



5020 Riverside Dr., Suite 300, Irving, TX 75039

# National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending  
[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

2/20/2026 10:00 EST  
 Lock Desk: 443-313-8929  
 Lock Desk Available Until 8:00 PM EST  
 Sales Support: 800-203-5719

## FANNIE MAE CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 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
5.250	99.830	99.786	99.732	99.619	4.875	96.997	96.813	96.653	96.312	4.125	97.993	97.962	97.931	97.902
5.375	100.418	100.374	100.320	100.208	5.000	99.043	98.860	98.699	98.358	4.250	97.556	97.525	97.490	97.446
5.500	101.006	100.962	100.908	100.795	5.125	98.141	97.958	97.797	97.457	4.375	98.026	97.995	97.960	97.916
5.625	101.490	101.447	101.393	101.280	5.250	98.297	98.224	98.139	97.846	4.500	98.373	98.334	98.294	98.250
5.750	101.620	101.568	101.511	101.399	5.375	98.838	98.765	98.681	98.387	4.625	98.602	98.563	98.523	98.479
5.875	102.092	102.041	101.984	101.871	5.500	99.309	99.236	99.152	98.858	4.750	99.344	99.305	99.264	98.820
5.990	102.101	102.050	101.992	101.730	5.625	99.830	99.757	99.672	99.379	4.875	99.870	99.831	99.790	99.346
6.000	102.550	102.499	102.442	102.329	5.750	99.587	99.506	99.418	99.125	4.990	99.829	99.790	99.750	98.906
6.125	102.980	102.928	102.871	102.809	5.875	100.077	99.997	99.909	99.615	5.000	99.956	99.917	99.877	99.433
6.250	102.835	102.791	102.741	102.686	6.000	100.563	100.483	100.395	100.101	5.125	100.128	100.089	100.049	99.605
6.375	103.232	103.188	103.138	103.084	6.125	101.007	100.926	100.839	100.745	5.250	100.555	100.524	100.481	100.015
6.500	103.661	103.617	103.567	103.512	6.250	100.652	100.579	100.499	100.413	5.375	100.819	100.787	100.749	100.297
6.625	104.007	103.963	103.913	103.858	6.375	100.851	100.778	100.698	100.612	5.500	101.185	101.154	101.121	101.084
6.750	104.795	103.773	103.746	103.715	6.500	101.025	100.952	100.872	100.786	5.625	101.411	101.380	101.347	101.310
6.875	104.225	104.218	104.194	104.155	6.625	101.133	101.060	100.980	100.894	5.750	101.732	101.701	101.668	101.631
6.990	104.308	104.300	104.276	104.237	6.750	101.607	101.563	101.530	101.506	5.875	102.064	102.032	101.999	101.963
7.000	104.605	104.597	104.573	104.534	6.875	101.723	101.679	101.646	101.623	5.990	102.199	102.167	102.134	102.098
7.125	104.897	104.890	104.865	104.826	7.000	101.876	101.832	101.799	101.775	6.000	102.219	102.188	102.155	102.118
7.250	105.041	105.033	105.009	104.970	7.125	101.998	101.954	101.921	101.897	6.125	102.347	102.316	102.283	102.247
7.375	105.335	105.328	105.303	105.264	7.250	102.773	102.773	102.756	102.725	6.250	102.517	102.478	102.435	102.383
7.500	105.629	105.622	105.598	105.559	7.375	103.244	103.244	103.228	103.196	6.375	102.775	102.736	102.693	102.642
7.625	105.730	105.722	105.698	105.659	7.500	103.493	103.493	103.477	103.446	6.500	103.011	102.972	102.929	102.878
					7.625	103.732	103.732	103.716	103.684	6.625	102.916	102.877	102.834	102.783
										6.750	103.267	103.213	103.157	103.098
										6.875	103.472	103.417	103.361	103.303

CONFORMING 10 YEAR FIXED					HIGH BALANCE 30 YEAR FIXED					HIGH BALANCE 15 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
4.625	97.675	97.620	97.564	97.505	5.250	98.762	98.696	98.624	98.345	4.500	94.463	94.408	94.352	94.294
4.750	98.010	97.956	97.900	97.441	5.375	99.406	99.340	99.268	98.990	4.625	94.837	94.782	94.726	94.668
4.875	98.253	98.198	98.142	97.683	5.500	100.019	99.953	99.880	99.602	4.750	95.961	95.914	95.856	95.575
5.000	98.302	98.247	98.191	97.732	5.625	100.577	100.511	100.439	100.160	4.875	96.332	96.285	96.227	95.946
5.125	98.563	98.516	98.460	97.985	5.750	101.326	101.260	101.188	100.910	4.990	96.655	96.608	96.550	96.069
5.250	98.797	98.750	98.699	98.242	5.875	101.767	101.701	101.629	101.350	5.000	96.683	96.636	96.578	96.297
5.375	99.037	98.990	98.942	98.490	5.990	102.078	102.012	101.939	101.461	5.125	96.997	96.951	96.892	96.612
5.500	99.287	99.240	99.192	99.140	6.000	102.110	102.044	101.972	101.694	5.250	97.660	97.613	97.565	97.314
5.625	99.521	99.474	99.426	99.374	6.125	102.442	102.376	102.304	102.225	5.375	97.961	97.914	97.866	97.615
5.750	99.745	99.705	99.660	99.609	6.250	101.953	101.880	101.800	101.714	5.500	98.245	98.198	98.150	98.098
5.875	99.988	99.949	99.906	99.854	6.375	102.328	102.254	102.174	102.088	5.625	98.497	98.450	98.402	98.351
6.000	100.452	100.413	100.370	100.319	6.500	102.672	102.598	102.518	102.432	5.750	98.736	98.689	98.641	98.589
6.125	100.672	100.633	100.589	100.538	6.625	102.974	102.901	102.821	102.735	5.875	98.967	98.920	98.872	98.821
6.250	100.929	100.874	100.818	100.759	6.750	102.058	102.014	101.964	101.909	5.990	99.164	99.118	99.069	99.018
6.375	101.123	101.069	101.013	100.954	6.875	102.315	102.271	102.221	102.167	6.000	99.182	99.135	99.086	99.035
6.500	101.307	101.252	101.196	101.138	6.990	102.516	102.472	102.422	102.367	6.125	99.373	99.326	99.278	99.227
6.625	101.459	101.405	101.349	101.290	7.000	102.533	102.489	102.439	102.385	6.250	98.961	98.907	98.848	98.782
6.750	101.625	101.570	101.514	101.456	7.125	102.719	102.675	102.626	102.571	6.375	99.123	99.068	99.010	98.944
6.875	101.780	101.725	101.669	101.611	7.250	102.389	102.360	102.313	102.251	6.500	99.264	99.209	99.151	99.085
7.000	101.444	101.389	101.333	101.274	7.375	102.431	102.402	102.355	102.293	6.625	99.364	99.309	99.251	99.185
7.125	101.572	101.517	101.461	101.402	7.500	102.603	102.574	102.527	102.465	6.750	99.352	99.282	99.211	99.138
7.250	101.604	101.510	101.418	101.330	7.625	102.761	102.732	102.685	102.622	6.875	99.483	99.413	99.342	99.268
7.375	101.732	101.638	101.546	101.458						7.000	99.599	99.529	99.458	99.385
7.500	101.853	101.760	101.668	101.580						7.125	99.702	99.632	99.561	99.487
7.625	101.968	101.874	101.782	101.694						7.250	99.641	99.531	99.424	99.322

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR 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
5.000	100.263	100.178	100.088	100.002	5.000	99.589	99.504	99.413	99.327	5.375	98.857	98.771	98.680	98.595
5.125	100.512	100.427	100.336	100.250	5.125	100.009	99.924	99.833	99.747	5.500	99.174	99.088	98.997	98.911
5.250	100.747	100.661	100.570	100.484	5.250	100.607	100.521	100.430	100.344	5.625	100.386	100.299	100.209	100.123
5.375	100.964	100.878	100.787	100.701	5.375	100.847	100.761	100.670	100.584	5.750	101.235	101.147	101.057	100.971
5.500	101.168	101.082	100.991	100.905	5.500	101.084	100.998	100.907	100.821	5.875	101.519	101.432	101.341	101.255
5.625	101.357	101.270	101.179	101.093	5.625	101.319	101.233	101.142	101.056	6.000	101.676	101.588	101.497	101.412
5.750	101.510	101.423	101.332	101.246	5.750	101.523	101.436	101.345	101.259	6.125	101.706	101.618	101.527	101.441
5.875	101.591	101.504	101.413	101.327	5.875	101.659	101.571	101.481	101.395	6.250	101.798	101.710	101.619	101.533
6.000	101.654	101.567	101.476	101.390	6.000	101.711	101.623	101.532	101.446	6.375	101.977	101.889	101.798	101.712
6.125	101.755	101.667	101.576	101.490	6.125	101.702	101.614	101.523	101.437	6.500	102.119	102.030	101.939	101.853
6.250	101.870	101.782	101.691	101.605	6.250	101.752	101.664	101.573	101.487	6.625	102.211	102.132	102.041	101.955
6.375	102.003	101.914	101.823	101.737	6.375	101.884	101.795	101.705	101.619	6.750	102.284	102.194	102.103	102.017
6.500	102.085	101.996	101.905	101.819	6.500	101.970	101.881	101.790	101.704	6.875	102.265	102.174	102.084	101.998
6.625	102.109	102.019	101.929	101.843	6.625	102.001	101.912	101.821	101.735	7.000	102.256	102.165	102.075	101.989
6.750	102.121	102.031	101.941	101.855	6.750	102.056	101.966	101.875	101.790	7.125	102.238	102.147	102.057	101.971
6.875	102.094</													



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2/20/2026 10:00 EST  
 Lock Desk: 443-313-8929  
 Lock Desk Available Until 8:00 PM EST  
 Sales Support: 800-203-5719

### FREDDIE MAC CONVENTIONAL / HOME POSSIBLE / HOME ONE PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 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
5.250	99.830	99.786	99.732	99.619	4.875	96.997	96.813	96.653	96.312	4.125	97.993	97.962	97.931	97.902
5.375	100.418	100.374	100.320	100.208	5.000	99.043	98.860	98.699	98.358	4.250	97.556	97.525	97.490	97.446
5.500	101.006	100.962	100.908	100.795	5.125	98.141	97.958	97.797	97.457	4.375	98.026	97.995	97.960	97.916
5.625	101.490	101.447	101.393	101.280	5.250	98.297	98.224	98.139	97.846	4.500	98.373	98.334	98.294	98.250
5.750	101.620	101.568	101.511	101.399	5.375	98.838	98.765	98.681	98.387	4.625	98.602	98.563	98.523	98.479
5.875	102.092	102.041	101.984	101.871	5.500	99.309	99.236	99.152	98.858	4.750	99.344	99.305	99.264	98.820
5.990	102.101	102.050	101.992	101.730	5.625	99.830	99.757	99.672	99.379	4.875	99.870	99.831	99.790	99.346
6.000	102.550	102.499	102.442	102.329	5.750	99.587	99.506	99.418	99.125	4.990	99.829	99.790	99.750	98.906
6.125	102.980	102.928	102.871	102.809	5.875	100.077	99.997	99.909	99.615	5.000	99.956	99.917	99.877	99.433
6.250	102.835	102.791	102.741	102.686	6.000	100.563	100.483	100.395	100.101	5.125	100.128	100.089	100.049	99.605
6.375	103.232	103.188	103.138	103.084	6.125	101.007	100.926	100.839	100.745	5.250	100.555	100.524	100.481	100.015
6.500	103.661	103.617	103.567	103.512	6.250	100.652	100.579	100.499	100.413	5.375	100.819	100.787	100.749	100.297
6.625	104.007	103.963	103.913	103.858	6.375	100.851	100.778	100.698	100.612	5.500	101.185	101.154	101.121	101.084
6.750	103.795	103.773	103.746	103.715	6.500	101.025	100.952	100.872	100.786	5.625	101.411	101.380	101.347	101.310
6.875	104.225	104.218	104.194	104.155	6.625	101.133	101.060	100.980	100.894	5.750	101.732	101.701	101.668	101.631
6.990	104.308	104.300	104.276	104.237	6.750	101.607	101.563	101.530	101.506	5.875	102.064	102.032	101.999	101.963
7.000	104.605	104.597	104.573	104.534	6.875	101.723	101.679	101.646	101.623	5.990	102.199	102.167	102.134	102.098
7.125	104.897	104.890	104.865	104.826	7.000	101.876	101.832	101.799	101.775	6.000	102.219	102.188	102.155	102.118
7.250	105.041	105.033	105.009	104.970	7.125	101.998	101.954	101.921	101.897	6.125	102.347	102.316	102.283	102.247
7.375	105.335	105.328	105.303	105.264	7.250	102.773	102.773	102.756	102.725	6.250	102.517	102.478	102.435	102.383
7.500	105.629	105.622	105.598	105.559	7.375	103.244	103.244	103.228	103.196	6.375	102.775	102.736	102.693	102.642
7.625	105.730	105.722	105.698	105.659	7.500	103.493	103.493	103.477	103.446	6.500	103.011	102.972	102.929	102.878
					7.625	103.732	103.732	103.716	103.684	6.625	102.916	102.877	102.834	102.783
										6.750	103.267	103.213	103.157	103.098
										6.875	103.472	103.417	103.361	103.303

CONFORMING 10 YEAR FIXED					SUPER CONFORMING 30 YEAR FIXED					SUPER CONFORMING 15 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
4.625	97.675	97.620	97.564	97.505	5.250	98.693	98.652	98.559	98.257	4.750	96.764	96.331	96.723	96.398
4.750	98.010	97.956	97.900	97.441	5.375	99.628	99.588	99.495	99.195	4.875	97.394	96.967	97.348	97.031
4.875	98.253	98.198	98.142	97.683	5.500	100.197	100.158	100.066	99.765	5.000	97.762	97.339	97.719	97.403
5.000	98.302	98.247	98.191	97.732	5.625	100.773	100.734	100.642	100.341	5.125	98.447	98.032	98.409	98.095
5.125	98.563	98.516	98.460	97.985	5.750	100.782	100.725	100.673	100.355	5.250	98.356	97.912	98.297	97.955
5.250	98.797	98.750	98.699	98.242	5.875	101.464	101.410	101.355	101.038	5.375	98.722	98.685	98.659	98.597
5.375	99.037	98.990	98.942	98.490	6.000	101.815	101.762	101.707	101.389	5.500	99.048	99.015	98.987	98.927
5.500	99.287	99.240	99.192	99.140	6.125	102.091	102.038	101.982	101.665	5.625	99.548	99.522	99.492	99.433
5.625	99.521	99.474	99.426	99.374	6.250	101.444	101.399	101.394	101.077	5.750	99.590	99.546	99.535	99.502
5.750	99.745	99.705	99.660	99.609	6.375	101.863	101.820	101.808	101.491	5.875	99.937	99.899	99.884	99.850
5.875	99.988	99.949	99.906	99.854	6.500	102.193	102.152	102.137	101.821	6.000	100.254	100.220	100.204	100.170
6.000	100.452	100.413	100.370	100.319	6.625	102.502	102.459	102.443	102.126	6.125	100.638	100.606	100.590	100.556
6.125	100.672	100.633	100.589	100.538	6.750	101.423	101.390	101.410	101.395	6.250	100.695	100.658	100.655	100.569
6.250	100.929	100.874	100.818	100.759	6.875	101.936	101.910	101.922	101.906	6.375	101.007	100.977	100.964	100.892
6.375	101.123	101.069	101.013	100.954	7.000	102.354	102.328	102.339	102.323	6.500	101.275	101.247	101.233	101.162
6.500	101.307	101.252	101.196	101.138	7.125	102.616	102.591	102.601	102.585	6.625	101.453	101.428	101.414	101.344
6.625	101.459	101.405	101.349	101.290	7.250	101.856	101.833	101.821	101.829	6.750	101.371	101.267	101.234	101.177
6.750	101.625	101.570	101.514	101.456	7.375	102.266	102.243	102.231	102.239	6.875	101.708	101.623	101.582	101.530
6.875	101.780	101.725	101.669	101.611	7.500	102.657	102.632	102.620	102.625	7.000	102.230	102.150	102.107	102.056
7.000	101.444	101.389	101.333	101.274	7.625	102.791	102.766	102.755	102.760	7.125	102.407	102.324	102.281	102.230
7.125	101.572	101.517	101.461	101.402						7.250	102.271	102.176	102.130	102.020
7.250	101.604	101.510	101.418	101.330						7.375	102.444	102.350	102.303	102.195
7.375	101.732	101.638	101.546	101.458						7.500	102.605	102.512	102.464	102.357
7.500	101.853	101.760	101.668	101.580										
7.625	101.968	101.874	101.782	101.694										

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR 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
5.250	100.335	100.293	100.230	99.983	5.250	100.420	100.379	100.317	100.070	5.250	97.047	96.998	96.924	96.669
5.375	100.628	100.582	100.514	100.262	5.375	100.810	100.763	100.695	100.442	5.375	97.665	97.612	97.534	97.274
5.500	100.919	100.868	100.795	100.539	5.500	101.034	100.984	100.911	100.655	5.500	98.030	97.973	97.890	97.626
5.625	101.208	101.153	101.076	101.015	5.625	101.285	101.231	101.155	100.894	5.625	99.895	99.834	99.746	99.477
5.750	101.472	101.417	101.341	101.280	5.750	101.557	101.503	101.430	101.171	5.750	100.853	100.788	100.697	100.425
5.875	101.686	101.626	101.545	101.479	5.875	101.747	101.688	101.611	101.347	5.875	101.186	101.117	101.021	100.745
6.000	101.869	101.805	101.719	101.649	6.000	101.879	101.817	101.735	101.467	6.000	101.489	101.416	101.316	101.035
6.125	102.070	102.001	101.911	101.836	6.125	102.052	101.985	101.899	101.626	6.125	101.811	101.733	101.628	101.343
6.250	102.174	102.117	102.053	101.994	6.250	102.194	102.129	102.051	101.773	6.250	102.027	101.963	101.887	101.618
6.375	102.141	102.080	102.011	101.946	6.375	102.299	102.230	102.147	102.072	6.375	102.098	102.029	101.947	101.874
6.500	102.106	102.039	101.965	101.895	6.500	102.397	102.323	102.234	102.155	6.500	102.165	102.092	102.005	101.927
6.625	102.082	102.011	101.931	101.856	6.625	102.501	102.422	102.329	102.245	6.625	102.245	102.167	102.075	101.992
6.750	102.036	101.964	101.888	101.813	6.750	102.578	102.513	102.425	102.337	6.750	102.108	102.059	102.025	101.979
6.875	101.939	101.863	101.781	101.701	6.875	102.403	102.333	102.261	102.189	6.875	101.659	101.604	101.564	101.512
7.000	101.853	101.772	101.685	101.600	7.000	102.219	102.143	102.064	101.985	7.000	101.219	101.159	101.113	101.056
7.125	101.757	101.671	101.579	101.489	7.125	102.056	101.9							

**CONVENTIONAL PRODUCTS - LLPA**

CREDIT SCORE	Purchase Money Loans - LLPA by Credit Score/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
≥= 780	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	N/A
760-779	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
740-759	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	N/A
720-739	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	N/A
700-719	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	N/A
680-699	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	N/A
660-679	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	N/A
640-659	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)	N/A
≤ 639	0.000	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)	N/A

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	N/A
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
High-balance ARM	(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
≥= 780	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)	007
760-779	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)	007
740-759	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)	007
720-739	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)	007
700-719	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)	007
680-699	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)	007
660-679	0.000	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)	007
640-659	0.000	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)	007
≤ 639	0.000	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)	007

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	N/A
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
High-balance ARM	(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Cash-out Refinance Loans - LLPA by Credit Score/LTV Ratio Applicable for all loans					
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
≥= 780	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	003
760-779	(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	003
740-759	(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	003
720-739	(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	003
700-719	(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	003
680-699	(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	003
660-679	(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	003
640-659	(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	003
≤ 639	(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	003

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances					
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A
High-balance fixed - rate	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	808
High-balance ARM	(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	N/A

PHL ADJUSTMENTS	HIGH BALANCE ADJUSTMENTS	
<b>BASE LOAN AMOUNT ADJUSTMENTS</b>	20 Yr (add to 20 Yr Price) (1.250)	<b>Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adj. are in addition to the capped adj. The HomeStyle Reno adj does NOT qualify for the LLPA cap.</b>
40,000 - 74,999 0.000		
75,000 - 99,999 0.000		
100,000 - 124,999 0.000		
125,000 - 149,999 0.000		
150,000 - 174,999 0.000		
175,000 - 199,999 0.000		
200,000 - 224,999 0.000		
225,000 - 249,999 0.000		
<b>OTHER ADJUSTMENTS</b>		
No Escrow (Non CA) (0.250)	*180 Day Lock 0.125%	<b>LTV/FICO</b> LTV > 80% and FICO >= 680 0.000 All other LTV and FICO combinations 0.000
No Escrow (CA) (0.125)	*270 Day Lock 0.375%	
TX Property 0.000	*360 Day Lock 0.500%	
NY Property 0.000	*A 1.00% upfront fee is due w/in 5 days of lock. *Fixed Rates Only	
<b>MANDATORY COMMITMENT IMPROVE PRICE BY 0.000</b>		<b>LLPA Cap</b> HomeStyle/Choice Renovation <sup>1</sup> (0.500) Adverse Market Refinance Fee 0.000 1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks.
<b>MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000</b>		
		<b>Footnotes:</b> 2. Not applicable to co-ops or detached condo units (identified by SFC 588). 3. Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235)

**LLPA Waivers All LLPAs will be waived for the following loans (Exception: LLPAs for Minimum Mortgage Insurance Coverage Option will be charged if applicable)**

Loans to first-time homebuyers with qualifying income ≤ 100% area median income (AMI) or 120% AMI in high-cost areas  
 Loans meeting Duty to Serve requirements  
 (Purchase and limited cash-out refinances, principal residences with total qualifying income ≤ 100% AMI)  
 • Manufactured housing including MH Advantage® • Rural housing - loans in high needs rural regions • Loans to Native Americans on tribal lands • Loans originated by "small financial institutions" • Affordable housing





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**National Correspondent Rate Sheet--Best Efforts**

2/20/2026 10:00 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

**GOVERNMENT PRODUCTS**

FHA/VA 30 YEAR FIXED					FHA/VA 15 YEAR FIXED					USDA 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
4.750	99.347	99.276	99.205	99.084	4.250	98.809	98.802	98.795	98.788	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.375	98.417	98.410	98.403	98.396	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.500	98.998	98.991	98.984	98.977	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	4.625	99.564	99.557	99.550	99.543	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	4.750	99.913	99.845	99.777	99.659	5.125	100.999	100.928	100.857	100.736
5.250	101.500	101.429	101.358	101.237	4.875	100.216	100.148	100.080	99.962	5.250	101.500	101.429	101.358	101.237
5.375	101.925	101.854	101.783	101.662	5.000	100.627	100.559	100.490	100.372	5.375	101.925	101.854	101.783	101.662
5.500	102.483	102.412	102.340	102.219	5.125	100.930	100.862	100.794	100.676	5.500	102.483	102.412	102.340	102.219
5.625	102.896	102.825	102.754	102.633	5.250	100.958	100.937	100.916	100.845	5.625	102.896	102.825	102.754	102.633
5.750	102.736	102.686	102.636	102.537	5.375	100.998	100.977	100.956	100.885	5.750	102.736	102.686	102.636	102.537
5.875	103.129	103.079	103.030	102.930	5.500	101.397	101.376	101.355	101.283	5.875	103.129	103.079	103.030	102.930
5.990	103.367	103.317	103.268	103.168	5.625	101.775	101.754	101.733	101.661	5.990	103.367	103.317	103.268	103.168
6.000	103.538	103.488	103.439	103.339	5.750	102.053	102.025	101.996	101.918	6.000	103.538	103.488	103.439	103.339
6.125	103.924	103.874	103.824	103.725	5.875	102.277	102.249	102.221	102.142	6.125	103.924	103.874	103.824	103.725
6.250	104.011	103.961	103.912	103.812	6.000	102.604	102.576	102.548	102.469	6.250	104.011	103.961	103.912	103.812
6.375	103.930	103.881	103.831	103.731	6.125	102.793	102.764	102.736	102.658	6.375	103.930	103.881	103.831	103.731
6.500	104.303	104.254	104.204	104.104	6.250	102.587	102.530	102.473	102.416	6.500	104.303	104.254	104.204	104.104
6.625	104.708	104.659	104.609	104.509	6.375	102.269	102.212	102.155	102.099	6.625	104.708	104.659	104.609	104.509
6.750	105.235	105.142	105.050	104.958	6.500	102.724	102.667	102.610	102.554	6.750	105.235	105.142	105.050	104.958
6.875	105.377	105.285	105.192	105.100	6.625	102.913	102.856	102.800	102.743	6.875	105.377	105.285	105.192	105.100
6.990	105.845	105.753	105.661	105.568						6.990	105.845	105.753	105.661	105.568
7.000	105.788	105.696	105.604	105.512						7.000	105.788	105.696	105.604	105.512
7.125	106.105	106.013	105.921	105.828						7.125	106.105	106.013	105.921	105.828

FHA/VA 30 YEAR HIGH BALANCE					FHA/VA 15 YEAR HIGH BALANCE					VA 90.01% - 95% CASH OUT				
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
4.750	97.874	97.803	97.732	97.611	4.250	95.309	95.302	95.295	95.288	4.750	96.994	96.923	96.852	96.231
4.875	98.162	98.091	98.020	97.899	4.375	94.587	94.580	94.573	94.566	4.875	97.662	97.591	97.520	96.899
4.990	98.993	98.922	98.851	98.730	4.500	94.898	94.891	94.884	94.877	4.990	98.079	98.008	97.937	97.316
5.000	99.057	98.986	98.915	98.794	4.625	95.564	95.557	95.550	95.543	5.000	98.283	98.212	98.141	97.520
5.125	99.717	99.646	99.575	99.454	4.750	95.976	95.908	95.839	95.721	5.125	98.591	98.520	98.449	97.828
5.250	100.199	100.128	100.057	99.936	4.875	96.279	96.211	96.143	96.024	5.250	100.860	100.789	100.718	100.097
5.375	100.964	100.893	100.821	100.700	5.000	96.689	96.621	96.553	96.435	5.375	101.263	101.192	101.121	100.500
5.500	101.496	101.425	101.354	101.233	5.125	96.993	96.924	96.856	96.738	5.500	101.803	101.732	101.661	101.040
5.625	101.775	101.704	101.633	101.512	5.250	98.083	98.062	98.041	97.970	5.625	102.207	102.136	102.065	101.444
5.750	101.978	101.929	101.879	101.779	5.375	98.123	98.102	98.081	98.010	5.750	102.084	102.035	101.985	101.385
5.875	102.552	102.502	102.452	102.352	5.500	98.522	98.501	98.480	98.408	5.875	102.456	102.406	102.357	101.757
5.990	102.599	102.550	102.500	102.400	5.625	98.900	98.879	98.858	98.786	5.990	102.682	102.633	102.583	101.983
6.000	102.881	102.831	102.781	102.682	5.750	99.741	99.712	99.684	99.605	6.000	102.854	102.804	102.754	102.154
6.125	103.156	103.106	103.057	102.957	5.875	99.965	99.936	99.908	99.830	6.125	103.234	103.185	103.135	102.885
6.250	103.399	103.349	103.299	103.199	6.000	100.292	100.264	100.235	100.157	6.250	103.353	103.304	103.254	103.004
6.375	103.238	103.188	103.138	103.039	6.125	100.480	100.452	100.423	100.345	6.375	103.251	103.202	103.152	102.902
6.500	103.651	103.601	103.552	103.452	6.250	100.774	100.718	100.661	100.604	6.500	103.619	103.569	103.519	103.270
6.625	103.946	103.896	103.847	103.747	6.375	100.457	100.400	100.343	100.286	6.625	104.019	103.969	103.920	103.670
6.750	104.092	104.000	103.907	103.815	6.500	100.911	100.855	100.798	100.741	6.750	103.945	103.853	103.760	103.668
6.875	104.064	103.972	103.880	103.787	6.625	101.101	101.044	100.987	100.930	6.875	104.073	103.981	103.888	103.796
6.990	104.533	104.441	104.348	104.256						6.990	104.536	104.444	104.351	104.259
7.000	104.476	104.384	104.291	104.199						7.000	104.479	104.387	104.294	104.202
7.125	104.793	104.701	104.608	104.516										

VA 95.01% - 100% CASH OUT					FHA/VA 5/1 ARM					FHA/VA 3/1 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
5.250	100.471	100.400	100.329	100.208	4.250	97.438	97.382	97.325	97.268	4.250	97.745	97.631	97.518	97.404
5.375	100.895	100.824	100.753	100.632	4.375	98.082	98.026	97.969	97.912	4.375	98.389	98.275	98.162	98.048
5.500	101.453	101.382	101.311	101.190	4.500	98.724	98.668	98.611	98.554	4.500	99.031	98.917	98.803	98.690
5.625	101.864	101.793	101.722	101.601	4.625	99.317	99.260	99.203	99.146	4.625	99.623	99.509	99.396	99.282
5.750	101.706	101.656	101.606	101.507	4.750	98.640	98.583	98.526	98.469	4.750	98.602	98.489	98.375	98.211
5.875	102.105	102.056	102.006	101.906	4.875	99.272	99.215	99.158	99.101	4.875	99.234	99.121	99.007	98.844
5.990	102.339	102.289	102.240	102.140	5.000	99.886	99.829	99.773	99.716	5.000	99.849	99.735	99.622	99.458
6.000	102.510	102.461	102.411	102.311	5.125	100.439	100.382	100.325	100.269	5.125	100.402	100.288	100.174	100.011
6.125	102.891	102.841	102.792	102.692	5.250	99.494	99.437	99.380	99.324	5.250	99.363	99.249	99.136	98.972
6.250	102.987	102.937	102.887	102.788	5.375	100.087	100.030	99.973	99.916	5.375	99.956	99.842	99.729	99.565
6.375	102.908	102.858	102.809	102.709	5.500	100.665	100.609	100.552	100.495	5.500	100.534	100.421	100.307	100.143
6.500	103.276	103.226	103.176	103.077	5.625	101.185	101.128	101.071	101.014	5.625	101.554	101.440	101.327	101.163
6.625	103.676	103.626	103.576	103.477	5.750	100.216	100.173	100.131	100.088					
6.750	103.590	103.497	103.405	103.313	5.875	100.750	100.708	100.665	100.622					
6.875	103.730	103.637	103.545	103.453	6.000	101.243	101.201	101.158	101.116					
6.990	104.193	104.100	104.008	103.916	6.125	101.677	101.634	101.592	101.549					
7.000	104.136	104.043	103.951	103.859										
7.125	104.448	104.356	104.263	104.171										
7.250	103.185	103.117	103.049	102.981										

FHA 30 YEAR FIXED 203k					FHA 30 YEAR FIXED HIGH BALANCE 203k				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	98.797	98.726	98.655	98.534	4.750	97.324	97.253	97.182	97.061
4.875	99.485	99.414	99.343	99.222					

## GOVERNMENT PRODUCTS LLPA's

BASE LOAN AMOUNT	FICO SCORE	VA LOAN TYPE	OTHER ADJUSTMENTS	Long Term Rate Locks
\$40,000 - \$124,999 0.000	>= 740 0.150	VA Loan (0.250)	2 Unit (0.500)	(add to 60 day price)
\$125,000 - \$149,999 0.000	720-739 0.100	VA IRRRL (95.01-110.00) (1.000)	3-4 Unit (1.000)	Rate Adj. Price Adj.
\$150,000 - \$174,999 0.000	680 - 719 0.000	VA IRRRL (110.01-125% LTV) (2.250)	Manual Underwrite 0.000	75 Day Lock N/A (0.375)
\$175,000 - \$199,999 0.000	660 - 679 (0.125)	VA Alterations (1.250)	Manufactured Housing (1.250)	90 Day Lock N/A (0.750)
\$200,000 - \$224,999 0.000	640 - 659 (0.250)		ARM HB (0.500)	120 Day Lock N/A (1.500)
\$225,000 - \$249,999 0.000	620 - 639 (1.000)		25 Year Term (Fixed Only) (0.250)	*180 Day Lock 0.125% (2.000)
≥\$275,000 - Conform Max 0.000	600 - 619 (1.250)		20 Year Term (Fixed Only) (0.500)	*270 Day Lock 0.375% (3.000)
ARM Notes			Mandatory Commitment 0.000	*360 Day Lock 0.500% (4.000)
Margin: 2.00%	< 580 & No Score Streamlines (10.000)	Notes		
Floor: 2.00%		FHA ID #: 27128-00009		
Caps: 1/1/5%		VA ID #: 5199980000		
Index: T-Bill		All borrowers must be checked against CAIVRS		
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products				
Buydown Adjustments by Note Rate				
<5.25	≥5.25 - <5.75	≥5.75 - <6.25	≥6.25 - <6.75	≥6.75 - <7.25
(3.000)	(1.500)	(1.000)	(0.750)	(0.500)



5020 Riverside Dr., Suite 300, Irving, TX 75039

Welcome to Planet Home Lending

[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

## National Correspondent Rate Sheet--Best Efforts

2/20/2026 10:00 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

## STATE ADJUSTMENTS (All Products)

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

### ADMIN FEES

Prior Approval:	\$595
Delegated:	\$350
Reno Pre-Review	\$350
Contractor Validation:	\$395
Renovation Loan Products:	Supplemental/Draw Admin Fee Collected at Purchase
HELOAN	\$350

### Conventional & Government Lock Extensions

1-3 Days	-0.02 bps/Day
4-7Days	-0.125
8-15 Days	-0.250
16- 30 Days	-0.500

### 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
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### 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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Rates, fees, and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z which implements the Truth In Lending Act. All pricing and lock requests subject to confirmation and does not commit Planet Home Lending to purchase any loan.  
Planet Home Lending, LLC NMLS #17022





# National Correspondent Rate Sheet--Best Efforts

2/20/2026 10:00 EST

Welcome to Planet Home Lending

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

5020 Riverside Dr., Suite 300, Irving, TX 75039

## FNMA SPEC

30 Year Fixed Rate - New York					30-Year Fixed Rate - 85k Max Loan Amount					30-Year Fixed Rate - 110k Max Loan Amount				
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
5.250	99.991	99.947	99.893	99.830	5.250	100.526	100.482	100.428	100.365	5.250	100.419	100.375	100.322	100.259
5.375	100.716	100.672	100.618	100.555	5.375	101.141	101.097	101.043	100.981	5.375	101.035	100.991	100.937	100.874
5.500	101.405	101.361	101.307	101.245	5.500	101.739	101.688	101.630	101.568	5.500	101.615	101.571	101.517	101.454
5.625	102.023	101.979	101.926	101.863	5.625	102.331	102.279	102.222	102.160	5.625	102.147	102.103	102.049	101.986
5.750	102.452	102.401	102.343	102.281	5.750	102.836	102.784	102.727	102.665	5.750	102.650	102.599	102.541	102.479
5.875	103.044	102.992	102.935	102.873	5.875	103.336	103.285	103.228	103.165	5.875	103.150	103.099	103.042	102.979
5.990	103.513	103.461	103.404	103.342	5.990	103.720	103.669	103.612	103.549	5.990	103.534	103.483	103.426	103.363
6.000	103.553	103.502	103.445	103.382	6.000	103.755	103.703	103.646	103.583	6.000	103.569	103.517	103.460	103.398
6.125	104.039	103.987	103.930	103.868	6.125	104.170	104.119	104.062	103.999	6.125	103.984	103.933	103.876	103.813
6.250	104.412	104.368	104.319	104.264	6.250	104.355	104.311	104.261	104.207	6.250	104.196	104.152	104.102	104.047
6.375	104.917	104.873	104.823	104.769	6.375	104.797	104.753	104.703	104.649	6.375	104.638	104.594	104.544	104.489
6.500	105.378	105.334	105.285	105.230	6.500	105.211	105.167	105.118	105.063	6.500	105.052	105.008	104.959	104.904
6.625	105.811	105.767	105.724	105.683	6.625	105.615	105.571	105.522	105.467	6.625	105.456	105.412	105.362	105.308
6.750	106.213	106.198	106.179	106.155	6.750	105.510	105.495	105.476	105.452	6.750	105.457	105.442	105.423	105.399
6.875	106.653	106.653	106.632	106.593	6.875	105.909	105.895	105.875	105.852	6.875	105.856	105.842	105.822	105.799
6.990	107.089	107.089	107.064	107.018	6.990	106.265	106.250	106.231	106.176	6.990	106.212	106.197	106.178	106.155
7.000	107.127	107.127	107.102	107.055	7.000	106.297	106.282	106.263	106.239	7.000	106.244	106.229	106.210	106.186
7.125	107.561	107.561	107.536	107.489	7.125	106.647	106.645	106.625	106.587	7.125	106.588	106.573	106.554	106.531
7.250	107.951	107.951	107.926	107.879	7.250	107.004	107.004	106.979	106.932	7.250	106.792	106.792	106.767	106.720
7.375	108.168	108.168	108.143	108.096	7.375	107.325	107.325	107.300	107.253	7.375	107.113	107.113	107.088	107.041
7.500	108.507	108.507	108.482	108.435	7.500	107.647	107.647	107.622	107.575	7.500	107.434	107.434	107.409	107.363
7.625	108.832	108.832	108.807	108.760	7.625	107.958	107.958	107.933	107.886	7.625	107.745	107.745	107.720	107.673

30-Year Fixed Rate - 125k Max Loan Amount					30-Year Fixed Rate - 150k Max Loan Amount					30-Year Fixed Rate - 175k Max Loan Amount				
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
5.250	100.340	100.296	100.242	100.179	5.250	100.251	100.207	100.154	100.091	5.250	100.172	100.128	100.074	100.011
5.375	100.950	100.906	100.852	100.789	5.375	100.874	100.830	100.776	100.714	5.375	100.794	100.750	100.697	100.634
5.500	101.524	101.480	101.426	101.364	5.500	101.463	101.419	101.365	101.302	5.500	101.383	101.339	101.285	101.223
5.625	102.054	102.010	101.956	101.894	5.625	102.004	101.960	101.906	101.843	5.625	101.924	101.880	101.826	101.763
5.750	102.384	102.333	102.276	102.213	5.750	102.449	102.398	102.341	102.278	5.750	102.343	102.292	102.234	102.172
5.875	102.893	102.842	102.784	102.722	5.875	102.969	102.917	102.860	102.798	5.875	102.862	102.811	102.754	102.691
5.990	103.293	103.241	103.184	103.122	5.990	103.377	103.325	103.268	103.206	5.990	103.270	103.219	103.162	103.099
6.000	103.328	103.277	103.220	103.157	6.000	103.412	103.361	103.304	103.241	6.000	103.306	103.255	103.198	103.135
6.125	103.757	103.706	103.649	103.586	6.125	103.841	103.790	103.732	103.670	6.125	103.735	103.683	103.626	103.564
6.250	104.089	104.045	103.996	103.941	6.250	104.147	104.103	104.053	103.998	6.250	103.987	103.943	103.894	103.839
6.375	104.536	104.492	104.442	104.387	6.375	104.593	104.549	104.499	104.445	6.375	104.433	104.390	104.340	104.285
6.500	104.946	104.902	104.852	104.798	6.500	105.003	104.959	104.910	104.855	6.500	104.844	104.800	104.750	104.695
6.625	105.340	105.296	105.247	105.192	6.625	105.397	105.354	105.304	105.249	6.625	105.238	105.194	105.145	105.090
6.750	105.244	105.229	105.210	105.187	6.750	105.328	105.313	105.294	105.271	6.750	105.275	105.260	105.241	105.217
6.875	105.641	105.626	105.607	105.583	6.875	105.724	105.710	105.691	105.667	6.875	105.671	105.657	105.637	105.614
6.990	105.993	105.979	105.959	105.936	6.990	106.077	106.063	106.043	106.020	6.990	106.024	106.009	105.990	105.967
7.000	106.025	106.010	105.991	105.967	7.000	106.109	106.094	106.075	106.051	7.000	106.056	106.041	106.022	105.998
7.125	106.366	106.351	106.332	106.309	7.125	106.450	106.435	106.416	106.392	7.125	106.397	106.382	106.363	106.339
7.250	106.685	106.685	106.660	106.614	7.250	106.716	106.716	106.691	106.644	7.250	106.610	106.610	106.585	106.538
7.375	107.001	107.001	106.976	106.929	7.375	107.032	107.032	107.007	106.960	7.375	106.925	106.925	106.900	106.854
7.500	107.313	107.313	107.288	107.242	7.500	107.344	107.344	107.319	107.272	7.500	107.238	107.238	107.213	107.166
7.625	107.617	107.617	107.592	107.545	7.625	107.647	107.647	107.622	107.576	7.625	107.541	107.541	107.516	107.469

30-Year Fixed Rate - 200k Max Loan Amount					30-Year Fixed Rate - 225k Max Loan Amount					30-Year Fixed Rate - 250k Max Loan Amount				
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
5.250	100.065	100.021	99.968	99.905	5.250	99.986	99.942	99.888	99.825	5.250	99.906	99.862	99.808	99.746
5.375	100.688	100.644	100.590	100.528	5.375	100.608	100.564	100.511	100.448	5.375	100.529	100.485	100.431	100.368
5.500	101.281	101.237	101.184	101.121	5.500	101.202	101.158	101.104	101.041	5.500	101.122	101.078	101.024	100.962
5.625	101.833	101.789	101.735	101.672	5.625	101.753	101.709	101.655	101.593	5.625	101.673	101.629	101.576	101.513
5.750	102.282	102.231	102.174	102.111	5.750	102.203	102.151	102.094	102.032	5.750	102.176	102.125	102.067	102.005
5.875	102.810	102.759	102.702	102.639	5.875	102.730	102.679	102.622	102.559	5.875	102.704	102.653	102.595	102.533
5.990	103.225	103.173	103.116	103.054	5.990	103.145	103.094	103.036	102.974	5.990	103.118	103.067	103.010	102.947
6.000	103.261	103.210	103.153	103.090	6.000	103.182	103.130	103.073	103.011	6.000	103.155	103.104	103.047	102.984
6.125	103.678	103.627	103.570	103.507	6.125	103.599	103.547	103.490	103.428	6.125	103.572	103.521	103.463	103.401
6.250	103.944	103.900	103.850	103.795	6.250	103.837	103.793	103.744	103.689	6.250	103.731	103.687	103.638	103.583
6.375	104.386	104.342	104.292	104.237	6.375	104.279	104.235	104.186	104.131	6.375	104.173	104.129	104.079	104.025
6.500	104.785	104.741	104.692	104.637	6.500	104.679	104.635	104.585	104.531	6.500	104.573	104.529	104.479	104.424
6.625	105.172	105.128	105.079	105.024	6.625	105.066	105.022	104.972	104.918	6.625	104.960	104.916	104.866	104.811
6.750	105.284	105.270	105.250	105.227	6.750	105.258	105.243	105.224	105.200	6.750	105.125	105.110	105.091	105.067
6.875	105.668	105.653	105.634	105.611	6.875	105.641	105.627	105.608	105.584	6.875	105.509	105.494	105.475	105.451
6.990	106.003	105.989	105.969	105.946	6.990	105.977	105.962	105.943	105.920	6.990	105.844	105.829	105.810	105.787
7.000	106.033	106.019	105.999	105.976	7.000	106.007	105.992	105.973	105.949	7.000	105.874	105.859	105.840	105.816
7.125	106.355	106.341	106.321	106.298	7.125	106.329	106.314	106.295	106.271	7.125	106.196	106.181	106.162	106.138
7.250	106.540</													

30-Year Fixed Rate - 275k Max Loan Amount					30-Year Fixed Rate Homeready					30 Year Fixed Rate - Investment Property				
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
5.250	99.879	99.836	99.782	99.719	5.250	99.460	99.416	99.362	99.299	5.250	99.617	99.573	99.519	99.457
5.375	100.497	100.453	100.399	100.337	5.375	100.054	100.010	99.956	99.893	5.375	100.219	100.175	100.121	100.059
5.500	101.085	101.041	100.987	100.925	5.500	100.613	100.569	100.515	100.453	5.500	100.787	100.743	100.689	100.627
5.625	101.634	101.590	101.536	101.473	5.625	101.132	101.088	101.034	100.971	5.625	101.302	101.258	101.204	101.142
5.750	102.104	102.052	101.995	101.933	5.750	101.525	101.474	101.417	101.354	5.750	101.660	101.609	101.552	101.489
5.875	102.625	102.574	102.517	102.454	5.875	102.023	101.972	101.915	101.852	5.875	102.159	102.108	102.051	101.988
5.990	103.035	102.983	102.926	102.864	5.990	102.415	102.364	102.307	102.244	5.990	102.538	102.487	102.430	102.367
6.000	103.071	103.019	102.962	102.900	6.000	102.450	102.399	102.342	102.279	6.000	102.573	102.521	102.464	102.402
6.125	103.481	103.430	103.373	103.310	6.125	102.858	102.806	102.749	102.687	6.125	102.946	102.895	102.838	102.775
6.250	103.719	103.675	103.625	103.571	6.250	102.777	102.733	102.683	102.628	6.250	103.198	103.154	103.104	103.049
6.375	104.149	104.105	104.056	104.001	6.375	103.207	103.163	103.113	103.059	6.375	103.592	103.548	103.498	103.443
6.500	104.539	104.495	104.446	104.391	6.500	103.597	103.553	103.503	103.449	6.500	103.940	103.896	103.846	103.791
6.625	104.906	104.862	104.813	104.758	6.625	103.964	103.920	103.870	103.815	6.625	104.266	104.222	104.172	104.118
6.750	105.086	105.072	105.052	105.029	6.750	103.905	103.890	103.871	103.847	6.750	104.363	104.348	104.329	104.305
6.875	105.457	105.443	105.423	105.400	6.875	104.276	104.261	104.242	104.218	6.875	104.709	104.694	104.675	104.651
6.990	105.777	105.763	105.743	105.720	6.990	104.596	104.581	104.562	104.538	6.990	105.018	105.003	104.984	104.961
7.000	105.805	105.791	105.771	105.748	7.000	104.624	104.609	104.590	104.567	7.000	105.045	105.031	105.011	104.988
7.125	106.113	106.098	106.079	106.055	7.125	104.931	104.916	104.897	104.874	7.125	105.332	105.317	105.298	105.275
7.250	106.235	106.235	106.210	106.164	7.250	105.160	105.160	105.135	105.088	7.250	105.504	105.504	105.479	105.432
7.375	106.517	106.517	106.492	106.445	7.375	105.442	105.442	105.417	105.370	7.375	105.704	105.704	105.679	105.632
7.500	106.800	106.800	106.775	106.728	7.500	105.724	105.724	105.699	105.652	7.500	105.955	105.955	105.930	105.883
7.625	107.074	107.074	107.049	107.002	7.625	105.999	105.999	105.974	105.927	7.625	106.188	106.188	106.163	106.116

30-Year Fixed Rate - 300k Max Loan Amount				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	99.800	99.756	99.702	99.640
5.375	100.416	100.372	100.318	100.255
5.500	101.001	100.957	100.903	100.840
5.625	101.544	101.500	101.446	101.384
5.750	101.983	101.931	101.874	101.812
5.875	102.507	102.455	102.398	102.335
5.990	102.917	102.866	102.808	102.746
6.000	102.953	102.902	102.844	102.782
6.125	103.361	103.310	103.252	103.190
6.250	103.452	103.408	103.358	103.303
6.375	103.874	103.830	103.780	103.726
6.500	104.255	104.211	104.161	104.107
6.625	104.613	104.569	104.519	104.465
6.750	104.827	104.812	104.793	104.770
6.875	105.194	105.179	105.160	105.136
6.990	105.512	105.497	105.478	105.455
7.000	105.540	105.526	105.506	105.483
7.125	105.844	105.829	105.810	105.787
7.250	105.956	105.956	105.931	105.884
7.375	106.213	106.213	106.188	106.141
7.500	106.487	106.487	106.462	106.415
7.625	106.751	106.751	106.726	106.679



# FHLMC SPEC

30-Year Fixed Rate Conventional State NY					30-Year Fixed Rate Conventional Max LLB <= 85000					30-Year Fixed Rate Conventional Max LLB <= 110000				
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
5.250	99.265	99.224	99.131	99.100	5.250	100.251	100.211	100.053	100.024	5.250	100.136	100.095	99.938	99.908
5.375	100.248	100.207	100.114	100.084	5.375	101.061	101.023	100.866	100.837	5.375	100.863	100.824	100.667	100.638
5.500	100.829	100.790	100.697	100.667	5.500	101.663	101.625	101.468	101.440	5.500	101.547	101.509	101.353	101.324
5.625	101.422	101.384	101.291	101.261	5.625	102.289	102.251	102.094	102.066	5.625	102.106	102.068	101.911	101.882
5.750	101.798	101.742	101.626	101.579	5.750	102.599	102.544	102.428	102.382	5.750	102.384	102.329	102.213	102.167
5.875	102.451	102.398	102.279	102.233	5.875	103.202	103.150	103.032	102.987	5.875	103.020	102.967	102.849	102.804
6.000	102.836	102.784	102.665	102.619	6.000	103.663	103.613	103.494	103.449	6.000	103.484	103.433	103.314	103.269
6.125	103.199	103.136	103.074	103.016	6.125	104.024	103.975	103.856	103.811	6.125	103.849	103.799	103.680	103.635
6.250	103.726	103.663	103.600	103.543	6.250	104.048	103.983	103.928	103.871	6.250	103.921	103.856	103.802	103.744
6.375	104.229	104.169	104.099	104.041	6.375	104.552	104.490	104.428	104.371	6.375	104.412	104.350	104.288	104.230
6.500	104.459	104.400	104.328	104.270	6.500	105.017	104.956	104.894	104.837	6.500	104.873	104.813	104.750	104.693
6.625	104.767	104.707	104.690	104.643	6.625	105.401	105.344	105.281	105.224	6.625	105.277	105.217	105.154	105.097
6.750	104.888	104.828	104.818	104.771	6.750	104.745	104.676	104.680	104.633	6.750	104.714	104.644	104.647	104.600
6.875	105.402	105.348	105.330	105.283	6.875	105.418	105.356	105.350	105.303	6.875	105.383	105.318	105.318	105.271
7.000	105.852	105.798	105.779	105.732	7.000	106.070	106.010	106.004	105.957	7.000	106.005	105.945	105.937	105.891
7.125	106.141	106.089	106.068	106.021	7.125	106.432	106.371	106.364	106.317	7.125	106.356	106.296	106.288	106.241
7.250	106.375	106.324	106.324	106.259	7.250	106.651	106.602	106.559	106.540	7.250	106.449	106.399	106.357	106.337
7.375	106.819	106.768	106.726	106.702	7.375	107.068	107.018	106.976	106.954	7.375	106.765	106.715	106.672	106.650
7.500	107.091	107.037	106.995	106.969	7.500	107.388	107.336	107.294	107.272	7.500	107.220	107.168	107.126	107.104
7.625	107.294	107.242	107.200	107.174	7.625	107.737	107.685	107.643	107.621	7.625	107.533	107.481	107.439	107.416

30-Year Fixed Rate Conventional Max LLB <= 125000					30-Year Fixed Rate Conventional Max LLB <= 150000					30-Year Fixed Rate Conventional Max LLB <= 175000				
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
5.250	100.067	100.026	99.869	99.839	5.250	99.943	99.902	99.745	99.715	5.250	99.851	99.810	99.653	99.622
5.375	100.789	100.751	100.594	100.565	5.375	100.678	100.639	100.483	100.454	5.375	100.637	100.597	100.441	100.411
5.500	101.482	101.443	101.287	101.258	5.500	101.385	101.347	101.191	101.161	5.500	101.323	101.284	101.129	101.099
5.625	102.055	102.014	101.858	101.829	5.625	101.979	101.937	101.781	101.752	5.625	101.902	101.863	101.708	101.678
5.750	102.278	102.223	102.107	102.060	5.750	102.243	102.187	102.071	102.024	5.750	102.192	102.137	102.021	101.974
5.875	102.913	102.861	102.743	102.697	5.875	102.910	102.858	102.740	102.694	5.875	102.858	102.806	102.688	102.642
6.000	103.368	103.318	103.199	103.153	6.000	103.389	103.338	103.219	103.174	6.000	103.329	103.279	103.160	103.115
6.125	103.749	103.700	103.580	103.535	6.125	103.763	103.714	103.595	103.550	6.125	103.676	103.627	103.508	103.462
6.250	103.810	103.745	103.689	103.632	6.250	103.894	103.828	103.773	103.715	6.250	103.736	103.671	103.615	103.557
6.375	104.309	104.247	104.183	104.126	6.375	104.384	104.321	104.258	104.200	6.375	104.240	104.177	104.113	104.055
6.500	104.781	104.720	104.656	104.598	6.500	104.800	104.739	104.675	104.617	6.500	104.682	104.621	104.556	104.498
6.625	105.135	105.077	105.012	104.955	6.625	105.205	105.148	105.083	105.025	6.625	105.075	105.018	104.953	104.895
6.750	104.594	104.526	104.526	104.480	6.750	104.620	104.552	104.553	104.506	6.750	104.568	104.501	104.502	104.455
6.875	105.231	105.171	105.162	105.115	6.875	105.256	105.196	105.187	105.141	6.875	105.210	105.151	105.142	105.095
7.000	105.834	105.777	105.767	105.720	7.000	105.909	105.851	105.842	105.795	7.000	105.834	105.776	105.767	105.720
7.125	106.193	106.135	106.124	106.077	7.125	106.235	106.176	106.166	106.119	7.125	106.192	106.136	106.126	106.079
7.250	106.083	106.032	105.990	105.969	7.250	106.132	106.081	106.039	106.018	7.250	106.047	105.997	105.955	105.934
7.375	106.633	106.582	106.540	106.517	7.375	106.834	106.783	106.741	106.718	7.375	106.600	106.550	106.508	106.484
7.500	107.022	106.969	106.927	106.904	7.500	107.085	107.033	106.990	106.967	7.500	107.064	107.013	106.971	106.948
7.625	107.321	107.271	107.228	107.205	7.625	107.399	107.348	107.306	107.282	7.625	107.351	107.297	107.255	107.232

30-Year Fixed Rate Conventional Max LLB <= 200000					30-Year Fixed Rate Conventional Max LLB <= 225000					30-Year Fixed Rate Conventional Max LLB <= 250000				
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
5.250	99.823	99.782	99.626	99.595	5.250	99.644	99.603	99.446	99.416	5.250	99.408	99.368	99.211	99.180
5.375	100.635	100.594	100.439	100.409	5.375	100.546	100.507	100.351	100.321	5.375	100.356	100.316	100.160	100.130
5.500	101.239	101.200	101.044	101.014	5.500	101.139	101.101	100.945	100.916	5.500	100.972	100.933	100.777	100.748
5.625	101.841	101.803	101.647	101.618	5.625	101.739	101.701	101.546	101.516	5.625	101.565	101.527	101.372	101.342
5.750	102.110	102.055	101.939	101.892	5.750	102.046	101.991	101.875	101.829	5.750	101.983	101.928	101.812	101.765
5.875	102.792	102.738	102.620	102.575	5.875	102.692	102.640	102.521	102.475	5.875	102.626	102.573	102.454	102.408
6.000	103.275	103.224	103.106	103.060	6.000	103.170	103.119	102.999	102.953	6.000	103.103	103.051	102.932	102.886
6.125	103.639	103.590	103.471	103.425	6.125	103.543	103.493	103.372	103.327	6.125	103.475	103.424	103.303	103.258
6.250	103.698	103.633	103.577	103.519	6.250	103.638	103.575	103.513	103.454	6.250	103.539	103.475	103.413	103.355
6.375	104.193	104.130	104.066	104.008	6.375	104.137	104.076	104.006	103.948	6.375	104.029	103.968	103.898	103.840
6.500	104.642	104.581	104.516	104.458	6.500	104.559	104.500	104.428	104.370	6.500	104.458	104.399	104.328	104.269
6.625	105.032	104.972	104.907	104.849	6.625	104.919	104.858	104.785	104.727	6.625	104.822	104.761	104.688	104.630
6.750	104.583	104.516	104.515	104.469	6.750	104.866	104.806	104.796	104.749	6.750	104.961	104.901	104.891	104.844
6.875	105.210	105.151	105.141	105.094	6.875	105.380	105.326	105.308	105.261	6.875	105.383	105.329	105.311	105.264
7.000	105.830	105.773	105.763	105.716	7.000	105.829	105.776	105.757	105.710	7.000	105.781	105.728	105.709	105.662
7.125	106.161	106.105	106.094	106.047	7.125	106.141	106.089	106.068	106.022	7.125	106.048	105.995	105.975	105.928
7.250	105.906	105.856	105.814	105.792	7.250	105.918	105.867	105.825	105.802	7.250	105.836	105.785	105.743	105.719
7.375	106.444	106.393	106.351	106.328	7.375	106.349	106.297	106.255	106.229	7.375	106.267	106.215	106.173	106.147
7.500	106.819	106.767	106.725	106.701	7.500	106.617	106.564	106.521	106.495	7.500	106.535	106.481	106.439	106.413
7.625	107.109	107.056	107.014	106.990	7.625	106.820	106.768	106.726	106.700	7.625	106.738	106.686	106.644	106.618



30-Year Fixed Rate Conventional Max LLB <= 275000					30-Year Fixed Rate Conventional Home Possible					30-Year Fixed Rate Conventional Investment				
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
5.250	99.229	99.188	99.032	99.001	5.250	99.101	99.060	98.966	98.935	5.250	99.097	99.056	98.962	98.931
5.375	100.212	100.171	100.016	99.986	5.375	99.946	99.906	99.813	99.783	5.375	100.074	100.034	99.941	99.911
5.500	100.793	100.754	100.599	100.569	5.500	100.512	100.472	100.380	100.349	5.500	100.818	100.778	100.686	100.655
5.625	101.386	101.348	101.193	101.163	5.625	101.081	101.042	100.950	100.919	5.625	101.380	101.341	101.249	101.218
5.750	101.924	101.868	101.752	101.705	5.750	101.241	101.185	101.133	101.084	5.750	101.747	101.691	101.638	101.591
5.875	102.568	102.516	102.397	102.351	5.875	101.883	101.830	101.774	101.727	5.875	102.323	102.270	102.214	102.167
6.000	103.041	102.989	102.870	102.824	6.000	102.270	102.217	102.162	102.115	6.000	102.783	102.731	102.674	102.628
6.125	103.396	103.345	103.224	103.179	6.125	102.587	102.535	102.478	102.432	6.125	103.165	103.113	103.056	103.010
6.250	103.542	103.478	103.416	103.358	6.250	102.425	102.365	102.355	102.308	6.250	103.292	103.246	103.241	103.194
6.375	104.033	103.972	103.902	103.844	6.375	102.920	102.863	102.845	102.798	6.375	103.754	103.711	103.698	103.651
6.500	104.449	104.390	104.318	104.260	6.500	103.366	103.311	103.291	103.244	6.500	104.154	104.113	104.099	104.052
6.625	104.797	104.736	104.663	104.604	6.625	103.655	103.598	103.577	103.530	6.625	104.486	104.443	104.428	104.381
6.750	104.928	104.869	104.859	104.812	6.750	103.492	103.445	103.460	103.444	6.750	104.482	104.449	104.470	104.454
6.875	105.339	105.285	105.266	105.220	6.875	103.978	103.934	103.947	103.931	6.875	104.891	104.864	104.877	104.861
7.000	105.714	105.661	105.642	105.595	7.000	104.392	104.353	104.358	104.342	7.000	105.246	105.220	105.231	105.215
7.125	105.971	105.919	105.898	105.851	7.125	104.673	104.634	104.638	104.622	7.125	105.530	105.504	105.514	105.499
7.250	105.722	105.671	105.629	105.606	7.250	104.913	104.876	104.858	104.866	7.250	105.626	105.602	105.590	105.598
7.375	106.153	106.101	106.059	106.033	7.375	105.345	105.306	105.289	105.294	7.375	105.980	105.955	105.943	105.949
7.500	106.421	106.368	106.325	106.299	7.500	105.613	105.573	105.555	105.560	7.500	106.256	106.230	106.218	106.223
7.625	106.625	106.572	106.530	106.504	7.625	105.816	105.778	105.760	105.765	7.625	106.507	106.482	106.470	106.475

30-Year Fixed Rate Conventional Max LLB <= 300000				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	99.319	99.278	99.169	99.137
5.375	100.131	100.090	99.982	99.951
5.500	100.712	100.672	100.564	100.534
5.625	101.305	101.266	101.159	101.128
5.750	101.848	101.793	101.677	101.630
5.875	102.501	102.449	102.330	102.284
6.000	102.986	102.935	102.815	102.769
6.125	103.331	103.280	103.159	103.114
6.250	103.406	103.342	103.281	103.222
6.375	103.880	103.819	103.750	103.691
6.500	104.282	104.223	104.152	104.093
6.625	104.625	104.567	104.556	104.509
6.750	104.824	104.764	104.754	104.708
6.875	105.222	105.168	105.150	105.103
7.000	105.598	105.545	105.526	105.479
7.125	105.867	105.814	105.794	105.747
7.250	105.617	105.566	105.524	105.500
7.375	106.048	105.996	105.954	105.928
7.500	106.316	106.262	106.220	106.194
7.625	106.519	106.467	106.425	106.399





# National Correspondent Rate Sheet--Best Efforts

2/20/2026 10:00 EST

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## GOVERNMENT PRODUCTS

FHA 30 YEAR FIXED 85k					FHA 30 YEAR FIXED 110k					FHA 30 YEAR FIXED 125k				
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
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.928	101.857	101.786	101.665	5.250	101.897	101.826	101.755	101.634	5.250	101.881	101.810	101.739	101.618
5.375	102.353	102.282	102.211	102.090	5.375	102.322	102.251	102.180	102.059	5.375	102.306	102.235	102.164	102.043
5.500	102.911	102.840	102.769	102.648	5.500	102.879	102.808	102.737	102.616	5.500	102.864	102.793	102.722	102.601
5.625	103.324	103.253	103.182	103.061	5.625	103.293	103.222	103.151	103.030	5.625	103.278	103.207	103.136	103.015
5.750	104.517	104.467	104.418	104.318	5.750	104.494	104.444	104.394	104.294	5.750	104.400	104.350	104.300	104.201
5.875	104.910	104.861	104.811	104.711	5.875	104.887	104.837	104.787	104.688	5.875	104.793	104.743	104.694	104.594
5.990	105.148	105.098	105.049	104.949	5.990	105.125	105.075	105.025	104.926	5.990	105.031	104.981	104.932	104.832
6.000	105.319	105.270	105.220	105.120	6.000	105.276	105.246	105.197	105.097	6.000	105.202	105.153	105.103	105.003
6.125	105.705	105.655	105.606	105.506	6.125	105.682	105.632	105.582	105.482	6.125	105.588	105.538	105.488	105.389
6.250	105.991	105.941	105.892	105.792	6.250	105.944	105.895	105.845	105.745	6.250	105.895	105.845	105.795	105.695
6.375	105.910	105.861	105.811	105.711	6.375	105.864	105.814	105.764	105.664	6.375	105.814	105.764	105.714	105.615
6.500	106.284	106.234	106.184	106.084	6.500	106.237	106.187	106.137	106.038	6.500	106.187	106.137	106.087	105.988
6.625	106.689	106.639	106.589	106.489	6.625	106.642	106.592	106.542	106.443	6.625	106.592	106.542	106.492	106.393
6.750	106.776	106.684	106.591	106.499	6.750	106.732	106.640	106.547	106.455	6.750	106.694	106.602	106.509	106.417
6.875	106.918	106.826	106.734	106.641	6.875	106.874	106.782	106.690	106.597	6.875	106.836	106.744	106.652	106.559
6.990	107.387	107.294	107.202	107.110	6.990	107.343	107.251	107.158	107.066	6.990	107.305	107.212	107.120	107.028
7.000	107.330	107.237	107.145	107.053	7.000	107.286	107.194	107.101	107.009	7.000	107.248	107.155	107.063	106.971
7.125	107.647	107.554	107.462	107.370	7.125	107.603	107.511	107.418	107.326	7.125	107.565	107.472	107.380	107.288

FHA 30 YEAR FIXED 150k					FHA 30 YEAR FIXED 175k					FHA 30 YEAR FIXED 200k				
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
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.844	101.773	101.702	101.581	5.250	101.822	101.751	101.680	101.559	5.250	101.791	101.720	101.649	101.528
5.375	102.269	102.198	102.126	102.005	5.375	102.247	102.176	102.105	101.984	5.375	102.216	102.145	102.074	101.953
5.500	102.826	102.755	102.684	102.563	5.500	102.805	102.734	102.663	102.542	5.500	102.774	102.703	102.632	102.511
5.625	103.240	103.169	103.098	102.977	5.625	103.219	103.148	103.077	102.956	5.625	103.188	103.117	103.046	102.925
5.750	104.306	104.256	104.207	104.107	5.750	104.236	104.186	104.136	104.037	5.750	104.119	104.069	104.019	103.919
5.875	104.699	104.650	104.600	104.500	5.875	104.629	104.579	104.530	104.430	5.875	104.512	104.462	104.412	104.313
5.990	104.937	104.888	104.838	104.738	5.990	104.867	104.817	104.768	104.668	5.990	104.750	104.700	104.650	104.551
6.000	105.108	105.059	105.009	104.909	6.000	105.038	104.988	104.939	104.839	6.000	104.921	104.871	104.822	104.722
6.125	105.494	105.444	105.395	105.295	6.125	105.424	105.374	105.324	105.225	6.125	105.307	105.257	105.207	105.107
6.250	105.777	105.728	105.678	105.578	6.250	105.660	105.610	105.561	105.461	6.250	105.496	105.446	105.397	105.297
6.375	105.697	105.647	105.597	105.497	6.375	105.579	105.530	105.480	105.380	6.375	105.415	105.366	105.316	105.216
6.500	106.070	106.020	105.970	105.871	6.500	105.952	105.903	105.853	105.753	6.500	105.788	105.739	105.689	105.589
6.625	106.475	106.425	106.375	106.276	6.625	106.358	106.308	106.258	106.158	6.625	106.193	106.144	106.094	105.994
6.750	106.492	106.399	106.307	106.215	6.750	106.404	106.312	106.219	106.127	6.750	106.360	106.268	106.176	106.083
6.875	106.634	106.541	106.449	106.357	6.875	106.546	106.454	106.362	106.269	6.875	106.503	106.410	106.318	106.226
6.990	107.102	107.010	106.918	106.825	6.990	107.015	106.922	106.830	106.738	6.990	106.971	106.879	106.786	106.694
7.000	107.045	106.953	106.861	106.768	7.000	106.958	106.866	106.773	106.681	7.000	106.914	106.822	106.729	106.637
7.125	107.362	107.270	107.178	107.085	7.125	107.275	107.182	107.090	106.998	7.125	107.231	107.139	107.046	106.954

FHA 30 YEAR FIXED 225k					FHA 30 YEAR FIXED 250k					FHA 30 YEAR FIXED 275k				
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
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.781	101.710	101.639	101.518	5.250	101.750	101.679	101.608	101.487	5.250	101.687	101.616	101.545	101.424
5.375	102.206	102.135	102.064	101.943	5.375	102.175	102.104	102.033	101.912	5.375	102.112	102.041	101.970	101.849
5.500	102.764	102.693	102.622	102.501	5.500	102.733	102.662	102.590	102.469	5.500	102.670	102.599	102.528	102.407
5.625	103.178	103.107	103.036	102.915	5.625	103.146	103.075	103.004	102.883	5.625	103.084	103.013	102.942	102.821
5.750	104.072	104.022	103.972	103.873	5.750	104.025	103.975	103.925	103.826	5.750	103.955	103.905	103.855	103.755
5.875	104.465	104.415	104.366	104.266	5.875	104.418	104.368	104.319	104.219	5.875	104.348	104.298	104.248	104.149
5.990	104.703	104.653	104.603	104.504	5.990	104.656	104.606	104.557	104.457	5.990	104.586	104.536	104.486	104.387
6.000	104.874	104.824	104.775	104.675	6.000	104.827	104.778	104.728	104.628	6.000	104.757	104.707	104.657	104.558
6.125	105.260	105.210	105.160	105.060	6.125	105.213	105.163	105.113	105.014	6.125	105.142	105.093	105.043	104.943
6.250	105.437	105.388	105.338	105.238	6.250	105.429	105.379	105.329	105.230	6.250	105.358	105.309	105.259	105.159
6.375	105.357	105.307	105.257	105.158	6.375									

FHA 30 YEAR FIXED 300k					FHA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.672	101.601	101.530	101.409	5.250	101.500	101.429	101.358	101.237
5.375	102.097	102.026	101.955	101.834	5.375	101.925	101.854	101.783	101.662
5.500	102.655	102.584	102.513	102.392	5.500	102.483	102.412	102.340	102.219
5.625	103.069	102.998	102.927	102.806	5.625	102.896	102.825	102.754	102.633
5.750	103.908	103.858	103.808	103.709	5.750	103.720	103.670	103.621	103.521
5.875	104.301	104.251	104.201	104.102	5.875	104.113	104.064	104.014	103.914
5.990	104.539	104.489	104.439	104.340	5.990	104.351	104.302	104.252	104.152
6.000	104.710	104.660	104.611	104.511	6.000	104.523	104.473	104.423	104.323
6.125	105.096	105.046	104.996	104.896	6.125	104.908	104.858	104.809	104.709
6.250	105.326	105.276	105.227	105.127	6.250	104.995	104.946	104.896	104.796
6.375	105.245	105.196	105.146	105.046	6.375	104.915	104.865	104.815	104.716
6.500	105.619	105.569	105.519	105.419	6.500	105.288	105.238	105.188	105.089
6.625	106.024	105.974	105.924	105.824	6.625	105.693	105.643	105.593	105.494
6.750	105.857	105.765	105.672	105.580	6.750	106.098	106.006	105.913	105.821
6.875	105.999	105.907	105.815	105.722	6.875	106.240	106.148	106.056	105.963
6.990	106.468	106.376	106.283	106.191	6.990	106.709	106.616	106.524	106.432
7.000	106.411	106.319	106.226	106.134	7.000	106.652	106.559	106.467	106.375
7.125	106.728	106.636	106.543	106.451	7.125	106.969	106.876	106.784	106.692

VA 30 YEAR FIXED 85k					VA 30 YEAR FIXED 110k					VA 30 YEAR FIXED 125k				
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
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237
5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662
5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219
5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633
5.750	102.973	102.924	102.874	102.774	5.750	102.970	102.920	102.871	102.771	5.750	102.958	102.908	102.858	102.759
5.875	103.367	103.317	103.267	103.167	5.875	103.363	103.314	103.264	103.164	5.875	103.351	103.301	103.251	103.152
5.990	103.604	103.555	103.505	103.405	5.990	103.601	103.552	103.502	103.402	5.990	103.589	103.539	103.489	103.390
6.000	103.776	103.726	103.676	103.577	6.000	103.773	103.723	103.673	103.573	6.000	103.760	103.710	103.661	103.561
6.125	104.161	104.111	104.062	103.962	6.125	104.158	104.108	104.059	103.959	6.125	104.146	104.096	104.046	103.946
6.250	104.275	104.225	104.176	104.076	6.250	104.269	104.219	104.169	104.070	6.250	104.262	104.212	104.163	104.063
6.375	104.194	104.145	104.095	103.995	6.375	104.188	104.138	104.089	103.989	6.375	104.181	104.132	104.082	103.982
6.500	104.567	104.518	104.468	104.368	6.500	104.561	104.511	104.462	104.362	6.500	104.555	104.505	104.455	104.355
6.625	104.972	104.923	104.873	104.773	6.625	104.966	104.917	104.867	104.767	6.625	104.960	104.910	104.860	104.760
6.750	105.455	105.362	105.270	105.178	6.750	105.449	105.356	105.264	105.172	6.750	105.443	105.351	105.258	105.166
6.875	105.597	105.505	105.412	105.320	6.875	105.591	105.499	105.406	105.314	6.875	105.585	105.493	105.401	105.308
6.990	106.066	105.973	105.881	105.789	6.990	106.059	105.967	105.875	105.782	6.990	106.054	105.962	105.869	105.777
7.000	106.009	105.916	105.824	105.732	7.000	106.002	105.910	105.818	105.725	7.000	105.997	105.905	105.812	105.720
7.125	106.326	106.233	106.141	106.049	7.125	106.319	106.227	106.135	106.042	7.125	106.314	106.222	106.129	106.037

VA 30 YEAR FIXED 150k					VA 30 YEAR FIXED 175k					VA 30 YEAR FIXED 200k				
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
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237
5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662
5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219
5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633
5.750	102.945	102.895	102.846	102.746	5.750	102.936	102.886	102.836	102.737	5.750	102.920	102.870	102.821	102.721
5.875	103.338	103.289	103.239	103.139	5.875	103.329	103.279	103.230	103.130	5.875	103.313	103.264	103.214	103.114
5.990	103.576	103.527	103.477	103.377	5.990	103.567	103.517	103.468	103.368	5.990	103.551	103.502	103.452	103.352
6.000	103.748	103.698	103.648	103.548	6.000	103.738	103.688	103.639	103.539	6.000	103.723	103.673	103.623	103.523
6.125	104.133	104.083	104.034	103.934	6.125	104.124	104.074	104.024	103.925	6.125	104.108	104.058	104.009	103.909
6.250	104.247	104.197	104.147	104.047	6.250	104.231	104.181	104.132	104.032	6.250	104.209	104.159	104.110	104.010
6.375	104.166	104.116	104.066	103.967	6.375	104.150	104.100	104.051	103.951	6.375	104.128	104.079	104.029	103.929
6.500	104.539	104.489	104.440	104.340	6.500	104.523	104.474	104.424	104.324	6.500	104.501	104.452	104.402	104.302
6.625	104.944	104.894	104.845	104.745	6.625	104.928	104.879	104.829	104.729	6.625	104.906	104.857	104.807	104.707
6.750	105.414	105.322	105.230	105.137	6.750	105.402	105.309	105.217	105.125	6.750	105.395	105.303	105.211	105.118
6.875	105.556	105.464	105.372	105.279	6.875	105.544	105.452	105.359	105.267	6.875	105.538	105.445	105.353	105.261
6.990	106.025	105.933	105.840	105.748	6.990	106.012	105.920	105.828	105.735	6.990	106.006	105.914	105.822	105.729
7.000	105.968	105.876	105.783	105.691	7.000	105.956	105.863	105.771	105.679	7.000	105.949	105.857	105.765	105.672
7.125	106.285	106.193	106.100	106.008	7.125	106.272	106.180	106.088	105.995	7.125	106.266	106.174	106.082	105.989



VA 30 YEAR FIXED 225k					VA 30 YEAR FIXED 250k					VA 30 YEAR FIXED 275k				
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
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237
5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662
5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219
5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633
5.750	102.914	102.864	102.814	102.715	5.750	102.908	102.858	102.808	102.709	5.750	102.898	102.849	102.799	102.699
5.875	103.307	103.257	103.208	103.108	5.875	103.301	103.251	103.201	103.102	5.875	103.292	103.242	103.192	103.092
5.990	103.545	103.495	103.446	103.346	5.990	103.539	103.489	103.439	103.340	5.990	103.529	103.480	103.430	103.330
6.000	103.716	103.667	103.617	103.517	6.000	103.710	103.660	103.611	103.511	6.000	103.701	103.651	103.601	103.502
6.125	104.102	104.052	104.002	103.903	6.125	104.096	104.046	103.996	103.896	6.125	104.086	104.036	103.987	103.887
6.250	104.201	104.152	104.102	104.002	6.250	104.200	104.150	104.101	104.001	6.250	104.191	104.141	104.091	103.992
6.375	104.121	104.071	104.021	103.921	6.375	104.119	104.070	104.020	103.920	6.375	104.110	104.060	104.011	103.911
6.500	104.494	104.444	104.394	104.294	6.500	104.492	104.443	104.393	104.293	6.500	104.483	104.433	104.384	104.284
6.625	104.899	104.849	104.799	104.699	6.625	104.897	104.848	104.798	104.698	6.625	104.888	104.838	104.789	104.689
6.750	105.391	105.299	105.206	105.114	6.750	105.382	105.289	105.197	105.105	6.750	105.336	105.244	105.151	105.059
6.875	105.533	105.441	105.349	105.256	6.875	105.524	105.432	105.339	105.247	6.875	105.478	105.386	105.294	105.201
6.990	106.002	105.910	105.817	105.725	6.990	105.993	105.900	105.808	105.716	6.990	105.947	105.854	105.762	105.670
7.000	105.945	105.853	105.760	105.668	7.000	105.936	105.843	105.751	105.659	7.000	105.890	105.798	105.705	105.613
7.125	106.262	106.170	106.077	105.985	7.125	106.253	106.160	106.068	105.976	7.125	106.207	106.115	106.022	105.930

VA 30 YEAR FIXED 300k					VA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	99.347	99.276	99.205	99.084	4.750	99.347	99.276	99.205	99.084
4.875	100.035	99.964	99.893	99.772	4.875	100.035	99.964	99.893	99.772
4.990	100.466	100.395	100.324	100.203	4.990	100.466	100.395	100.324	100.203
5.000	100.670	100.598	100.527	100.406	5.000	100.670	100.598	100.527	100.406
5.125	100.999	100.928	100.857	100.736	5.125	100.999	100.928	100.857	100.736
5.250	101.500	101.429	101.358	101.237	5.250	101.500	101.429	101.358	101.237
5.375	101.925	101.854	101.783	101.662	5.375	101.925	101.854	101.783	101.662
5.500	102.483	102.412	102.340	102.219	5.500	102.483	102.412	102.340	102.219
5.625	102.896	102.825	102.754	102.633	5.625	102.896	102.825	102.754	102.633
5.750	102.892	102.895	102.846	102.746	5.750	102.736	102.686	102.636	102.537
5.875	103.285	103.289	103.239	103.139	5.875	103.129	103.079	103.030	102.930
5.990	103.523	103.527	103.477	103.377	5.990	103.367	103.317	103.268	103.168
6.000	103.694	103.698	103.648	103.548	6.000	103.538	103.488	103.439	103.339
6.125	104.080	104.083	104.034	103.934	6.125	103.924	103.874	103.824	103.725
6.250	104.186	104.197	104.147	104.047	6.250	104.011	103.961	103.912	103.812
6.375	104.106	104.116	104.066	103.967	6.375	103.930	103.881	103.831	103.731
6.500	104.479	104.489	104.440	104.340	6.500	104.303	104.254	104.204	104.104
6.625	104.884	104.894	104.845	104.745	6.625	104.708	104.659	104.609	104.509
6.750	105.324	105.322	105.230	105.137	6.750	105.235	105.142	105.050	104.958
6.875	105.466	105.464	105.372	105.279	6.875	105.377	105.285	105.192	105.100
6.990	105.934	105.933	105.840	105.748	6.990	105.845	105.753	105.661	105.568
7.000	105.877	105.876	105.783	105.691	7.000	105.788	105.696	105.604	105.512
7.125	106.194	106.193	106.100	106.008	7.125	106.105	106.013	105.921	105.828

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Planet Home Lending, LLC NMLS #17022





5020 Riverside Dr., Suite 300, Irving, TX 75039

## National Correspondent Rate Sheet--Best Efforts

2/20/2026 10:00 EST

Welcome to Planet Home Lending

[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

### Second Lien Rate Sheet

30 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
14.000	105.301	105.301	105.176	105.051
13.875	105.248	105.248	105.123	104.998
13.750	105.194	105.194	105.069	104.944
13.625	105.141	105.141	105.016	104.891
13.500	105.087	105.087	104.962	104.837
13.375	105.034	105.034	104.909	104.784
13.250	104.981	104.981	104.856	104.731
13.125	104.927	104.927	104.802	104.677
13.000	104.874	104.874	104.749	104.624
12.875	104.820	104.820	104.695	104.570
12.750	104.767	104.767	104.642	104.517
12.625	104.714	104.714	104.589	104.464
12.500	104.660	104.660	104.535	104.410
12.375	104.607	104.607	104.482	104.357
12.250	104.553	104.553	104.428	104.303
12.125	104.500	104.500	104.375	104.250
12.000	104.445	104.445	104.320	104.195
11.875	104.390	104.390	104.265	104.140
11.750	104.335	104.335	104.210	104.085
11.625	104.280	104.280	104.155	104.030
11.500	104.225	104.225	104.100	103.975
11.375	104.170	104.170	104.045	103.920
11.250	104.115	104.115	103.990	103.865
11.125	104.060	104.060	103.935	103.810
11.000	104.005	104.005	103.880	103.755
10.875	103.950	103.950	103.825	103.700
10.750	103.850	103.850	103.725	103.600
10.625	103.750	103.750	103.625	103.500
10.500	103.600	103.600	103.475	103.350
10.375	103.450	103.450	103.325	103.200
10.250	103.300	103.300	103.175	103.050
10.125	103.150	103.150	103.025	102.900
10.000	103.000	103.000	102.875	102.750
9.875	102.790	102.790	102.665	102.540
9.750	102.580	102.580	102.455	102.330
9.625	102.370	102.370	102.245	102.120
9.500	102.160	102.160	102.035	101.910
9.375	101.950	101.950	101.825	101.700
9.250	101.740	101.740	101.615	101.490
9.125	101.530	101.530	101.405	101.280
9.000	101.320	101.320	101.195	101.070
8.875	101.070	101.070	100.945	100.820
8.750	100.820	100.820	100.695	100.570
8.625	100.570	100.570	100.445	100.320
8.500	100.320	100.320	100.195	100.070
8.375	100.070	100.070	99.945	99.820
8.250	99.670	99.670	99.545	99.420
8.125	99.270	99.270	99.145	99.020
8.000	98.870	98.870	98.745	98.620
7.875	98.470	98.470	98.345	98.220
7.750	98.070	98.070	97.945	97.820
7.625	97.670	97.670	97.545	97.420
7.500	97.170	97.170	97.045	96.920
7.375	96.670	96.670	96.545	96.420
7.250	96.170	96.170	96.045	95.920
7.125	95.670	95.670	95.545	95.420
7.000	95.170	95.170	95.045	94.920

15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
14.000	106.451	106.451	106.326	106.201
13.875	106.398	106.398	106.273	106.148
13.750	106.344	106.344	106.219	106.094
13.625	106.291	106.291	106.166	106.041
13.500	106.237	106.237	106.112	105.987
13.375	106.184	106.184	106.059	105.934
13.250	106.131	106.131	106.006	105.881
13.125	106.077	106.077	105.952	105.827
13.000	106.024	106.024	105.899	105.774
12.875	105.970	105.970	105.845	105.720
12.750	105.917	105.917	105.792	105.667
12.625	105.864	105.864	105.739	105.614
12.500	105.810	105.810	105.685	105.560
12.375	105.757	105.757	105.632	105.507
12.250	105.703	105.703	105.578	105.453
12.125	105.650	105.650	105.525	105.400
12.000	105.595	105.595	105.470	105.345
11.875	105.540	105.540	105.415	105.290
11.750	105.485	105.485	105.360	105.235
11.625	105.430	105.430	105.305	105.180
11.500	105.375	105.375	105.250	105.125
11.375	105.320	105.320	105.195	105.070
11.250	105.265	105.265	105.140	105.015
11.125	105.210	105.210	105.085	104.960
11.000	105.155	105.155	105.030	104.905
10.875	105.100	105.100	104.975	104.850
10.750	105.000	105.000	104.875	104.750
10.625	104.900	104.900	104.775	104.650
10.500	104.750	104.750	104.625	104.500
10.375	104.600	104.600	104.475	104.350
10.250	104.450	104.450	104.325	104.200
10.125	104.300	104.300	104.175	104.050
10.000	104.150	104.150	104.025	103.900
9.875	103.940	103.940	103.815	103.690
9.750	103.730	103.730	103.605	103.480
9.625	103.520	103.520	103.395	103.270
9.500	103.310	103.310	103.185	103.060
9.375	103.100	103.100	102.975	102.850
9.250	102.890	102.890	102.765	102.640
9.125	102.680	102.680	102.555	102.430
9.000	102.470	102.470	102.345	102.220
8.875	102.220	102.220	102.095	101.970
8.750	101.970	101.970	101.845	101.720
8.625	101.720	101.720	101.595	101.470
8.500	101.470	101.470	101.345	101.220
8.375	101.220	101.220	101.095	100.970
8.250	100.820	100.820	100.695	100.570
8.125	100.420	100.420	100.295	100.170
8.000	100.020	100.020	99.895	99.770
7.875	99.620	99.620	99.495	99.370
7.750	99.220	99.220	99.095	98.970
7.625	98.820	98.820	98.695	98.570
7.500	98.320	98.320	98.195	98.070
7.375	97.820	97.820	97.695	97.570
7.250	97.320	97.320	97.195	97.070
7.125	96.820	96.820	96.695	96.570
7.000	96.320	96.320	96.195	96.070

### Price Adjustments

CLTV / HCLTV						
FICO	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
≥ 780	2.125	2.000	1.750	1.500	1.125	0.625
760 - 779	2.000	1.875	1.625	1.375	1.000	0.250
740 - 759	1.750	1.625	1.375	1.125	0.625	0.000
720 - 739	1.375	1.250	1.000	0.750	0.250	-0.625
700 - 719	0.750	0.625	0.375	0.000	-0.500	-1.375
680 - 699	0.250	0.125	-0.125	-0.625	-1.375	-2.375
660 - 679	-0.250	-0.375	-0.750	-1.250	-2.125	-3.250
640 - 659	-0.750	-0.875	-1.500	-2.000	-3.000	-4.375

CLTV / HCLTV						
Other Adjusters	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
Investor	-1.000	-1.250	-1.500	-1.875	-1.875	-1.875
Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
ManufacturedHousing	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

#### Pricing (adjustments to price)

**Max Price 103.000**

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Planet Home Lending, LLC NMLS #17022



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