250	104.995	104.895	104.695	104.345
8.375	105.432	105.332	105.132	104.782
8.500	105.807	105.707	105.507	105.157
8.625	106.182	106.082	105.882	105.532
8.750	106.495	106.395	106.195	105.845
8.875	106.757	106.657	106.457	106.107
9.000	107.070	106.970	106.770	106.420
9.125	107.301	107.201	107.001	106.651
9.250	107.582	107.482	107.282	106.932
9.375	107.807	107.707	107.507	107.157
9.500	108.057	107.957	107.757	107.407
9.625	108.307	108.207	108.007	107.657
9.750	108.557	108.457	108.257	107.907
9.875	108.682	108.582	108.382	108.032
10.000	108.932	108.832	108.632	108.282
10.125	109.182	109.082	108.882	108.532
10.250	109.432	109.332	109.132	108.782
10.375	109.682	109.582	109.382	109.032
10.500	109.932	109.832	109.632	109.282
10.625	110.182	110.082	109.882	109.532
10.750	110.432	110.332	110.132	109.782
10.875	110.682	110.582	110.382	110.032
11.000	110.932	110.832	110.632	110.282

Gold Full/Alt Doc 15 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.813	96.713	96.513	96.363
6.750	97.626	97.526	97.176	97.026
6.875	98.407	98.307	97.807	98.307
7.000	99.532	99.432	99.432	99.432
7.125	100.220	100.120	100.120	100.120
7.250	100.957	100.857	100.857	100.857
7.375	101.582	101.482	101.482	101.482
7.500	102.257	102.157	102.157	102.157
7.625	102.876	102.776	102.776	102.776
7.750	103.438	103.338	103.338	103.338
7.875	103.970	103.870	103.870	103.870
8.000	104.470	104.370	104.370	104.370
8.125	104.782	104.682	104.682	104.682
8.250	105.220	105.120	105.120	105.120
8.375	105.657	105.557	105.557	105.557
8.500	106.032	105.932	105.932	105.932
8.625	106.407	106.307	106.307	106.307
8.750	106.720	106.620	106.620	106.620
8.875	106.982	106.882	106.882	106.882
9.000	107.295	107.195	107.195	107.195
9.125	107.526	107.426	107.426	107.426
9.250	107.807	107.707	107.707	107.707
9.375	108.032	107.932	107.932	107.932
9.500	108.282	108.182	108.182	108.182
9.625	108.532	108.432	108.432	108.432
9.750	108.782	108.682	108.682	108.682
9.875	108.907	108.807	108.807	108.807
10.000	109.157	109.057	109.057	109.057
10.125	109.407	109.307	109.307	109.307
10.250	109.657	109.557	109.557	109.557
10.375	109.907	109.807	109.807	109.807
10.500	110.157	110.057	110.057	110.057
10.625	110.407	110.307	110.307	110.307
10.750	110.657	110.557	110.557	110.557
10.875	110.907	110.807	110.807	110.807
11.000	111.157	111.057	111.057	111.057

Gold Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.788	96.688	96.488	96.338
6.750	97.601	97.501	97.151	97.001
6.875	98.382	98.282	97.782	98.282
7.000	99.507	99.407	99.407	99.407
7.125	100.195	100.095	100.095	100.095
7.250	100.932	100.832	100.832	100.832
7.375	101.557	101.457	101.457	101.457
7.500	102.232	102.132	102.132	102.132
7.625	102.851	102.751	102.751	102.751
7.750	103.413	103.313	103.313	103.313
7.875	103.945	103.845	103.845	103.845
8.000	104.445	104.345	104.345	104.345
8.125	104.757	104.657	104.657	104.657
8.250	105.195	105.095	105.095	105.095
8.375	105.632	105.532	105.532	105.532
8.500	106.007	105.907	105.907	105.907
8.625	106.382	106.282	106.282	106.282
8.750	106.695	106.595	106.595	106.595
8.875	106.957	106.857	106.857	106.857
9.000	107.270	107.170	107.170	107.170
9.125	107.501	107.401	107.401	107.401
9.250	107.782	107.682	107.682	107.682
9.375	108.007	107.907	107.907	107.907
9.500	108.257	108.157	108.157	108.157
9.625	108.507	108.407	108.407	108.407
9.750	108.757	108.657	108.657	108.657
9.875	108.882	108.782	108.782	108.782
10.000	109.132	109.032	109.032	109.032
10.125	109.382	109.282	109.282	109.282
10.250	109.632	109.532	109.532	109.532
10.375	109.882	109.782	109.782	109.782
10.500	110.132	110.032	110.032	110.032
10.625	110.382	110.282	110.282	110.282
10.750	110.632	110.532	110.532	110.532
10.875	110.882	110.782	110.782	110.782
11.000	111.132	111.032	111.032	111.032

Gold Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.763	96.663	96.463	96.313
6.750	97.576	97.476	97.276	97.126
6.875	98.357	98.257	98.057	97.907
7.000	99.482	99.382	99.182	99.032
7.125	100.170	100.070	99.870	99.720
7.250	100.907	100.807	100.607	100.457
7.375	101.532	101.432	101.232	101.082
7.500	102.207	102.107	101.907	101.757
7.625	102.826	102.726	102.526	102.376
7.750	103.388	103.288	103.088	102.938
7.875	103.920	103.820	103.620	103.470
8.000	104.420	104.320	104.120	103.970
8.125	104.732	104.632	104.432	104.282
8.250	105.170	105.070	104.870	104.720
8.375	105.607	105.507	105.307	105.157
8.500	105.982	105.882	105.682	105.532
8.625	106.357	106.257	106.057	105.907
8.750	106.670	106.570	106.370	106.220
8.875	106.932	106.832	106.632	106.482
9.000	107.245	107.145	106.945	106.795
9.125	107.476	107.376	107.176	107.026
9.250	107.757	107.657	107.457	107.307
9.375	107.982	107.882	107.682	107.532
9.500	108.232	108.132	107.932	107.782
9.625	108.482	108.382	108.182	108.032
9.750	108.732	108.632	108.432	108.282
9.875	108.857	108.757	108.557	108.407
10.000	109.107	109.007	108.807	108.657
10.125	109.357	109.257	109.057	108.907
10.250	109.607	109.507	109.307	109.157
10.375	109.857	109.757	109.557	109.407
10.500	110.107	110.007	109.807	109.657
10.625	110.357	110.257	110.057	109.907
10.750	110.607	110.507	110.307	110.157
10.875	110.857	110.757	110.557	110.407
11.000	111.107	111.007	110.807	110.657

Gold Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	96.638	96.538	96.338	96.188
6.750	97.451	97.351	97.151	97.001
6.875	98.232	98.132	97.932	97.782
7.000	99.357	99.257	99.057	98.907
7.125	100.045	99.945	99.745	99.595
7.250	100.782	100.682	100.482	100.332
7.375	101.407	101.307	101.107	100.957
7.500	102.082	101.982	101.782	101.632
7.625	102.701	102.601	102.401	102.251
7.750	103.263	103.163	102.963	102.813
7.875	103.795	103.695	103.495	103.345
8.000	104.295	104.195	103.995	103.845
8.125	104.607	104.507	104.307	104.157
8.250	105.045	104.945	104.745	104.595
8.375	105.482	105.382	105.182	105.032
8.500	105.857	105.757	105.557	105.407
8.625	106.232	106.132	105.932	105.782
8.750	106.545	106.445	106.245	106.095
8.875	106.807	106.707	106.507	106.357
9.000	107.120	107.020	106.820	106.670
9.125	107.351	107.251	107.051	106.901
9.250	107.632	107.532	107.332	107.182
9.375	107.857	107.757	107.557	107.407
9.500	108.107	108.007	107.807	107.657
9.625	108.357	108.257	108.057	107.907
9.750	108.607	108.507	108.307	108.157
9.875	108.732	108.632	108.432	108.282
10.000	108.982	108.882	108.682	108.532
10.125	109.232	109.132	108.932	108.782
10.250	109.482	109.382	109.182	109.032
10.375	109.732	109.632	109.432	109.282
10.500	109.982	109.882	109.682	109.532
10.625	110.232	110.132	109.932	109.782
10.750	110.482	110.382	110.182	110.032
10.875	110.732	110.632	110.432	110.282
11.000	110.982	110.882	110.682	110.532

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Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.500	1.250	1.125	0.875	0.875	0.500	0.125	(2.250)	(4.125)
760 - 779	1.250	1.125	1.000	0.875	0.875	0.375	0.000	(2.500)	(4.250)
740 - 759	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)	(5.125)
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)	(5.250)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)	(5.750)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	(5.625)	(6.250)
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	(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+	1.375	1.125	1.000	0.750	0.750	0.375	0.000	(2.500)	(4.500)
760 - 779	1.125	1.000	0.875	0.750	0.750	0.250	(0.125)	(2.625)	(4.750)
740 - 759	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	(3.500)	(6.000)
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	(4.375)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(5.375)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	(5.750)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-

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

Prepay Penalty Price Adjustments	
Investor Only	Max Price
5 year	1.000	104.000
4 year	0.875	104.000
3 year	0.625	103.500
2 year	0.250	103.000
1 year	(0.625)	102.500
No Prepay Penalty	(1.375)	102.000

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)	(1.500)	(2.000)
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(1.000)	(1.500)
>$2.0mm, <=$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>$2.5mm, <=$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-
3.0mm, <=$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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)	(0.750)	(1.000)	(1.500)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.500	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	0.000	0.000	0.000	(0.250)	(0.500)	(1.250)	(1.500)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.625)	(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)	(0.375)	(0.500)	(0.750)

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)	(0.750)	(1.000)
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.375)	(1.000)
24 Month Bank Statement	0.000	0.000	0.000	0.000	0.125	0.125	0.125	(0.250)	(0.750)
12 Month CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
24 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)

Rate sheets are intended for use by mortgage professionals only.

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Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.596	98.496	98.296	98.146
7.375	99.185	99.085	98.885	98.535
7.500	99.664	99.564	99.364	99.014
7.625	100.083	99.983	99.783	99.433
7.750	100.470	100.370	100.170	99.820
7.875	101.200	101.100	100.900	100.550
8.000	101.520	101.420	101.220	100.870
8.125	101.855	101.755	101.555	101.205
8.250	102.075	101.975	101.775	101.425
8.375	102.316	102.216	102.016	101.666
8.500	102.507	102.407	102.207	101.857
8.625	102.652	102.552	102.352	102.002
8.750	102.780	102.680	102.480	102.130
8.875	102.895	102.795	102.595	102.245
9.000	102.876	102.776	102.576	102.226
9.125	102.977	102.877	102.677	102.327
9.250	103.077	102.977	102.777	102.427
9.375	103.177	103.077	102.877	102.527
9.500	103.277	103.177	102.977	102.627
9.625	103.347	103.247	103.047	102.697
9.750	103.397	103.297	103.097	102.747
9.875	103.497	103.397	103.197	102.847
10.000	103.547	103.447	103.247	102.897
10.125	103.647	103.547	103.347	102.997
10.250	103.722	103.622	103.422	103.072
10.375	103.822	103.722	103.522	103.172

Silver Full / Alt Doc 15 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.090	97.990	97.990	97.990
7.375	98.786	98.686	98.686	98.686
7.500	99.467	99.367	99.367	99.367
7.625	100.056	99.956	99.956	99.956
7.750	100.535	100.435	100.435	100.435
7.875	101.329	101.229	101.229	101.229
8.000	101.716	101.616	101.616	101.616
8.125	102.086	101.986	101.986	101.986
8.250	102.371	102.271	102.271	102.271
8.375	102.674	102.574	102.574	102.574
8.500	102.919	102.819	102.819	102.819
8.625	103.110	103.010	103.010	103.010
8.750	103.276	103.176	103.176	103.176
8.875	103.421	103.321	103.321	103.321
9.000	103.424	103.324	103.324	103.324
9.125	103.539	103.439	103.439	103.439
9.250	103.645	103.545	103.545	103.545
9.375	103.746	103.646	103.646	103.646
9.500	103.846	103.746	103.746	103.746
9.625	103.946	103.846	103.846	103.846
9.750	103.966	103.866	103.866	103.866
9.875	104.066	103.966	103.966	103.966
10.000	104.116	104.016	104.016	104.016
10.125	104.216	104.116	104.116	104.116
10.250	104.291	104.191	104.191	104.191
10.375	104.391	104.291	104.291	104.291

Silver Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.703	98.603	98.603	98.603
7.375	99.292	99.192	99.192	99.192
7.500	99.771	99.671	99.671	99.671
7.625	100.190	100.090	100.090	100.090
7.750	100.577	100.477	100.477	100.477
7.875	101.307	101.207	101.207	101.207
8.000	101.592	101.492	101.492	101.492
8.125	101.895	101.795	101.795	101.795
8.250	102.115	102.015	102.015	102.015
8.375	102.356	102.256	102.256	102.256
8.500	102.547	102.447	102.447	102.447
8.625	102.692	102.592	102.592	102.592
8.750	102.820	102.720	102.720	102.720
8.875	102.935	102.835	102.835	102.835
9.000	102.916	102.816	102.816	102.816
9.125	103.017	102.917	102.917	102.917
9.250	103.117	103.017	103.017	103.017
9.375	103.217	103.117	103.117	103.117
9.500	103.317	103.217	103.217	103.217
9.625	103.283	103.183	103.183	103.183
9.750	103.333	103.233	103.233	103.233
9.875	103.433	103.333	103.333	103.333
10.000	103.483	103.383	103.383	103.383
10.125	103.583	103.483	103.483	103.483
10.250	103.658	103.558	103.558	103.558
10.375	103.758	103.658	103.658	103.658

Silver Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.894	98.794	98.594	98.444
7.375	99.373	99.273	99.073	98.923
7.500	99.792	99.692	99.492	99.342
7.625	100.179	100.079	99.879	99.729
7.750	100.534	100.434	100.234	100.084
7.875	101.229	101.129	100.929	100.779
8.000	101.482	101.382	101.182	101.032
8.125	101.752	101.652	101.452	101.302
8.250	101.943	101.843	101.643	101.493
8.375	102.159	102.059	101.859	101.709
8.500	102.329	102.229	102.029	101.879
8.625	102.457	102.357	102.157	102.007
8.750	102.572	102.472	102.272	102.122
8.875	102.678	102.578	102.378	102.228
9.000	102.654	102.554	102.354	102.204
9.125	102.754	102.654	102.454	102.304
9.250	102.854	102.754	102.554	102.404
9.375	102.954	102.854	102.654	102.504
9.500	103.054	102.954	102.754	102.604
9.625	103.154	103.054	102.854	102.704
9.750	103.174	103.074	102.874	102.724
9.875	103.274	103.174	102.974	102.824
10.000	103.324	103.224	103.024	102.874
10.125	103.424	103.324	103.124	102.974
10.250	103.499	103.399	103.199	103.049
10.375	103.599	103.499	103.299	103.149

Silver Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	98.377	98.277	98.077	97.927
7.375	98.966	98.866	98.666	98.516
7.500	99.445	99.345	99.145	98.995
7.625	99.864	99.764	99.564	99.414
7.750	100.251	100.151	99.951	99.801
7.875	100.981	100.881	100.681	100.531
8.000	101.301	101.201	101.001	100.851
8.125	101.636	101.536	101.336	101.186
8.250	101.856	101.756	101.556	101.406
8.375	102.097	101.997	101.797	101.647
8.500	102.288	102.188	101.988	101.838
8.625	102.433	102.333	102.133	101.983
8.750	102.561	102.461	102.261	102.111
8.875	102.676	102.576	102.376	102.226
9.000	102.657	102.557	102.357	102.207
9.125	102.758	102.658	102.458	102.308
9.250	102.858	102.758	102.558	102.408
9.375	102.958	102.858	102.658	102.508
9.500	103.058	102.958	102.758	102.608
9.625	103.128	103.028	102.828	102.678
9.750	103.178	103.078	102.878	102.728
9.875	103.278	103.178	102.978	102.828
10.000	103.328	103.228	103.028	102.878
10.125	103.428	103.328	103.128	102.978
10.250	103.503	103.403	103.203	103.053
10.375	103.603	103.503	103.303	103.153

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

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Silver Full / Alt Doc LLPA's

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

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.500	1.250	1.125	0.875	0.875	0.500	0.125	(2.250)	-
760 - 779	1.250	1.125	1.000	0.875	0.875	0.375	0.000	(2.500)	-
740 - 759	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)	-
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)	-
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)	-
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(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+	1.375	1.125	1.000	0.750	0.750	0.375	0.000	(2.500)	-
760 - 779	1.125	1.000	0.875	0.750	0.750	0.250	(0.125)	(2.625)	-
740 - 759	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	(3.500)	-
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	(4.375)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(5.375)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-

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	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	-	-
12 Month CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-

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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.635	98.535	98.335	98.185
7.500	99.114	99.014	98.814	98.464
7.625	99.533	99.433	99.233	98.883
7.750	99.920	99.820	99.620	99.270
7.875	100.650	100.550	100.350	100.000
8.000	100.970	100.870	100.670	100.320
8.125	101.305	101.205	101.005	100.655
8.250	101.525	101.425	101.225	100.875
8.375	101.766	101.666	101.466	101.116
8.500	101.957	101.857	101.657	101.307
8.625	102.102	102.002	101.802	101.452
8.750	102.230	102.130	101.930	101.580
8.875	102.345	102.245	102.045	101.695
9.000	102.326	102.226	102.026	101.676
9.125	102.427	102.327	102.127	101.777
9.250	102.527	102.427	102.227	101.877
9.375	102.627	102.527	102.327	101.977
9.500	102.727	102.627	102.427	102.077

Bronze Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.742	98.642	98.642	98.642
7.500	99.221	99.121	99.121	99.121
7.625	99.640	99.540	99.540	99.540
7.750	100.027	99.927	99.927	99.927
7.875	100.757	100.657	100.657	100.657
8.000	101.042	100.942	100.942	100.942
8.125	101.345	101.245	101.245	101.245
8.250	101.565	101.465	101.465	101.465
8.375	101.806	101.706	101.706	101.706
8.500	101.997	101.897	101.897	101.897
8.625	102.142	102.042	102.042	102.042
8.750	102.270	102.170	102.170	102.170
8.875	102.385	102.285	102.285	102.285
9.000	102.366	102.266	102.266	102.266
9.125	102.467	102.367	102.367	102.367
9.250	102.567	102.467	102.467	102.467
9.375	102.667	102.567	102.567	102.567
9.500	102.767	102.667	102.667	102.667
9.625	102.742	102.642	102.642	102.642

Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.823	98.723	98.723	98.723
7.500	99.242	99.142	99.142	99.142
7.625	99.629	99.529	99.529	99.529
7.750	99.984	99.884	99.884	99.884
7.875	100.679	100.579	100.579	100.579
8.000	100.932	100.832	100.832	100.832
8.125	101.202	101.102	101.102	101.102
8.250	101.393	101.293	101.293	101.293
8.375	101.609	101.509	101.509	101.509
8.500	101.779	101.679	101.679	101.679
8.625	101.907	101.807	101.807	101.807
8.750	102.022	101.922	101.922	101.922
8.875	102.128	102.028	102.028	102.028
9.000	102.104	102.004	102.004	102.004
9.125	102.204	102.104	102.104	102.104
9.250	102.304	102.204	102.204	102.204
9.375	102.404	102.304	102.304	102.304
9.500	102.504	102.404	102.404	102.404

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.500	98.895	98.795	98.595	98.445
7.625	99.314	99.214	99.014	98.864
7.750	99.701	99.601	99.401	99.251
7.875	100.431	100.331	100.131	99.981
8.000	100.751	100.651	100.451	100.301
8.125	101.086	100.986	100.786	100.636
8.250	101.306	101.206	101.006	100.856
8.375	101.547	101.447	101.247	101.097
8.500	101.738	101.638	101.438	101.288
8.625	101.883	101.783	101.583	101.433
8.750	102.011	101.911	101.711	101.561
8.875	102.126	102.026	101.826	101.676
9.000	102.107	102.007	101.807	101.657
9.125	102.208	102.108	101.908	101.758
9.250	102.308	102.208	102.008	101.858
9.375	102.408	102.308	102.108	101.958
9.500	102.508	102.408	102.208	102.058

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+	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-

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 +	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	-
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-

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)

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		
Investor Only		Max Price
5 year	1.000	104.000
4 year	0.875	104.000
3 year	0.000	103.500
2 year	0.250	103.000
1 year	(0.625)	102.000
No Prepay Penalty	(1.750)	101.000

Type	Min Price
Min Price	98.000

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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 DSCR

Non-QM DSCR 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.249	97.149	96.949	96.799
6.750	98.062	97.962	97.762	97.612
6.875	99.087	98.987	98.787	98.637
7.000	99.837	99.737	99.537	99.387
7.125	100.687	100.587	100.387	100.237
7.250	101.405	101.305	101.105	100.955
7.375	102.093	101.993	101.793	101.643
7.500	102.780	102.680	102.480	102.330
7.625	103.468	103.368	103.168	103.018
7.750	104.112	104.012	103.812	103.662
7.875	104.705	104.605	104.405	104.255
8.000	105.368	105.268	105.068	104.918
8.125	105.899	105.799	105.599	105.449
8.250	106.399	106.299	106.099	105.949
8.375	106.899	106.799	106.599	106.449
8.500	107.187	107.087	106.887	106.737
8.625	107.624	107.524	107.324	107.174
8.750	108.062	107.962	107.762	107.612
8.875	108.499	108.399	108.199	108.049
9.000	108.937	108.837	108.637	108.487
9.125	109.312	109.212	109.012	108.862
9.250	109.687	109.587	109.387	109.237
9.375	109.937	109.837	109.637	109.487
9.500	110.249	110.149	109.949	109.799
9.625	110.499	110.399	110.199	110.049
9.750	110.749	110.649	110.449	110.299
9.875	110.999	110.899	110.699	110.549
10.000	111.124	111.024	110.824	110.674
10.125	111.374	111.274	111.074	110.924
10.250	111.624	111.524	111.324	111.174
10.375	111.874	111.774	111.574	111.424
10.500	112.124	112.024	111.824	111.674
10.625	112.374	112.274	112.074	111.924
10.750	112.624	112.524	112.324	112.174
10.875	112.874	112.774	112.574	112.424
11.000	113.124	113.024	112.824	112.674
11.125	113.374	113.274	113.074	112.924

Non-QM DSCR 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.474	97.374	97.174	97.024
6.750	98.287	98.187	97.987	97.837
6.875	99.312	99.212	99.012	98.862
7.000	100.062	99.962	99.762	99.612
7.125	100.912	100.812	100.612	100.462
7.250	101.630	101.530	101.330	101.180
7.375	102.318	102.218	102.018	101.868
7.500	103.005	102.905	102.705	102.555
7.625	103.693	103.593	103.393	103.243
7.750	104.337	104.237	104.037	103.887
7.875	104.930	104.830	104.630	104.480
8.000	105.593	105.493	105.293	105.143
8.125	106.124	106.024	105.824	105.674
8.250	106.624	106.524	106.324	106.174
8.375	107.124	107.024	106.824	106.674
8.500	107.412	107.312	107.112	106.962
8.625	107.849	107.749	107.549	107.399
8.750	108.287	108.187	107.987	107.837
8.875	108.724	108.624	108.424	108.274
9.000	109.162	109.062	108.862	108.712
9.125	109.537	109.437	109.237	109.087
9.250	109.912	109.812	109.612	109.462
9.375	110.162	110.062	109.862	109.712
9.500	110.474	110.374	110.174	110.024
9.625	110.724	110.624	110.424	110.274
9.750	110.974	110.874	110.674	110.524
9.875	111.224	111.124	110.924	110.774
10.000	111.349	111.249	111.049	110.899
10.125	111.599	111.499	111.299	111.149
10.250	111.849	111.749	111.549	111.399
10.375	112.099	111.999	111.799	111.649
10.500	112.349	112.249	112.049	111.899
10.625	112.599	112.499	112.299	112.149
10.750	112.849	112.749	112.549	112.399
10.875	113.099	112.999	112.799	112.649
11.000	113.349	113.249	113.049	112.899
11.125	113.599	113.499	113.299	113.149

Non-QM DSCR 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.449	97.349	97.149	96.999
6.750	98.262	98.162	97.962	97.812
6.875	99.287	99.187	98.987	98.837
7.000	100.037	99.937	99.737	99.587
7.125	100.887	100.787	100.587	100.437
7.250	101.605	101.505	101.305	101.155
7.375	102.293	102.193	101.993	101.843
7.500	102.980	102.880	102.680	102.530
7.625	103.668	103.568	103.368	103.218
7.750	104.312	104.212	104.012	103.862
7.875	104.905	104.805	104.605	104.455
8.000	105.568	105.468	105.268	105.118
8.125	106.099	105.999	105.799	105.649
8.250	106.599	106.499	106.299	106.149
8.375	107.099	106.999	106.799	106.649
8.500	107.387	107.287	107.087	106.937
8.625	107.824	107.724	107.524	107.374
8.750	108.262	108.162	107.962	107.812
8.875	108.699	108.599	108.399	108.249
9.000	109.137	109.037	108.837	108.687
9.125	109.512	109.412	109.212	109.062
9.250	109.887	109.787	109.587	109.437
9.375	110.137	110.037	109.837	109.687
9.500	110.449	110.349	110.149	109.999
9.625	110.699	110.599	110.399	110.249
9.750	110.949	110.849	110.649	110.499
9.875	111.199	111.099	110.899	110.749
10.000	111.324	111.224	111.024	110.874
10.125	111.574	111.474	111.274	111.124
10.250	111.824	111.724	111.524	111.374
10.375	112.074	111.974	111.774	111.624
10.500	112.324	112.224	112.024	111.874
10.625	112.574	112.474	112.274	112.124
10.750	112.824	112.724	112.524	112.374
10.875	113.074	112.974	112.774	112.624
11.000	113.324	113.224	113.024	112.874
11.125	113.574	113.474	113.274	113.124

Non-QM DSCR 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.374	97.274	97.074	96.924
6.750	98.187	98.087	97.887	97.737
6.875	99.212	99.112	98.912	98.762
7.000	99.962	99.862	99.662	99.512
7.125	100.812	100.712	100.512	100.362
7.250	101.530	101.430	101.230	101.080
7.375	102.218	102.118	101.918	101.768
7.500	102.905	102.805	102.605	102.455
7.625	103.593	103.493	103.293	103.143
7.750	104.237	104.137	103.937	103.787
7.875	104.830	104.730	104.530	104.380
8.000	105.493	105.393	105.193	105.043
8.125	106.024	105.924	105.724	105.574
8.250	106.524	106.424	106.224	106.074
8.375	107.024	106.924	106.724	106.574
8.500	107.312	107.212	107.012	106.862
8.625	107.749	107.649	107.449	107.299
8.750	108.187	108.087	107.887	107.737
8.875	108.624	108.524	108.324	108.174
9.000	109.062	108.962	108.762	108.612
9.125	109.437	109.337	109.137	108.987
9.250	109.812	109.712	109.512	109.362
9.375	110.062	109.962	109.762	109.612
9.500	110.374	110.274	110.074	109.924
9.625	110.624	110.524	110.324	110.174
9.750	110.874	110.774	110.574	110.424
9.875	111.124	111.024	110.824	110.674
10.000	111.249	111.149	110.949	110.799
10.125	111.499	111.399	111.199	111.049
10.250	111.749	111.649	111.449	111.299
10.375	111.999	111.899	111.699	111.549
10.500	112.249	112.149	111.949	111.799
10.625	112.499	112.399	112.199	112.049
10.750	112.749	112.649	112.449	112.299
10.875	112.999	112.899	112.699	112.549
11.000	113.249	113.149	112.949	112.799
11.125	113.499	113.399	113.199	113.049

Non-QM DSCR 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.249	97.149	96.949	96.799
6.750	98.062	97.962	97.762	97.612
6.875	99.087	98.987	98.787	98.637
7.000	99.837	99.737	99.537	99.387
7.125	100.687	100.587	100.387	100.237
7.250	101.405	101.305	101.105	100.955
7.375	102.093	101.993	101.793	101.643
7.500	102.780	102.680	102.480	102.330
7.625	103.468	103.368	103.168	103.018
7.750	104.112	104.012	103.812	103.662
7.875	104.705	104.605	104.405	104.255
8.000	105.368	105.268	105.068	104.918
8.125	105.899	105.799	105.599	105.449
8.250	106.399	106.299	106.099	105.949
8.375	106.899	106.799	106.599	106.449
8.500	107.187	107.087	106.887	106.737
8.625	107.624	107.524	107.324	107.174
8.750	108.062	107.962	107.762	107.612
8.875	108.499	108.399	108.199	108.049
9.000	108.937	108.837	108.637	108.487
9.125	109.312	109.212	109.012	108.862
9.250	109.687	109.587	109.387	109.237
9.375	109.937	109.837	109.637	109.487
9.500	110.249	110.149	109.949	109.799
9.625	110.499	110.399	110.199	110.049
9.750	110.749	110.649	110.449	110.299
9.875	110.999	110.899	110.699	110.549
10.000	111.124	111.024	110.824	110.674
10.125	111.374	111.274	111.074	110.924
10.250	111.624	111.524	111.324	111.174
10.375	111.874	111.774	111.574	111.424
10.500	112.124	112.024	111.824	111.674
10.625	112.374	112.274	112.074	111.924
10.750	112.624	112.524	112.324	112.174
10.875	112.874	112.774	112.574	112.424
11.000	113.124	113.024	112.824	112.674
11.125	113.374	113.274	113.074	112.924

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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	(0.125)	(0.625)	(1.250)
760 - 779	0.750	0.875	0.625	0.000	(0.375)	(0.875)	(1.500)
740 - 759	0.875	0.750	0.500	(0.125)	(0.500)	(1.000)	(1.750)
720 - 739	0.750	0.500	0.375	(0.250)	(0.250)	(1.125)	(2.000)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.125)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.125)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.625)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.625)	-

Loan Level Price Adjustments							
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
UPB <= 150K	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)
>150K<= $250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>$2.0mm, <=$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>$2.5mm, <=$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(1.000)	(1.500)	(1.750)	(2.000)	(2.750)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(1.250)	(1.500)	-	-
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	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	-
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)

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

Type	Min Price
Min Price	98.000

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

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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	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.981	99.881	99.681	99.531										
7.500	100.824	100.724	100.524	100.374										
7.625	101.668	101.568	101.368	101.218										
7.750	102.480	102.380	102.180	102.030										
7.875	103.168	103.068	102.868	102.718										
8.000	103.855	103.755	103.555	103.405										
8.125	104.512	104.412	104.212	104.062										
8.250	105.412	105.312	105.112	104.962										
8.375	106.006	105.906	105.706	105.556										
8.500	106.637	106.537	106.337	106.187										
8.625	107.137	107.037	106.837	106.687										
8.750	107.575	107.475	107.275	107.125										
8.875	108.012	107.912	107.712	107.562										
9.000	108.450	108.350	108.150	108.000										
9.125	108.937	108.837	108.637	108.487										
9.250	109.312	109.212	109.012	108.862										
9.375	109.787	109.687	109.487	109.337										
9.500	110.099	109.999	109.799	109.649										
9.625	110.412	110.312	110.112	109.962										
9.750	110.725	110.625	110.425	110.275										
9.875	110.887	110.787	110.587	110.437										
10.000	111.200	111.100	110.900	110.750										
10.125	111.450	111.350	111.150	111.000										
10.250	111.700	111.600	111.400	111.250										

RATE	15 DAY	30 DAY	45 DAY	60 DAY										

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)	-	-

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)

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

Type	Min Price
Min Price	98.000

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

planet

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

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

11/24/2026 10:12 EST

Welcome

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Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

DSCR ITIN

DSCR ITIN 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
8.000	99.804	99.704	99.504	99.354
8.125	100.273	100.173	99.973	99.823
8.250	100.711	100.611	100.411	100.261
8.375	101.117	101.017	100.817	100.667
8.500	101.736	101.636	101.436	101.286
8.625	102.049	101.949	101.749	101.599
8.750	102.430	102.330	102.130	101.980
8.875	102.712	102.612	102.412	102.262
9.000	102.962	102.862	102.662	102.512
9.125	103.212	103.112	102.912	102.762
9.250	103.462	103.362	103.162	103.012
9.375	103.712	103.612	103.412	103.262

DSCR ITIN 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
8.000	99.348	99.248	99.048	98.898
8.125	99.723	99.623	99.423	99.273
8.250	100.098	99.998	99.798	99.648
8.375	100.473	100.373	100.173	100.023
8.500	101.061	100.961	100.761	100.611
8.625	101.373	101.273	101.073	100.923
8.750	101.754	101.654	101.454	101.304
8.875	102.036	101.936	101.736	101.586
9.000	102.286	102.186	101.986	101.836
9.125	102.536	102.436	102.236	102.086
9.250	102.786	102.686	102.486	102.336
9.375	103.036	102.936	102.736	102.586

DSCR ITIN 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
8.125	99.773	99.673	99.473	99.323
8.250	100.148	100.048	99.848	99.698
8.375	100.523	100.423	100.223	100.073
8.500	101.111	101.011	100.811	100.661
8.625	101.423	101.323	101.123	100.973
8.750	101.804	101.704	101.504	101.354
8.875	102.086	101.986	101.786	101.636
9.000	102.336	102.236	102.036	101.886
9.125	102.586	102.486	102.286	102.136
9.250	102.836	102.736	102.536	102.386
9.375	103.086	102.986	102.786	102.636

DSCR ITIN 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	98.986	98.886	98.686	98.536
8.000	99.454	99.354	99.154	99.004
8.125	99.923	99.823	99.623	99.473
8.250	100.298	100.198	99.998	99.848
8.375	100.673	100.573	100.373	100.223
8.500	101.261	101.161	100.961	100.811
8.625	101.573	101.473	101.273	101.123
8.750	101.954	101.854	101.654	101.504
8.875	102.236	102.136	101.936	101.786
9.000	102.486	102.386	102.186	102.036
9.125	102.736	102.636	102.436	102.286
9.250	102.986	102.886	102.686	102.536
9.375	103.236	103.136	102.936	102.786
9.500	#N/A	#N/A	#N/A	#N/A
9.625	#N/A	#N/A	#N/A	#N/A
9.750	#N/A	#N/A	#N/A	#N/A
9.875	#N/A	#N/A	#N/A	#N/A
10.000	#N/A	#N/A	#N/A	#N/A
0.000	#N/A	#N/A	#N/A	#N/A

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)	-	-

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)

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

Type	Min Price
Min Price	98.000

planet

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

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

11/24/2026 10:12 EST

Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

30 Year Fixed Term					20 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	100.149	100.149	99.899	99.649	7.625	100.399	100.399	100.149	99.899
7.750	100.584	100.584	100.334	100.084	7.750	100.834	100.834	100.584	100.334
7.875	100.999	100.999	100.749	100.499	7.875	101.249	101.249	100.999	100.749
8.000	101.397	101.397	101.147	100.897	8.000	101.647	101.647	101.397	101.147
8.125	101.773	101.773	101.523	101.273	8.125	102.023	102.023	101.773	101.523
8.250	102.127	102.127	101.877	101.627	8.250	102.377	102.377	102.127	101.877
8.375	102.459	102.459	102.209	101.959	8.375	102.709	102.709	102.459	102.209
8.500	102.768	102.768	102.518	102.268	8.500	103.018	103.018	102.768	102.518
8.625	103.055	103.055	102.805	102.555	8.625	103.305	103.305	103.055	102.805
8.750	103.338	103.338	103.088	102.838	8.750	103.588	103.588	103.338	103.088
8.875	103.616	103.616	103.366	103.116	8.875	103.866	103.866	103.616	103.366
9.000	103.876	103.876	103.626	103.376	9.000	104.126	104.126	103.876	103.626
9.125	104.119	104.119	103.869	103.619	9.125	104.369	104.369	104.119	103.869
9.250	104.345	104.345	104.095	103.845	9.250	104.595	104.595	104.345	104.095
9.375	104.553	104.553	104.303	104.053	9.375	104.803	104.803	104.553	104.303
9.500	104.743	104.743	104.493	104.243	9.500	104.993	104.993	104.743	104.493
9.625	104.940	104.940	104.690	104.440	9.625	105.190	105.190	104.940	104.690
9.750	105.135	105.135	104.885	104.635	9.750	105.385	105.385	105.135	104.885
9.875	105.317	105.317	105.067	104.817	9.875	105.567	105.567	105.317	105.067
10.000	105.484	105.484	105.234	104.984	10.000	105.734	105.734	105.484	105.234
10.125	105.638	105.638	105.388	105.138	10.125	105.888	105.888	105.638	105.388
10.250	105.778	105.778	105.528	105.278	10.250	106.028	106.028	105.778	105.528
10.375	105.905	105.905	105.655	105.405	10.375	106.155	106.155	105.905	105.655
10.500	105.995	105.995	105.745	105.495	10.500	106.245	106.245	105.995	105.745
10.625	106.130	106.130	105.880	105.630	10.625	106.380	106.380	106.130	105.880
10.750	106.254	106.254	106.004	105.754	10.750	106.504	106.504	106.254	106.004
10.875	106.366	106.366	106.116	105.866	10.875	106.616	106.616	106.366	106.116
11.000	106.468	106.468	106.218	105.968	11.000	106.718	106.718	106.468	106.218
11.125	106.559	106.559	106.309	106.059	11.125	106.809	106.809	106.559	106.309
11.250	106.638	106.638	106.388	106.138	11.250	106.888	106.888	106.638	106.388
11.375	106.694	106.694	106.444	106.194	11.375	106.944	106.944	106.694	106.444
11.500	106.739	106.739	106.489	106.239	11.500	106.989	106.989	106.739	106.489

Type	All
Min Price	98.000
Max Price	105.000

Not Available for Correspondent at this time

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	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-

	CLTV / HCLTV								
Other Adjusters									
DTI	**<=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**
<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
Term - from 20 year base price									
10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Loan Amount									
< $50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$50k-$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$75,001-$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$100,001-$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
$125,001 - $200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
>$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)
Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	-	-
Second Home	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	(2.000)
ManufacturedHousing	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)

STATE ADJUSTMENTS (2nd Lien Products)

		Adjustment
REGION 1:	AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,	**0.000**
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	**0.000**
REGION 2:	PR, FL	**0.000**
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI	**0.125**
REGION 4:	NV, UT, CO	**0**

ADMIN FEES

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

Third Party Due Diligence (NQM and DSCR)

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

MERS Organization ID

1006543

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

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

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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