



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

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending
www.PHLCorrespondent.com

4/17/2026 10:05 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	98.710	98.661	98.612	98.511	4.875	95.891	95.802	95.716	95.436	4.125	97.702	97.679	97.655	97.624
5.375	99.347	99.298	99.249	99.147	5.000	97.970	97.882	97.795	97.515	4.250	97.095	97.073	97.048	97.009
5.500	99.995	99.947	99.897	99.796	5.125	97.109	97.020	96.934	96.653	4.375	97.590	97.567	97.543	97.504
5.625	100.603	100.555	100.505	100.404	5.250	97.569	97.488	97.407	97.127	4.500	97.944	97.922	97.898	97.859
5.750	100.904	100.855	100.803	100.695	5.375	98.153	98.072	97.991	97.710	4.625	98.169	98.146	98.122	98.083
5.875	101.461	101.412	101.361	101.252	5.500	98.650	98.569	98.489	98.208	4.750	98.747	98.707	98.666	98.204
5.990	101.532	101.483	101.431	101.173	5.625	99.211	99.130	99.049	98.769	4.875	99.332	99.292	99.251	98.789
6.000	101.991	101.942	101.890	101.782	5.750	99.377	99.296	99.213	98.925	4.990	99.347	99.307	99.267	98.404
6.125	102.426	102.377	102.325	102.267	5.875	99.903	99.822	99.739	99.451	5.000	99.479	99.439	99.399	98.936
6.250	102.333	102.269	102.199	102.118	6.000	100.425	100.344	100.261	99.973	5.125	99.724	99.683	99.643	99.180
6.375	102.771	102.706	102.636	102.555	6.125	100.905	100.824	100.741	100.453	5.250	100.282	100.242	100.202	99.739
6.500	103.239	103.174	103.104	103.024	6.250	100.558	100.470	100.376	100.274	5.375	100.586	100.546	100.506	100.043
6.625	103.595	103.531	103.461	103.380	6.375	100.807	100.718	100.624	100.522	5.500	100.968	100.927	100.887	100.825
6.750	103.492	103.428	103.363	103.297	6.500	101.020	100.932	100.838	100.736	5.625	101.182	101.142	101.102	101.039
6.875	103.786	103.746	103.703	103.652	6.625	101.177	101.088	100.994	100.892	5.750	101.407	101.367	101.327	101.288
6.990	103.931	103.898	103.859	103.808	6.750	101.659	101.570	101.492	101.433	5.875	101.754	101.714	101.673	101.634
7.000	104.231	104.198	104.160	104.108	6.875	101.782	101.693	101.614	101.555	5.990	101.900	101.860	101.819	101.780
7.125	104.567	104.535	104.496	104.445	7.000	101.961	101.872	101.793	101.735	6.000	101.922	101.882	101.841	101.802
7.250	104.882	104.834	104.787	104.743	7.125	102.101	102.013	101.934	101.875	6.125	102.071	102.030	101.988	101.949
7.375	105.209	105.161	105.114	105.070	7.250	103.147	103.106	103.067	103.030	6.250	102.376	102.329	102.280	102.233
7.500	105.521	105.472	105.425	105.381	7.375	103.695	103.655	103.615	103.579	6.375	102.667	102.620	102.571	102.524
7.625	105.722	105.673	105.626	105.582	7.500	104.011	103.970	103.931	103.895	6.500	102.930	102.883	102.834	102.787
					7.625	104.291	104.251	104.212	104.175	6.625	102.859	102.811	102.763	102.716
										6.750	103.057	103.018	102.978	102.931
										6.875	103.245	103.205	103.165	103.118

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	97.384	97.337	97.289	97.226	5.250	97.815	97.766	97.710	97.436	4.500	93.740	93.694	93.646	93.583
4.750	97.938	97.883	97.826	97.348	5.375	98.502	98.454	98.397	98.124	4.625	94.142	94.096	94.047	93.985
4.875	98.226	98.171	98.114	97.636	5.500	99.170	99.122	99.065	98.792	4.750	95.543	95.487	95.431	95.153
5.000	98.322	98.267	98.210	97.732	5.625	99.799	99.751	99.694	99.421	4.875	95.939	95.884	95.827	95.549
5.125	98.623	98.567	98.511	98.033	5.750	100.594	100.545	100.489	100.215	4.990	96.294	96.239	96.182	95.704
5.250	98.897	98.842	98.786	98.308	5.875	101.116	101.068	101.011	100.738	5.000	96.325	96.270	96.213	95.935
5.375	99.150	99.095	99.039	98.560	5.990	101.540	101.492	101.435	100.962	5.125	96.685	96.630	96.574	96.295
5.500	99.387	99.332	99.275	99.197	6.000	101.580	101.531	101.475	101.201	5.250	97.185	97.130	97.073	96.819
5.625	99.612	99.556	99.500	99.422	6.125	101.987	101.939	101.882	101.809	5.375	97.537	97.481	97.425	97.170
5.750	99.542	99.494	99.446	99.399	6.250	101.583	101.495	101.401	101.299	5.500	97.852	97.796	97.740	97.685
5.875	99.805	99.758	99.710	99.663	6.375	102.004	101.915	101.822	101.720	5.625	98.150	98.095	98.038	97.983
6.000	100.285	100.238	100.189	100.142	6.500	102.435	102.346	102.252	102.150	5.750	98.431	98.376	98.320	98.265
6.125	100.513	100.465	100.417	100.370	6.625	102.775	102.686	102.593	102.490	5.875	98.685	98.630	98.573	98.519
6.250	100.722	100.675	100.626	100.579	6.750	101.931	101.842	101.753	101.665	5.990	98.906	98.851	98.794	98.740
6.375	100.919	100.872	100.824	100.777	6.875	102.236	102.147	102.059	101.971	6.000	98.926	98.871	98.814	98.759
6.500	101.097	101.050	101.001	100.955	6.990	102.457	102.369	102.280	102.192	6.125	99.137	99.082	99.025	98.971
6.625	101.251	101.208	101.164	101.117	7.000	102.477	102.388	102.299	102.211	6.250	98.956	98.894	98.829	98.767
6.750	101.413	101.373	101.333	101.286	7.125	102.672	102.583	102.494	102.407	6.375	99.155	99.093	99.028	98.965
6.875	101.547	101.508	101.468	101.421	7.250	102.332	102.275	102.213	102.140	6.500	99.307	99.245	99.180	99.118
7.000	101.231	101.184	101.136	101.087	7.375	102.475	102.397	102.321	102.248	6.625	99.434	99.371	99.307	99.244
7.125	101.391	101.344	101.296	101.233	7.500	102.714	102.609	102.510	102.424	6.750	99.307	99.253	99.197	99.134
7.250	101.533	101.486	101.438	101.375	7.625	102.918	102.813	102.711	102.616	6.875	99.422	99.368	99.311	99.249
7.375	101.658	101.612	101.563	101.501						7.000	99.539	99.485	99.428	99.366
7.500	101.768	101.721	101.673	101.610						7.125	99.647	99.593	99.536	99.474
7.625	101.872	101.826	101.777	101.715						7.250	99.736	99.674	99.609	99.531

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	99.161	99.071	98.974	98.877	5.000	98.465	98.375	98.278	98.181	5.375	97.743	97.653	97.556	97.459
5.125	99.500	99.410	99.313	99.216	5.125	98.913	98.823	98.726	98.629	5.500	98.132	98.042	97.945	97.848
5.250	99.810	99.720	99.623	99.526	5.250	99.576	99.486	99.389	99.292	5.625	99.456	99.366	99.269	99.172
5.375	100.086	99.996	99.899	99.802	5.375	99.946	99.856	99.759	99.662	5.750	100.349	100.259	100.162	100.065
5.500	100.334	100.244	100.147	100.050	5.500	100.238	100.148	100.051	99.954	5.875	100.600	100.510	100.413	100.316
5.625	100.541	100.451	100.354	100.257	5.625	100.413	100.323	100.226	100.129	6.000	100.793	100.703	100.606	100.518
5.750	100.729	100.640	100.543	100.446	5.750	100.596	100.506	100.409	100.312	6.125	100.876	100.786	100.689	100.624
5.875	100.894	100.804	100.707	100.610	5.875	100.792	100.702	100.605	100.508	6.250	100.975	100.886	100.789	100.728
6.000	101.045	100.955	100.858	100.761	6.000	100.946	100.856	100.759	100.662	6.375	101.102	101.012	100.915	100.831
6.125	101.152	101.062	100.965	100.868	6.125	101.013	100.923	100.826	100.729	6.500	101.241	101.151	101.054	100.957
6.250	101.240	101.150	101.053	100.956	6.250	101.041	100.951	100.854	100.757	6.625	101.384	101.294	101.197	101.100
6.375	101.303	101.214	101.117	101.020	6.375	101.011	100.921	100.824	100.727	6.750	101.466	101.376	101.279	101.182
6.500	101.361	101.271	101.174	101.077	6.500	101.046	100.956	100.859	100.763	6.875	101.454	101.364	101.267	101.170
6.625	101.395	101.305	101.208	101.111	6.625	101.166	101.076	100.979	100.882	7.000	101.438	101.348	101.251	101.154
6.750	101.405	101.315	101.218	101.121	6.750	101.262	101.172	101.075	100.978	7.125	101.408	101.318	101.221	101.124
6.875	101.378	101.288	101.191	101.094	6.875	101.321	101.231	101.134	101.037	7.250	101.395	101.305	101.208	101.111
7.000	101.349	101.260	101.163											



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

National Correspondent Rate Sheet--Best Efforts

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www.PHLCorrespondent.com

4/17/2026 10:05 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	98.710	98.661	98.612	98.511	4.875	95.891	95.802	95.716	95.436	4.125	97.702	97.679	97.655	97.624
5.375	99.347	99.298	99.249	99.147	5.000	97.970	97.882	97.795	97.515	4.250	97.095	97.073	97.048	97.009
5.500	99.995	99.947	99.897	99.796	5.125	97.109	97.020	96.934	96.653	4.375	97.590	97.567	97.543	97.504
5.625	100.603	100.555	100.505	100.404	5.250	97.569	97.488	97.407	97.127	4.500	97.944	97.922	97.898	97.859
5.750	100.904	100.855	100.803	100.695	5.375	98.153	98.072	97.991	97.710	4.625	98.169	98.146	98.122	98.083
5.875	101.461	101.412	101.361	101.252	5.500	98.650	98.569	98.489	98.208	4.750	98.747	98.707	98.666	98.204
5.990	101.532	101.483	101.431	101.173	5.625	99.211	99.130	99.049	98.769	4.875	99.332	99.292	99.251	98.789
6.000	101.991	101.942	101.890	101.782	5.750	99.377	99.296	99.213	98.925	4.990	99.347	99.307	99.267	98.404
6.125	102.426	102.377	102.325	102.267	5.875	99.903	99.822	99.739	99.451	5.000	99.479	99.439	99.399	98.936
6.250	102.333	102.269	102.199	102.118	6.000	100.425	100.344	100.261	99.973	5.125	99.724	99.683	99.643	99.180
6.375	102.771	102.706	102.636	102.555	6.125	100.905	100.824	100.741	100.653	5.250	100.282	100.242	100.202	99.739
6.500	103.239	103.174	103.104	103.024	6.250	100.558	100.470	100.376	100.274	5.375	100.586	100.546	100.506	100.043
6.625	103.595	103.531	103.461	103.380	6.375	100.807	100.718	100.624	100.522	5.500	100.968	100.927	100.887	100.825
6.750	103.492	103.428	103.363	103.297	6.500	101.020	100.932	100.838	100.736	5.625	101.182	101.142	101.102	101.039
6.875	103.786	103.746	103.703	103.652	6.625	101.177	101.088	100.994	100.892	5.750	101.407	101.367	101.327	101.288
6.990	103.931	103.898	103.859	103.808	6.750	101.659	101.570	101.492	101.433	5.875	101.754	101.714	101.673	101.634
7.000	104.231	104.198	104.160	104.108	6.875	101.782	101.693	101.614	101.555	5.990	101.900	101.860	101.819	101.780
7.125	104.567	104.535	104.496	104.445	7.000	101.961	101.872	101.793	101.735	6.000	101.922	101.882	101.841	101.802
7.250	104.882	104.834	104.787	104.743	7.125	102.101	102.013	101.934	101.875	6.125	102.071	102.030	101.988	101.949
7.375	105.209	105.161	105.114	105.070	7.250	103.147	103.106	103.067	103.030	6.250	102.376	102.329	102.280	102.233
7.500	105.521	105.472	105.425	105.381	7.375	103.695	103.655	103.615	103.579	6.375	102.667	102.620	102.571	102.524
7.625	105.722	105.673	105.626	105.582	7.500	104.011	103.970	103.931	103.895	6.500	102.930	102.883	102.834	102.787
					7.625	104.291	104.251	104.212	104.175	6.625	102.859	102.811	102.763	102.716
										6.750	103.057	103.018	102.978	102.931
										6.875	103.245	103.205	103.165	103.118

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	97.384	97.337	97.289	97.226	5.250	97.609	97.572	97.516	97.215	4.750	96.073	95.663	96.059	95.719
4.750	97.938	97.883	97.826	97.348	5.375	98.516	98.480	98.425	98.124	4.875	96.720	96.310	96.695	96.365
4.875	98.226	98.171	98.114	97.636	5.500	99.128	99.092	99.037	98.736	5.000	97.102	96.693	97.076	96.747
5.000	98.322	98.267	98.210	97.732	5.625	99.745	99.709	99.654	99.353	5.125	97.807	97.397	97.779	97.452
5.125	98.623	98.567	98.511	98.033	5.750	99.817	99.768	99.735	99.410	5.250	98.022	97.605	97.954	97.635
5.250	98.897	98.842	98.786	98.308	5.875	100.378	100.330	100.292	99.968	5.375	98.437	98.419	98.364	98.320
5.375	99.150	99.095	99.039	98.560	6.000	100.877	100.830	100.790	100.467	5.500	98.785	98.767	98.712	98.668
5.500	99.387	99.332	99.275	99.197	6.125	101.319	101.271	101.230	100.907	5.625	99.342	99.323	99.268	99.224
5.625	99.612	99.556	99.500	99.422	6.250	100.999	100.952	100.910	100.592	5.750	99.225	99.188	99.177	99.149
5.750	99.542	99.494	99.446	99.399	6.375	101.472	101.423	101.403	101.057	5.875	99.696	99.660	99.644	99.614
5.875	99.805	99.758	99.710	99.663	6.500	101.867	101.819	101.796	101.450	6.000	99.989	99.953	99.937	99.907
6.000	100.285	100.238	100.189	100.142	6.625	102.142	102.093	102.070	101.724	6.125	100.318	100.283	100.266	100.235
6.125	100.513	100.465	100.417	100.370	6.750	101.695	101.643	101.611	101.562	6.250	100.589	100.523	100.482	100.471
6.250	100.722	100.675	100.626	100.579	6.875	102.085	102.034	101.999	101.952	6.375	100.963	100.910	100.873	100.851
6.375	100.919	100.872	100.824	100.777	7.000	102.422	102.372	102.336	102.289	6.500	101.211	101.159	101.122	101.099
6.500	101.097	101.050	101.001	100.955	7.125	102.711	102.661	102.625	102.578	6.625	101.427	101.376	101.340	101.315
6.625	101.251	101.208	101.164	101.117	7.250	102.072	102.054	102.031	102.043	6.750	101.263	101.240	101.216	101.166
6.750	101.413	101.373	101.333	101.286	7.375	102.507	102.490	102.466	102.479	6.875	101.612	101.586	101.559	101.510
6.875	101.547	101.508	101.468	101.421	7.500	102.870	102.848	102.826	102.835	7.000	102.176	102.150	102.123	102.074
7.000	101.231	101.184	101.136	101.087	7.625	102.925	102.903	102.881	102.889	7.125	102.373	102.347	102.319	102.270
7.125	101.391	101.344	101.296	101.233						7.250	102.361	102.273	102.207	102.116
7.250	101.533	101.486	101.438	101.375						7.375	102.544	102.456	102.389	102.299
7.375	101.658	101.612	101.563	101.501						7.500	102.709	102.622	102.554	102.465
7.500	101.768	101.721	101.673	101.610										
7.625	101.872	101.826	101.777	101.715										

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	99.559	99.516	99.448	99.195	5.250	99.362	99.320	99.256	99.005	5.250	96.299	96.250	96.172	95.912
5.375	99.864	99.817	99.744	99.487	5.375	99.722	99.675	99.605	99.348	5.375	96.920	96.867	96.785	96.520
5.500	100.166	100.114	100.037	99.775	5.500	99.936	99.885	99.811	99.551	5.500	97.288	97.231	97.144	96.875
5.625	100.464	100.408	100.326	100.259	5.625	100.183	100.128	100.050	99.785	5.625	99.153	99.091	99.001	98.727
5.750	100.734	100.678	100.599	100.532	5.750	100.468	100.406	100.317	100.043	5.750	100.112	100.046	99.952	99.674
5.875	100.969	100.908	100.824	100.753	5.875	100.787	100.720	100.626	100.348	5.875	100.464	100.394	100.295	100.013
6.000	101.195	101.130	101.041	100.965	6.000	101.070	101.000	100.902	100.619	6.000	100.809	100.735	100.632	100.345
6.125	101.388	101.318	101.225	101.144	6.125	101.352	101.278	101.175	100.887	6.125	101.119	101.041	100.933	100.641
6.250	101.493	101.433	101.362	101.294	6.250	101.555	101.490	101.392	101.101	6.250	101.324	101.259	101.179	100.905
6.375	101.487	101.422	101.346	101.273	6.375	101.654	101.585	101.499	101.420	6.375	101.390	101.320	101.235	101.156
6.500	101.490	101.421	101.340	101.262	6.500	101.753	101.680	101.588	101.504	6.500	101.465	101.391	101.301	101.216
6.625	101.494	101.420	101.334	101.250	6.625	101.847	101.769	101.673	101.584	6.625	101.540	101.461	101.366	101.276
6.750	101.460	101.387	101.308	101.227	6.750	101.917	101.852	101.761	101.667	6.750	101.399	101.349	101.311	101.258
6.875	101.373	101.296	101.211	101.125	6.875	101.753	101.682	101.607	101.528	6.875	100.964	100.909	100.865	100.806
7.000	101.281	101.199	101.109	101.018	7.000	101.566	101.489	101.407	101.322	7.000	100.525	100.464	100.414	100.350
7.125	101.175	101.089	100.993	100.897	7.125	101.394	101.312	101.225	101.134	7.125	100.071	100.005	99.949	99.879
7.250	101.191	101.083	100.9											

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	LONG TERM RATE LOCKS	LTV/FICO	LLPA Cap
BASE LOAN AMOUNT ADJUSTMENTS	20 Yr (add to 20 Yr Price) (1.250)	(add to 60 day price)	LTV > 80% and FICO ≥ 680	0.000
40,000 - 74,999 0.000		Rate Adj.	All other LTV and FICO combinations	0.000
75,000 - 99,999 0.000		Price Adj.		
100,000 - 124,999 0.000		75 Day Lock N/A (0.375)		
125,000 - 149,999 0.000		90 Day Lock N/A (0.750)		
150,000 - 174,999 0.000		120 Day Lock N/A (1.500)		
175,000 - 199,999 0.000		*180 Day Lock 0.125% (2.000)	HomeStyle/Choice Renovation ¹	(0.500)
200,000 - 224,999 0.000		*270 Day Lock 0.375% (3.000)	Adverse Market Refinance Fee	0.000
225,000 - 249,999 0.000		*360 Day Lock 0.500% (4.000)	1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks.	
OTHER ADJUSTMENTS		*A 1.00% upfront fee is due w/in 5 days of lock.		
No Escrow (Non CA) (0.250)		*Fixed Rates Only	Footnotes:	
No Escrow (CA) (0.125)			2. Not applicable to co-ops or detached condo units (identified by SFC 588).	
TX Property 0.000			3. Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235)	
NY Property 0.000				
MANDATORY COMMITMENT				
IMPROVE PRICE BY 0.000				
MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000				

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



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	98.517	98.477	98.436	98.346	4.250	98.091	98.067	98.042	98.018	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.375	97.700	97.676	97.652	97.627	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.500	98.285	98.260	98.236	98.212	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	4.625	98.854	98.829	98.805	98.781	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	4.750	99.524	99.491	99.459	99.377	5.125	100.159	100.118	100.078	99.987
5.250	101.111	100.989	100.868	100.697	4.875	99.833	99.800	99.768	99.686	5.250	101.111	100.989	100.868	100.697
5.375	101.589	101.467	101.346	101.175	5.000	100.253	100.221	100.189	100.106	5.375	101.589	101.467	101.346	101.175
5.500	102.102	101.981	101.860	101.689	5.125	100.578	100.546	100.514	100.431	5.500	102.102	101.981	101.860	101.689
5.625	102.467	102.345	102.224	102.053	5.250	100.520	100.495	100.471	100.397	5.625	102.467	102.345	102.224	102.053
5.750	102.288	102.232	102.175	102.069	5.375	100.585	100.560	100.536	100.462	5.750	102.288	102.232	102.175	102.069
5.875	102.768	102.712	102.655	102.549	5.500	101.003	100.979	100.955	100.881	5.875	102.768	102.712	102.655	102.549
5.990	103.030	102.974	102.917	102.811	5.625	101.400	101.375	101.351	101.277	5.990	103.030	102.974	102.917	102.811
6.000	103.221	103.164	103.108	103.001	5.750	101.888	101.856	101.823	101.741	6.000	103.221	103.164	103.108	103.001
6.125	103.550	103.494	103.437	103.331	5.875	102.133	102.100	102.068	101.986	6.125	103.550	103.494	103.437	103.331
6.250	103.664	103.607	103.551	103.444	6.000	102.490	102.457	102.425	102.343	6.250	103.664	103.607	103.551	103.444
6.375	103.683	103.606	103.528	103.400	6.125	102.699	102.667	102.635	102.552	6.375	103.683	103.606	103.528	103.400
6.500	104.053	103.976	103.898	103.771	6.250	102.440	102.407	102.375	102.343	6.500	104.053	103.976	103.898	103.771
6.625	104.369	104.292	104.214	104.087	6.375	102.137	102.105	102.072	102.040	6.625	104.369	104.292	104.214	104.087
6.750	105.635	105.424	105.214	105.004	6.500	102.606	102.574	102.542	102.509	6.750	105.635	105.424	105.214	105.004
6.875	105.801	105.591	105.381	105.171	6.625	102.800	102.768	102.735	102.703	6.875	105.801	105.591	105.381	105.171
6.990	106.338	106.128	105.918	105.708						6.990	106.338	106.128	105.918	105.708
7.000	106.281	106.071	105.860	105.650						7.000	106.281	106.071	105.860	105.650
7.125	106.607	106.396	106.186	105.976						7.125	106.607	106.396	106.186	105.976

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	97.044	97.004	96.964	96.873	4.250	94.591	94.567	94.542	94.518	4.750	96.171	96.131	96.091	95.500
4.875	97.308	97.267	97.227	97.137	4.375	93.870	93.846	93.822	93.797	4.875	96.821	96.781	96.741	96.150
4.990	98.070	98.030	97.989	97.899	4.500	94.185	94.160	94.136	94.112	4.990	97.160	97.120	97.079	96.489
5.000	98.135	98.094	98.054	97.963	4.625	94.854	94.829	94.805	94.781	5.000	97.364	97.324	97.283	96.693
5.125	98.876	98.836	98.795	98.705	4.750	95.586	95.554	95.521	95.439	5.125	97.758	97.717	97.677	97.087
5.250	100.341	100.219	100.098	99.927	4.875	95.895	95.863	95.830	95.748	5.250	100.419	100.297	100.176	99.505
5.375	101.159	101.037	100.916	100.745	5.000	96.316	96.283	96.251	96.169	5.375	100.870	100.748	100.627	99.956
5.500	101.647	101.526	101.405	101.234	5.125	96.641	96.608	96.576	96.494	5.500	101.364	101.243	101.121	100.450
5.625	101.877	101.755	101.634	101.463	5.250	97.645	97.620	97.596	97.522	5.625	101.713	101.592	101.471	100.800
5.750	101.656	101.599	101.543	101.436	5.375	97.710	97.685	97.661	97.587	5.750	101.589	101.532	101.476	100.869
5.875	102.316	102.259	102.203	102.096	5.500	98.128	98.104	98.080	98.006	5.875	102.040	101.984	101.927	101.320
5.990	102.388	102.331	102.275	102.168	5.625	98.525	98.500	98.476	98.402	5.990	102.283	102.226	102.170	101.563
6.000	102.689	102.632	102.575	102.469	5.750	99.576	99.543	99.511	99.429	6.000	102.473	102.417	102.360	101.754
6.125	102.908	102.851	102.795	102.688	5.875	99.820	99.788	99.756	99.673	6.125	102.797	102.740	102.684	102.427
6.250	102.676	102.620	102.563	102.457	6.000	100.177	100.145	100.112	100.030	6.250	102.949	102.893	102.836	102.579
6.375	102.616	102.538	102.460	102.333	6.125	100.387	100.355	100.322	100.240	6.375	102.942	102.864	102.787	102.509
6.500	103.026	102.948	102.871	102.743	6.250	100.627	100.595	100.563	100.530	6.500	103.306	103.228	103.151	102.873
6.625	103.232	103.154	103.077	102.949	6.375	100.324	100.292	100.260	100.227	6.625	103.616	103.538	103.461	103.183
6.750	103.617	103.407	103.197	102.987	6.500	100.794	100.762	100.729	100.697	6.750	104.041	103.831	103.621	103.411
6.875	103.614	103.404	103.194	102.984	6.625	100.987	100.955	100.923	100.890	6.875	104.185	103.975	103.765	103.555
6.990	104.151	103.940	103.730	103.520						6.990	104.715	104.505	104.295	104.085
7.000	104.093	103.883	103.673	103.463						7.000	104.658	104.448	104.238	104.028
7.125	104.419	104.209	103.999	103.789										

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	100.017	99.896	99.775	99.603	4.250	96.846	96.871	96.717	96.652	4.250	97.061	96.932	96.803	96.673
5.375	100.492	100.371	100.250	100.078	4.375	97.510	97.446	97.381	97.316	4.375	97.726	97.596	97.467	97.338
5.500	101.003	100.882	100.761	100.590	4.500	98.163	98.098	98.033	97.969	4.500	98.378	98.249	98.119	97.990
5.625	101.365	101.243	101.122	100.951	4.625	98.751	98.686	98.622	98.557	4.625	98.966	98.837	98.708	98.578
5.750	101.196	101.140	101.083	100.976	4.750	98.093	98.029	97.964	97.900	4.750	97.965	97.836	97.706	97.527
5.875	101.676	101.619	101.563	101.456	4.875	98.734	98.669	98.605	98.540	4.875	98.605	98.476	98.347	98.167
5.990	101.934	101.877	101.821	101.714	5.000	99.361	99.296	99.232	99.167	5.000	99.233	99.103	98.974	98.795
6.000	102.125	102.068	102.011	101.905	5.125	99.932	99.867	99.802	99.738	5.125	99.803	99.674	99.544	99.365
6.125	102.448	102.392	102.335	102.228	5.250	98.828	98.764	98.699	98.634	5.250	98.731	98.602	98.472	98.293
6.250	102.570	102.513	102.456	102.350	5.375	99.440	99.375	99.310	99.246	5.375	99.343	99.213	99.084	98.905
6.375	102.593	102.515	102.438	102.310	5.500	100.026	99.962	99.897	99.832	5.500	99.929	99.800	99.671	99.491
6.500	102.957	102.879	102.802	102.674	5.625	100.557	100.492	100.428	100.363	5.625	100.960	100.830	100.701	100.522
6.625	103.267	103.190	103.112	102.984	5.750	99.587	99.538	99.490	99.441					
6.750	103.671	103.460	103.250	103.040	5.875	100.153	100.104	100.056	100.007					
6.875	103.837	103.626	103.416	103.206	6.000	100.696	100.647	100.599	100.550					
6.990	104.367	104.157	103.946	103.736	6.125	101.151	101.103	101.054	101.006					
7.000	104.309	104.099	103.889	103.679										
7.125	104.629	104.419	104.209	103.999										
7.250	103.225	103.177	103.128	103.080										

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	97.967	97.927	97.886	97.796	4.750	96.494	96.454	96.414	96.323
4.875	98.630	98.590	98.550	98.459	4.875	96.758	96.717	96.677	96.587
4.990	98.992	98.952	98.912	98.821					

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				
Margin: 2.00%	580 - 599 (3.000)			*360 Day Lock 0.500% (4.000)
Floor: 2.00%	< 580 & No Score Streamlines (10.000)	Notes		*A 1.00% upfront fee is due w/in 5 days of lock.
Caps: 1/1/5%		FHA ID #: 27128-00009		*Fixed Rates Only
Index: T-Bill		VA ID #: 5199980000		
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products		All borrowers must be checked against CAIVRS		
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

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending
www.PHLCorrespondent.com

4/17/2026 10:05 EST
 Lock Desk: 443-313-8929
 Lock Desk Available Until 8:00 PM EST
 Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)

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

ADMIN FEES	Conventional & Government Lock Extensions
Prior Approval: \$595 Delegated: \$350 Reno Pre-Review \$350 Contractor Validation: \$395 Renovation Loan Products: Supplemental/Draw Admin Fee Collected at Purchase HELOAN \$350	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	
MERS Organization ID	Pay to the order of Planet Home Lending, LLC Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)
1006543	
Planet Home Lending Custodian	Delivery of Final / Trailing Docs
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans	Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905
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

4/17/2026 10:05 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

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

Sales Support: 800-203-5719

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	98.741	98.692	98.643	98.592	5.250	99.412	99.363	99.311	99.253	5.250	99.252	99.204	99.152	99.093
5.375	99.482	99.434	99.384	99.333	5.375	100.108	100.060	100.008	99.949	5.375	99.949	99.900	99.848	99.790
5.500	100.193	100.145	100.095	100.044	5.500	100.773	100.725	100.673	100.614	5.500	100.614	100.565	100.513	100.455
5.625	100.848	100.800	100.750	100.699	5.625	101.406	101.358	101.306	101.247	5.625	101.247	101.198	101.147	101.088
5.750	101.428	101.380	101.328	101.269	5.750	101.966	101.918	101.866	101.807	5.750	101.807	101.758	101.707	101.648
5.875	102.061	102.013	101.961	101.902	5.875	102.527	102.478	102.426	102.368	5.875	102.367	102.319	102.267	102.208
5.990	102.670	102.614	102.552	102.480	5.990	102.994	102.946	102.894	102.835	5.990	102.835	102.786	102.735	102.676
6.000	102.722	102.666	102.604	102.530	6.000	103.035	102.987	102.935	102.876	6.000	102.876	102.828	102.776	102.717
6.125	103.307	103.251	103.188	103.115	6.125	103.515	103.467	103.415	103.356	6.125	103.356	103.308	103.256	103.197
6.250	103.918	103.862	103.800	103.726	6.250	103.609	103.552	103.490	103.417	6.250	103.529	103.473	103.411	103.337
6.375	104.453	104.396	104.334	104.261	6.375	104.092	104.036	103.974	103.900	6.375	104.013	103.956	103.894	103.821
6.500	104.998	104.942	104.884	104.826	6.500	104.559	104.502	104.440	104.367	6.500	104.479	104.422	104.360	104.287
6.625	105.551	105.494	105.437	105.378	6.625	104.982	104.925	104.863	104.790	6.625	104.902	104.845	104.783	104.710
6.750	106.059	106.003	105.945	105.887	6.750	105.169	105.113	105.055	104.997	6.750	105.143	105.086	105.029	104.970
6.875	106.523	106.467	106.409	106.351	6.875	105.604	105.548	105.491	105.033	6.875	105.577	105.521	105.463	105.405
6.990	106.904	106.848	106.791	106.732	6.990	105.987	105.960	105.923	105.832	6.990	105.948	105.891	105.834	105.776
7.000	106.937	106.881	106.824	106.765	7.000	106.021	105.997	105.961	105.903	7.000	105.981	105.924	105.867	105.808
7.125	107.299	107.243	107.185	107.127	7.125	106.430	106.406	106.370	106.312	7.125	106.343	106.290	106.235	106.176
7.250	107.335	107.311	107.275	107.217	7.250	106.806	106.781	106.746	106.687	7.250	106.673	106.649	106.613	106.554
7.375	107.605	107.580	107.545	107.486	7.375	107.065	107.041	107.005	106.947	7.375	106.932	106.908	106.872	106.814
7.500	107.929	107.905	107.869	107.811	7.500	107.390	107.366	107.331	107.272	7.500	107.258	107.233	107.198	107.139
7.625	108.232	108.208	108.172	108.114	7.625	107.699	107.675	107.639	107.581	7.625	107.566	107.542	107.506	107.448

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	99.119	99.071	99.019	98.960	5.250	99.067	99.019	98.967	98.909	5.250	98.988	98.939	98.887	98.829
5.375	99.816	99.767	99.716	99.657	5.375	99.770	99.721	99.669	99.611	5.375	99.690	99.641	99.590	99.531
5.500	100.481	100.432	100.380	100.322	5.500	100.444	100.396	100.344	100.285	5.500	100.364	100.316	100.264	100.205
5.625	101.109	101.060	101.008	100.950	5.625	101.086	101.037	100.985	100.927	5.625	101.006	100.957	100.906	100.847
5.750	101.674	101.626	101.574	101.515	5.750	101.663	101.614	101.562	101.504	5.750	101.583	101.534	101.482	101.424
5.875	102.244	102.196	102.144	102.085	5.875	102.242	102.193	102.142	102.083	5.875	102.162	102.114	102.062	102.003
5.990	102.730	102.681	102.630	102.571	5.990	102.738	102.690	102.638	102.579	5.990	102.659	102.610	102.558	102.500
6.000	102.773	102.724	102.673	102.614	6.000	102.782	102.733	102.682	102.623	6.000	102.702	102.654	102.602	102.543
6.125	103.249	103.200	103.148	103.090	6.125	103.271	103.222	103.170	103.112	6.125	103.191	103.143	103.091	103.032
6.250	103.476	103.420	103.358	103.284	6.250	103.477	103.421	103.358	103.285	6.250	103.344	103.288	103.226	103.152
6.375	103.960	103.903	103.841	103.768	6.375	103.961	103.904	103.842	103.769	6.375	103.828	103.771	103.709	103.636
6.500	104.426	104.369	104.307	104.234	6.500	104.427	104.370	104.308	104.235	6.500	104.294	104.237	104.175	104.102
6.625	104.849	104.792	104.730	104.657	6.625	104.850	104.793	104.731	104.658	6.625	104.717	104.660	104.598	104.525
6.750	104.983	104.927	104.870	104.811	6.750	105.011	104.954	104.897	104.838	6.750	104.958	104.901	104.844	104.785
6.875	105.418	105.361	105.304	105.246	6.875	105.445	105.389	105.332	105.273	6.875	105.392	105.336	105.278	105.220
6.990	105.789	105.732	105.675	105.616	6.990	105.816	105.760	105.702	105.644	6.990	105.763	105.706	105.649	105.591
7.000	105.821	105.765	105.707	105.649	7.000	105.849	105.792	105.735	105.676	7.000	105.796	105.739	105.682	105.623
7.125	106.174	106.117	106.060	106.002	7.125	106.201	106.145	106.088	106.029	7.125	106.148	106.092	106.034	105.976
7.250	106.460	106.403	106.400	106.342	7.250	106.514	106.490	106.454	106.396	7.250	106.382	106.357	106.322	106.263
7.375	106.718	106.693	106.658	106.599	7.375	106.772	106.747	106.712	106.653	7.375	106.639	106.615	106.579	106.520
7.500	107.041	107.017	106.981	106.922	7.500	107.095	107.071	107.035	106.976	7.500	106.962	106.938	106.902	106.844
7.625	107.344	107.320	107.284	107.226	7.625	107.398	107.374	107.338	107.280	7.625	107.265	107.241	107.206	107.147

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	98.902	98.853	98.804	98.753	5.250	98.822	98.774	98.724	98.673	5.250	98.742	98.694	98.644	98.593
5.375	99.569	99.520	99.471	99.420	5.375	99.489	99.441	99.391	99.340	5.375	99.409	99.361	99.311	99.260
5.500	100.210	100.162	100.112	100.058	5.500	100.126	100.078	100.029	99.977	5.500	100.047	99.998	99.949	99.898
5.625	100.862	100.814	100.762	100.703	5.625	100.756	100.708	100.656	100.597	5.625	100.676	100.628	100.576	100.518
5.750	101.456	101.408	101.356	101.298	5.750	101.350	101.302	101.250	101.191	5.750	101.271	101.222	101.170	101.112
5.875	102.053	102.005	101.953	101.894	5.875	101.947	101.898	101.847	101.788	5.875	101.867	101.819	101.767	101.708
5.990	102.562	102.513	102.461	102.403	5.990	102.455	102.407	102.355	102.296	5.990	102.376	102.327	102.275	102.217
6.000	102.606	102.558	102.506	102.447	6.000	102.500	102.452	102.400	102.341	6.000	102.420	102.372	102.320	102.261
6.125	103.102	103.054	103.002	102.943	6.125	102.996	102.947	102.895	102.837	6.125	102.916	102.868	102.816	102.757
6.250	103.245	103.188	103.126	103.053	6.250	103.218	103.162	103.100	103.026	6.250	103.059	103.002	102.940	102.867
6.375	103.724	103.668	103.605	103.532	6.375	103.698	103.641	103.579	103.506	6.375	103.538	103.482	103.419	103.346
6.500	104.178	104.121	104.059	103.986	6.500	104.151	104.095	104.032	103.959	6.500	103.992	103.935	103.873	103.800
6.625	104.592	104.535	104.473	104.400	6.625	104.565	104.509	104.447	104.374	6.625	104.406	104.349	104.287	104.214
6.750	104.911	104.855	104.798	104.739	6.750	104.832	104.775	104.718	104.659	6.750	104.726	104.669	104.612	104.553
6.875	105.335	105.279	105.222	105.163	6.875	105.256	105.199	105.142	105.083	6.875	105.149	105.093	105.036	104.977
6.990	105.691	105.634	105.577	105.518	6.990	105.611	105.555	105.497	105.439	6.990	105.505	105.448	105.391	105.332
7.000	105.722	105.665	105.608	105.549	7.000	105.642	105.585	105.528	105.470	7.000	105.536	105.479	105.422	105.363
7.125	106.064	106.007	105.950	105.891	7.125	105.984	105.927	105.870	105.812	7.125	105.878	105.821	105.764	105.705
7.250	106.203	106.178	106.143	106.084	7.250	106.176								

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	98.716	98.667	98.618	98.567	5.250	98.282	98.234	98.184	98.133	5.250	98.390	98.341	98.292	98.241
5.375	99.388	99.340	99.290	99.239	5.375	98.949	98.900	98.851	98.800	5.375	99.109	99.061	99.012	98.960
5.500	100.031	99.982	99.933	99.882	5.500	99.572	99.524	99.474	99.423	5.500	99.735	99.686	99.637	99.586
5.625	100.641	100.593	100.544	100.492	5.625	100.157	100.109	100.059	100.008	5.625	100.305	100.257	100.207	100.156
5.750	101.191	101.142	101.091	101.032	5.750	100.704	100.655	100.603	100.545	5.750	100.939	100.891	100.839	100.780
5.875	101.791	101.743	101.691	101.632	5.875	101.275	101.227	101.175	101.116	5.875	101.503	101.454	101.402	101.344
5.990	102.293	102.245	102.193	102.134	5.990	101.755	101.706	101.654	101.596	5.990	101.971	101.923	101.871	101.812
6.000	102.337	102.288	102.237	102.178	6.000	101.797	101.748	101.697	101.638	6.000	102.013	101.965	101.913	101.854
6.125	102.817	102.768	102.717	102.658	6.125	102.248	102.200	102.148	102.089	6.125	102.470	102.421	102.369	102.311
6.250	103.017	102.960	102.898	102.825	6.250	102.278	102.222	102.159	102.086	6.250	102.702	102.645	102.583	102.510
6.375	103.486	103.429	103.367	103.294	6.375	102.745	102.688	102.626	102.553	6.375	103.143	103.086	103.024	102.951
6.500	103.920	103.864	103.801	103.728	6.500	103.179	103.122	103.060	102.987	6.500	103.550	103.493	103.431	103.358
6.625	104.309	104.252	104.195	104.135	6.625	103.568	103.511	103.449	103.376	6.625	103.895	103.838	103.776	103.703
6.750	104.712	104.656	104.599	104.540	6.750	103.759	103.702	103.645	103.586	6.750	104.088	104.032	103.975	103.916
6.875	105.115	105.059	105.001	104.943	6.875	104.161	104.105	104.048	103.989	6.875	104.457	104.400	104.343	104.285
6.990	105.453	105.397	105.339	105.281	6.990	104.499	104.443	104.386	104.327	6.990	104.780	104.724	104.667	104.608
7.000	105.482	105.426	105.368	105.310	7.000	104.529	104.472	104.415	104.356	7.000	104.806	104.750	104.693	104.634
7.125	105.798	105.741	105.684	105.625	7.125	104.844	104.788	104.730	104.672	7.125	105.092	105.039	105.017	104.958
7.250	105.977	105.953	105.917	105.858	7.250	105.021	104.997	104.961	104.903	7.250	105.505	105.481	105.445	105.387
7.375	106.193	106.169	106.133	106.074	7.375	105.322	105.298	105.262	105.203	7.375	105.740	105.716	105.680	105.622
7.500	106.475	106.450	106.415	106.356	7.500	105.604	105.580	105.544	105.485	7.500	106.005	105.973	105.933	105.874
7.625	106.733	106.709	106.673	106.615	7.625	105.862	105.838	105.803	105.744	7.625	106.272	106.215	106.161	106.109

30-Year Fixed Rate - 300k Max Loan Amount				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	98.608	98.560	98.510	98.459
5.375	99.278	99.229	99.180	99.129
5.500	99.918	99.870	99.820	99.769
5.625	100.522	100.474	100.424	100.373
5.750	101.046	100.997	100.945	100.887
5.875	101.642	101.594	101.542	101.483
5.990	102.147	102.098	102.046	101.988
6.000	102.191	102.143	102.091	102.032
6.125	102.674	102.626	102.574	102.515
6.250	102.911	102.854	102.792	102.719
6.375	103.379	103.322	103.260	103.187
6.500	103.807	103.751	103.688	103.615
6.625	104.187	104.130	104.068	103.995
6.750	104.410	104.354	104.296	104.238
6.875	104.808	104.751	104.694	104.635
6.990	105.147	105.090	105.033	104.975
7.000	105.176	105.120	105.062	105.004
7.125	105.490	105.433	105.376	105.317
7.250	105.732	105.708	105.672	105.614
7.375	105.942	105.918	105.882	105.824
7.500	106.222	106.198	106.162	106.104
7.625	106.477	106.453	106.417	106.359



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	98.234	98.197	98.141	98.111	5.250	98.821	98.785	98.666	98.637	5.250	98.743	98.706	98.587	98.558
5.375	99.222	99.186	99.130	99.100	5.375	99.718	99.683	99.564	99.535	5.375	99.618	99.583	99.464	99.434
5.500	99.833	99.798	99.742	99.712	5.500	100.376	100.341	100.222	100.193	5.500	100.249	100.215	100.095	100.066
5.625	100.456	100.421	100.365	100.335	5.625	101.032	100.998	100.878	100.849	5.625	100.901	100.867	100.747	100.718
5.750	100.970	100.925	100.826	100.773	5.750	101.810	101.766	101.667	101.619	5.750	101.649	101.605	101.507	101.455
5.875	101.661	101.613	101.532	101.458	5.875	102.418	102.375	102.272	102.221	5.875	102.267	102.223	102.120	102.069
6.000	102.260	102.212	102.129	102.055	6.000	102.949	102.906	102.802	102.751	6.000	102.800	102.756	102.653	102.602
6.125	102.808	102.759	102.674	102.601	6.125	103.426	103.383	103.279	103.229	6.125	103.305	103.262	103.158	103.107
6.250	103.388	103.339	103.252	103.179	6.250	103.659	103.611	103.535	103.460	6.250	103.594	103.547	103.470	103.395
6.375	104.014	103.934	103.872	103.793	6.375	104.170	104.122	104.037	103.964	6.375	104.114	104.065	103.980	103.907
6.500	104.379	104.300	104.237	104.159	6.500	104.654	104.605	104.520	104.446	6.500	104.590	104.541	104.455	104.382
6.625	104.724	104.645	104.582	104.504	6.625	105.035	104.986	104.902	104.828	6.625	104.988	104.940	104.854	104.781
6.750	105.226	105.147	105.083	105.005	6.750	105.003	104.919	104.861	104.781	6.750	104.952	104.869	104.810	104.731
6.875	105.615	105.538	105.472	105.395	6.875	105.511	105.430	105.368	105.290	6.875	105.453	105.372	105.310	105.232
7.000	105.985	105.908	105.842	105.765	7.000	106.018	105.936	105.874	105.796	7.000	105.965	105.884	105.822	105.744
7.125	106.307	106.230	106.163	106.087	7.125	106.390	106.308	106.246	106.168	7.125	106.398	106.317	106.255	106.177
7.250	106.149	106.102	106.047	106.031	7.250	106.596	106.554	106.497	106.486	7.250	106.489	106.447	106.390	106.379
7.375	106.572	106.521	106.467	106.447	7.375	107.040	106.995	106.940	106.926	7.375	106.845	106.799	106.744	106.729
7.500	106.864	106.812	106.759	106.738	7.500	107.395	107.350	107.294	107.280	7.500	107.260	107.214	107.158	107.144
7.625	107.019	106.967	106.914	106.892	7.625	107.651	107.605	107.550	107.535	7.625	107.520	107.473	107.418	107.402

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	98.687	98.650	98.531	98.502	5.250	98.617	98.581	98.462	98.432	5.250	98.588	98.551	98.432	98.402
5.375	99.534	99.499	99.380	99.350	5.375	99.454	99.418	99.299	99.270	5.375	99.436	99.401	99.282	99.253
5.500	100.180	100.146	100.026	99.997	5.500	100.117	100.082	99.963	99.934	5.500	100.106	100.071	99.952	99.922
5.625	100.804	100.770	100.651	100.621	5.625	100.800	100.765	100.646	100.617	5.625	100.753	100.718	100.599	100.570
5.750	101.550	101.506	101.407	101.355	5.750	101.495	101.450	101.352	101.300	5.750	101.440	101.395	101.296	101.244
5.875	102.158	102.114	102.011	101.960	5.875	102.139	102.096	101.992	101.941	5.875	102.058	102.014	101.911	101.859
6.000	102.710	102.666	102.562	102.511	6.000	102.697	102.654	102.550	102.499	6.000	102.626	102.582	102.478	102.426
6.125	103.189	103.146	103.041	102.990	6.125	103.198	103.155	103.050	102.999	6.125	103.129	103.086	102.981	102.929
6.250	103.489	103.442	103.363	103.289	6.250	103.535	103.487	103.410	103.335	6.250	103.421	103.373	103.294	103.219
6.375	104.077	104.029	103.942	103.869	6.375	104.073	104.024	103.938	103.865	6.375	103.947	103.898	103.810	103.737
6.500	104.534	104.486	104.398	104.325	6.500	104.544	104.495	104.408	104.335	6.500	104.418	104.369	104.280	104.207
6.625	104.909	104.860	104.773	104.700	6.625	104.937	104.888	104.801	104.728	6.625	104.805	104.756	104.668	104.595
6.750	104.845	104.762	104.702	104.623	6.750	104.867	104.783	104.724	104.645	6.750	104.821	104.737	104.677	104.598
6.875	105.379	105.298	105.235	105.157	6.875	105.469	105.388	105.325	105.247	6.875	105.306	105.224	105.162	105.084
7.000	105.813	105.732	105.669	105.591	7.000	105.835	105.754	105.690	105.613	7.000	105.794	105.713	105.650	105.572
7.125	106.254	106.173	106.110	106.033	7.125	106.276	106.195	106.132	106.054	7.125	106.237	106.155	106.092	106.014
7.250	106.208	106.164	106.108	106.096	7.250	106.265	106.221	106.165	106.152	7.250	106.130	106.087	106.031	106.018
7.375	106.738	106.691	106.636	106.620	7.375	106.743	106.697	106.642	106.626	7.375	106.631	106.585	106.529	106.514
7.500	107.070	107.023	106.968	106.952	7.500	107.144	107.097	107.042	107.027	7.500	107.051	107.004	106.949	106.934
7.625	107.292	107.244	107.189	107.173	7.625	107.364	107.316	107.262	107.245	7.625	107.255	107.208	107.153	107.136

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	98.519	98.482	98.364	98.334	5.250	98.394	98.357	98.238	98.208	5.250	98.321	98.284	98.166	98.136
5.375	99.391	99.356	99.237	99.207	5.375	99.381	99.346	99.227	99.197	5.375	99.287	99.252	99.133	99.103
5.500	100.013	99.978	99.860	99.830	5.500	99.993	99.958	99.839	99.809	5.500	99.917	99.882	99.763	99.733
5.625	100.657	100.622	100.503	100.473	5.625	100.615	100.581	100.462	100.432	5.625	100.608	100.573	100.454	100.424
5.750	101.392	101.347	101.249	101.196	5.750	101.192	101.147	101.047	100.995	5.750	101.131	101.086	100.987	100.934
5.875	102.027	101.983	101.880	101.828	5.875	101.826	101.782	101.677	101.626	5.875	101.754	101.710	101.605	101.553
6.000	102.598	102.554	102.450	102.399	6.000	102.402	102.358	102.252	102.201	6.000	102.333	102.290	102.183	102.132
6.125	103.098	103.055	102.950	102.898	6.125	102.911	102.867	102.772	102.708	6.125	102.844	102.800	102.693	102.642
6.250	103.365	103.317	103.239	103.164	6.250	103.345	103.296	103.209	103.136	6.250	103.231	103.182	103.096	103.022
6.375	103.880	103.831	103.743	103.670	6.375	103.857	103.807	103.712	103.640	6.375	103.725	103.675	103.581	103.509
6.500	104.329	104.280	104.191	104.118	6.500	104.307	104.257	104.160	104.089	6.500	104.184	104.134	104.037	103.966
6.625	104.735	104.686	104.597	104.524	6.625	104.691	104.641	104.543	104.472	6.625	104.560	104.509	104.412	104.340
6.750	104.781	104.698	104.638	104.559	6.750	104.927	104.846	104.783	104.705	6.750	104.831	104.749	104.686	104.608
6.875	105.256	105.174	105.111	105.033	6.875	105.329	105.250	105.183	105.107	6.875	105.237	105.157	105.091	105.014
7.000	105.729	105.647	105.584	105.506	7.000	105.699	105.620	105.553	105.477	7.000	105.607	105.528	105.461	105.384
7.125	106.157	106.075	106.012	105.934	7.125	106.056	105.977	105.910	105.834	7.125	105.928	105.849	105.782	105.706
7.250	105.984	105.940	105.884	105.871	7.250	106.018	105.970	105.916	105.899	7.250	105.953	105.906	105.851	105.834
7.375	106.470	106.423	106.368	106.352	7.375	106.423	106.372	106.318	106.298	7.375	106.359	106.308	106.254	106.234
7.500	106.843	106.795	106.741	106.724	7.500	106.715	106.663	106.610	106.590	7.500	106.650	106.599	106.545	106.525
7.625	107.072	107.024	106.969	106.952	7.625	106.854	106.802	106.749	106.728	7.625	106.789	106.737	106.684	106.663



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	98.199	98.161	98.043	98.013	5.250	98.047	98.009	97.954	97.923	5.250	98.047	98.009	97.954	97.923
5.375	99.187	99.151	99.033	99.003	5.375	98.835	98.798	98.743	98.712	5.375	99.034	98.999	98.943	98.912
5.500	99.797	99.762	99.644	99.614	5.500	99.457	99.421	99.366	99.335	5.500	99.642	99.606	99.551	99.520
5.625	100.420	100.385	100.267	100.237	5.625	100.093	100.058	100.003	99.972	5.625	100.259	100.224	100.169	100.138
5.750	101.030	100.985	100.886	100.833	5.750	100.356	100.308	100.274	100.220	5.750	100.900	100.854	100.818	100.765
5.875	101.695	101.651	101.546	101.494	5.875	100.925	100.878	100.839	100.786	5.875	101.361	101.316	101.275	101.222
6.000	102.261	102.217	102.111	102.059	6.000	101.436	101.389	101.348	101.296	6.000	102.132	102.087	102.045	101.993
6.125	102.751	102.702	102.618	102.544	6.125	101.940	101.894	101.852	101.799	6.125	102.582	102.537	102.493	102.442
6.250	103.170	103.121	103.035	102.961	6.250	102.078	102.027	102.006	101.930	6.250	102.979	102.931	102.914	102.839
6.375	103.650	103.600	103.506	103.434	6.375	102.628	102.576	102.545	102.472	6.375	103.476	103.427	103.401	103.328
6.500	104.095	104.044	103.948	103.876	6.500	103.146	103.094	103.062	102.988	6.500	103.915	103.866	103.837	103.765
6.625	104.472	104.421	104.324	104.252	6.625	103.399	103.347	103.314	103.241	6.625	104.194	104.145	104.116	104.044
6.750	104.814	104.732	104.669	104.591	6.750	103.767	103.700	103.658	103.610	6.750	104.578	104.525	104.493	104.445
6.875	105.203	105.124	105.057	104.981	6.875	104.128	104.063	104.018	103.971	6.875	104.863	104.812	104.777	104.730
7.000	105.561	105.482	105.415	105.338	7.000	104.461	104.396	104.351	104.304	7.000	105.157	105.107	105.071	105.024
7.125	105.882	105.803	105.736	105.659	7.125	104.770	104.705	104.660	104.613	7.125	105.478	105.428	105.392	105.345
7.250	105.861	105.814	105.759	105.743	7.250	105.140	105.107	105.074	105.087	7.250	105.654	105.637	105.613	105.626
7.375	106.267	106.216	106.163	106.143	7.375	105.546	105.510	105.477	105.487	7.375	105.996	105.975	105.953	105.962
7.500	106.558	106.507	106.453	106.433	7.500	105.837	105.800	105.768	105.777	7.500	106.287	106.266	106.244	106.253
7.625	106.698	106.645	106.592	106.571	7.625	105.970	105.933	105.901	105.909	7.625	106.453	106.431	106.409	106.417

30-Year Fixed Rate Conventional Max LLB <= 300000				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	98.293	98.256	98.102	98.072
5.375	99.108	99.072	98.919	98.888
5.500	99.719	99.684	99.531	99.500
5.625	100.342	100.307	100.154	100.123
5.750	100.944	100.899	100.799	100.746
5.875	101.595	101.551	101.446	101.394
6.000	102.162	102.118	102.012	101.961
6.125	102.655	102.611	102.504	102.452
6.250	102.909	102.860	102.774	102.700
6.375	103.499	103.448	103.354	103.282
6.500	103.943	103.893	103.796	103.724
6.625	104.406	104.355	104.258	104.187
6.750	104.658	104.576	104.513	104.435
6.875	105.048	104.967	104.901	104.825
7.000	105.393	105.313	105.247	105.170
7.125	105.738	105.659	105.592	105.515
7.250	105.698	105.650	105.595	105.579
7.375	106.103	106.051	105.998	105.978
7.500	106.394	106.342	106.289	106.268
7.625	106.533	106.481	106.427	106.406





National Correspondent Rate Sheet--Best Efforts

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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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.486	101.364	101.243	101.072	5.250	101.462	101.341	101.220	101.049	5.250	101.447	101.325	101.204	101.033
5.375	101.964	101.842	101.721	101.550	5.375	101.940	101.819	101.698	101.526	5.375	101.925	101.803	101.682	101.511
5.500	102.477	102.356	102.235	102.064	5.500	102.454	102.333	102.211	102.040	5.500	102.438	102.317	102.196	102.025
5.625	102.842	102.720	102.599	102.428	5.625	102.818	102.697	102.576	102.404	5.625	102.803	102.681	102.560	102.389
5.750	103.648	103.591	103.535	103.428	5.750	103.624	103.568	103.511	103.405	5.750	103.507	103.450	103.394	103.287
5.875	104.128	104.071	104.015	103.908	5.875	104.104	104.048	103.991	103.885	5.875	103.987	103.931	103.874	103.767
5.990	104.390	104.333	104.277	104.170	5.990	104.366	104.310	104.253	104.147	5.990	104.249	104.193	104.136	104.029
6.000	104.580	104.524	104.467	104.361	6.000	104.557	104.500	104.444	104.337	6.000	104.440	104.383	104.327	104.220
6.125	104.910	104.853	104.797	104.690	6.125	104.886	104.830	104.773	104.666	6.125	104.769	104.712	104.656	104.549
6.250	105.387	105.330	105.274	105.167	6.250	105.363	105.307	105.250	105.143	6.250	105.293	105.236	105.180	105.073
6.375	105.406	105.328	105.251	105.123	6.375	105.382	105.305	105.227	105.100	6.375	105.312	105.234	105.157	105.029
6.500	105.776	105.698	105.621	105.493	6.500	105.753	105.675	105.597	105.470	6.500	105.682	105.605	105.527	105.400
6.625	106.092	106.014	105.937	105.809	6.625	106.068	105.991	105.913	105.786	6.625	105.998	105.921	105.843	105.715
6.750	106.006	105.796	105.586	105.376	6.750	105.963	105.753	105.542	105.332	6.750	105.919	105.709	105.499	105.289
6.875	106.173	105.963	105.753	105.543	6.875	106.130	105.919	105.709	105.499	6.875	106.086	105.876	105.666	105.455
6.990	106.710	106.500	106.290	106.080	6.990	106.666	106.456	106.246	106.036	6.990	106.622	106.412	106.202	105.992
7.000	106.653	106.442	106.232	106.022	7.000	106.609	106.399	106.188	105.978	7.000	106.565	106.355	106.145	105.935
7.125	106.978	106.768	106.558	106.348	7.125	106.935	106.725	106.514	106.304	7.125	106.891	106.681	106.471	106.261

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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.439	101.318	101.196	101.025	5.250	101.376	101.255	101.134	100.963	5.250	101.329	101.208	101.087	100.916
5.375	101.917	101.795	101.674	101.503	5.375	101.854	101.733	101.612	101.441	5.375	101.807	101.686	101.565	101.394
5.500	102.430	102.309	102.188	102.017	5.500	102.368	102.247	102.126	101.954	5.500	102.321	102.200	102.079	101.907
5.625	102.795	102.673	102.552	102.381	5.625	102.732	102.611	102.490	102.319	5.625	102.685	102.564	102.443	102.272
5.750	103.460	103.404	103.347	103.240	5.750	103.413	103.357	103.300	103.194	5.750	103.343	103.286	103.230	103.123
5.875	103.940	103.884	103.827	103.721	5.875	103.893	103.837	103.780	103.674	5.875	103.823	103.767	103.710	103.603
5.990	104.202	104.146	104.089	103.983	5.990	104.155	104.099	104.042	103.936	5.990	104.085	104.029	103.972	103.865
6.000	104.393	104.336	104.280	104.173	6.000	104.346	104.289	104.233	104.126	6.000	104.276	104.219	104.163	104.056
6.125	104.722	104.666	104.609	104.502	6.125	104.675	104.619	104.562	104.456	6.125	104.605	104.548	104.492	104.385
6.250	105.246	105.189	105.133	105.026	6.250	105.152	105.096	105.039	104.933	6.250	105.059	105.002	104.945	104.839
6.375	105.265	105.188	105.110	104.982	6.375	105.171	105.094	105.016	104.889	6.375	105.078	105.000	104.922	104.795
6.500	105.635	105.558	105.480	105.353	6.500	105.542	105.464	105.386	105.259	6.500	105.448	105.370	105.293	105.165
6.625	105.951	105.874	105.796	105.669	6.625	105.858	105.780	105.702	105.575	6.625	105.764	105.686	105.609	105.481
6.750	105.894	105.684	105.474	105.264	6.750	105.766	105.556	105.346	105.135	6.750	105.719	105.509	105.299	105.089
6.875	106.061	105.851	105.641	105.431	6.875	105.933	105.723	105.512	105.302	6.875	105.886	105.676	105.466	105.256
6.990	106.598	106.388	106.178	105.967	6.990	106.469	106.259	106.049	105.839	6.990	106.423	106.213	106.003	105.792
7.000	106.540	106.330	106.120	105.910	7.000	106.412	106.202	105.992	105.781	7.000	106.365	106.155	105.945	105.735
7.125	106.866	106.656	106.446	106.236	7.125	106.738	106.528	106.318	106.107	7.125	106.691	106.481	106.271	106.061

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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.314	101.193	101.071	100.900	5.250	101.267	101.146	101.025	100.853	5.250	101.251	101.130	101.009	100.838
5.375	101.792	101.670	101.549	101.378	5.375	101.745	101.624	101.502	101.331	5.375	101.729	101.608	101.487	101.316
5.500	102.305	102.184	102.063	101.892	5.500	102.259	102.137	102.016	101.845	5.500	102.243	102.122	102.001	101.829
5.625	102.670	102.548	102.427	102.256	5.625	102.623	102.502	102.380	102.209	5.625	102.607	102.486	102.365	102.194
5.750	103.249	103.193	103.136	103.030	5.750	103.132	103.075	103.019	102.912	5.750	103.062	103.005	102.949	102.842
5.875	103.729	103.673	103.616	103.510	5.875	103.612	103.556	103.499	103.392	5.875	103.542	103.485	103.429	103.322
5.990	103.991	103.935	103.878	103.772	5.990	103.874	103.818	103.761	103.654	5.990	103.804	103.747	103.691	103.584
6.000	104.182	104.125	104.069	103.962	6.000	104.065	104.008	103.952	103.845	6.000	103.994	103.938	103.881	103.775
6.125	104.511	104.455	104.398	104.291	6.125	104.394	104.337	104.281	104.174	6.125	104.324	104.267	104.211	104.104
6.250	105.012	104.955	104.899	104.792	6.250	104.894	104.838	104.781	104.675	6.250	104.871	104.814	104.758	104.651
6.375	105.031	104.953	104.876	104.748	6.375	104.914	104.836	104.758	104.631	6.375	104.890	104.813	104	

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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.220	101.099	100.978	100.806	5.250	101.111	100.989	100.868	100.697
5.375	101.698	101.577	101.455	101.284	5.375	101.589	101.467	101.346	101.175
5.500	102.212	102.091	101.969	101.798	5.500	102.102	101.981	101.860	101.689
5.625	102.576	102.455	102.334	102.162	5.625	102.467	102.345	102.224	102.053
5.750	102.968	102.911	102.855	102.748	5.750	102.496	102.440	102.383	102.276
5.875	103.448	103.392	103.335	103.228	5.875	102.976	102.920	102.863	102.757
5.990	103.710	103.654	103.597	103.490	5.990	103.238	103.182	103.125	103.019
6.000	103.901	103.844	103.788	103.681	6.000	103.429	103.372	103.316	103.209
6.125	104.230	104.173	104.117	104.010	6.125	103.758	103.702	103.645	103.538
6.250	104.824	104.768	104.711	104.604	6.250	103.973	103.917	103.860	103.754
6.375	104.843	104.766	104.688	104.560	6.375	103.992	103.915	103.837	103.710
6.500	105.214	105.136	105.058	104.931	6.500	104.363	104.285	104.208	104.080
6.625	105.529	105.452	105.374	105.247	6.625	104.679	104.601	104.523	104.396
6.750	105.635	105.424	105.214	105.004	6.750	105.635	105.424	105.214	105.004
6.875	105.801	105.591	105.381	105.171	6.875	105.801	105.591	105.381	105.171
6.990	106.338	106.128	105.918	105.708	6.990	106.338	106.128	105.918	105.708
7.000	106.281	106.071	105.860	105.650	7.000	106.281	106.071	105.860	105.650
7.125	106.607	106.396	106.186	105.976	7.125	106.607	106.396	106.186	105.976

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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697
5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175
5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689
5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053
5.750	102.470	102.413	102.356	102.250	5.750	102.466	102.410	102.353	102.247	5.750	102.451	102.394	102.338	102.231
5.875	102.950	102.893	102.837	102.730	5.875	102.947	102.890	102.833	102.727	5.875	102.931	102.874	102.818	102.711
5.990	103.212	103.155	103.099	102.992	5.990	103.209	103.152	103.095	102.989	5.990	103.193	103.136	103.080	102.973
6.000	103.402	103.346	103.289	103.183	6.000	103.399	103.343	103.286	103.179	6.000	103.384	103.327	103.270	103.164
6.125	103.732	103.675	103.618	103.512	6.125	103.728	103.672	103.615	103.509	6.125	103.713	103.656	103.600	103.493
6.250	103.894	103.837	103.781	103.674	6.250	103.891	103.834	103.777	103.671	6.250	103.881	103.825	103.768	103.661
6.375	103.913	103.835	103.758	103.630	6.375	103.910	103.832	103.754	103.627	6.375	103.900	103.823	103.745	103.618
6.500	104.283	104.205	104.128	104.000	6.500	104.280	104.202	104.125	104.000	6.500	104.271	104.193	104.115	103.988
6.625	104.599	104.521	104.444	104.316	6.625	104.596	104.518	104.441	104.313	6.625	104.586	104.509	104.431	104.304
6.750	105.688	105.478	105.267	105.057	6.750	105.681	105.471	105.261	105.051	6.750	105.675	105.465	105.255	105.045
6.875	105.855	105.644	105.434	105.224	6.875	105.848	105.638	105.428	105.218	6.875	105.842	105.632	105.422	105.212
6.990	106.391	106.181	105.971	105.761	6.990	106.385	106.175	105.965	105.755	6.990	106.379	106.169	105.958	105.748
7.000	106.334	106.124	105.914	105.703	7.000	106.328	106.117	105.907	105.697	7.000	106.321	106.111	105.901	105.691
7.125	106.660	106.450	106.239	106.029	7.125	106.653	106.443	106.233	106.023	7.125	106.647	106.437	106.227	106.017

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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697
5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175
5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689
5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053
5.750	102.445	102.388	102.331	102.225	5.750	102.438	102.382	102.325	102.219	5.750	102.429	102.372	102.316	102.209
5.875	102.925	102.868	102.812	102.705	5.875	102.918	102.862	102.805	102.699	5.875	102.909	102.852	102.796	102.689
5.990	103.187	103.130	103.074	102.967	5.990	103.180	103.124	103.067	102.961	5.990	103.171	103.115	103.058	102.951
6.000	103.377	103.321	103.264	103.158	6.000	103.371	103.314	103.258	103.151	6.000	103.362	103.305	103.249	103.142
6.125	103.707	103.650	103.593	103.487	6.125	103.700	103.644	103.587	103.481	6.125	103.691	103.634	103.578	103.471
6.250	103.875	103.818	103.762	103.655	6.250	103.862	103.806	103.749	103.643	6.250	103.850	103.793	103.737	103.630
6.375	103.894	103.816	103.739	103.611	6.375	103.882	103.804	103.726	103.599	6.375	103.869	103.791	103.714	103.586
6.500	104.264	104.187	104.109	103.982	6.500	104.252	104.174	104.097	103.969	6.500	104.239	104.162	104.084	103.957
6.625	104.580	104.503	104.425	104.297	6.625	104.568	104.490	104.413	104.285	6.625	104.555	104.478	104.400	104.272
6.750	105.672	105.462	105.251	105.041	6.750	105.653	105.443	105.233	105.023	6.750	105.647	105.437	105.226	105.016
6.875	105.839	105.628	105.418	105.208	6.875	105.820	105.610	105.400	105.190	6.875	105.814	105.603	105.393	105.183
6.990	106.375	106.165	105.955	105.745	6.990	106.357	106.147	105.937	105.726	6.990	106.350	106.140	105.930	105.720
7.000	106.318	106.108	105.897	105.687	7.000	106.299	106.089	105.879	105.669	7.000	106.293	106.083	105.872	105.662
7.125	106.644	106.434	106.223	106.013	7.125	106.625	106.415	106.205	105.995	7.125	106.619	106.409	106.198	105.988



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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697
5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175
5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689
5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053
5.750	102.416	102.360	102.303	102.197	5.750	102.401	102.344	102.288	102.181	5.750	102.391	102.335	102.278	102.172
5.875	102.897	102.840	102.783	102.677	5.875	102.881	102.824	102.768	102.661	5.875	102.872	102.815	102.758	102.652
5.990	103.159	103.102	103.045	102.939	5.990	103.143	103.086	103.030	102.923	5.990	103.134	103.077	103.020	102.914
6.000	103.349	103.293	103.236	103.129	6.000	103.334	103.277	103.220	103.114	6.000	103.324	103.268	103.211	103.104
6.125	103.678	103.622	103.565	103.459	6.125	103.663	103.606	103.550	103.443	6.125	103.653	103.597	103.540	103.434
6.250	103.844	103.787	103.731	103.624	6.250	103.828	103.771	103.715	103.608	6.250	103.825	103.768	103.712	103.605
6.375	103.863	103.785	103.708	103.580	6.375	103.847	103.770	103.692	103.564	6.375	103.844	103.766	103.689	103.561
6.500	104.233	104.155	104.078	103.950	6.500	104.217	104.140	104.062	103.935	6.500	104.214	104.137	104.059	103.932
6.625	104.549	104.471	104.394	104.266	6.625	104.533	104.456	104.378	104.251	6.625	104.530	104.453	104.375	104.247
6.750	105.635	105.424	105.214	105.004	6.750	105.635	105.424	105.214	105.004	6.750	105.635	105.424	105.214	105.004
6.875	105.801	105.591	105.381	105.171	6.875	105.801	105.591	105.381	105.171	6.875	105.801	105.591	105.381	105.171
6.990	106.338	106.128	105.918	105.708	6.990	106.338	106.128	105.918	105.708	6.990	106.338	106.128	105.918	105.708
7.000	106.281	106.071	105.860	105.650	7.000	106.281	106.071	105.860	105.650	7.000	106.281	106.071	105.860	105.650
7.125	106.607	106.396	106.186	105.976	7.125	106.607	106.396	106.186	105.976	7.125	106.607	106.396	106.186	105.976

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	98.517	98.477	98.436	98.346	4.750	98.517	98.477	98.436	98.346
4.875	99.180	99.140	99.100	99.009	4.875	99.180	99.140	99.100	99.009
4.990	99.542	99.502	99.462	99.371	4.990	99.542	99.502	99.462	99.371
5.000	99.747	99.707	99.666	99.576	5.000	99.747	99.707	99.666	99.576
5.125	100.159	100.118	100.078	99.987	5.125	100.159	100.118	100.078	99.987
5.250	101.111	100.989	100.868	100.697	5.250	101.111	100.989	100.868	100.697
5.375	101.589	101.467	101.346	101.175	5.375	101.589	101.467	101.346	101.175
5.500	102.102	101.981	101.860	101.689	5.500	102.102	101.981	101.860	101.689
5.625	102.467	102.345	102.224	102.053	5.625	102.467	102.345	102.224	102.053
5.750	102.379	102.388	102.331	102.225	5.750	102.288	102.232	102.175	102.069
5.875	102.859	102.868	102.812	102.705	5.875	102.768	102.712	102.655	102.549
5.990	103.121	103.130	103.074	102.967	5.990	103.030	102.974	102.917	102.811
6.000	103.312	103.321	103.264	103.158	6.000	103.221	103.164	103.108	103.001
6.125	103.641	103.650	103.593	103.487	6.125	103.550	103.494	103.437	103.331
6.250	103.819	103.818	103.762	103.655	6.250	103.664	103.607	103.551	103.444
6.375	103.838	103.816	103.739	103.611	6.375	103.683	103.606	103.528	103.400
6.500	104.208	104.187	104.109	103.982	6.500	104.053	103.976	103.898	103.771
6.625	104.524	104.503	104.425	104.297	6.625	104.369	104.292	104.214	104.087
6.750	105.635	105.462	105.251	105.041	6.750	105.635	105.424	105.214	105.004
6.875	105.801	105.628	105.418	105.208	6.875	105.801	105.591	105.381	105.171
6.990	106.338	106.165	105.955	105.745	6.990	106.338	106.128	105.918	105.708
7.000	106.281	106.108	105.897	105.687	7.000	106.281	106.071	105.860	105.650
7.125	106.607	106.434	106.223	106.013	7.125	106.607	106.396	106.186	105.976

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Planet Home Lending, LLC NMLS #17022





National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending

www.PHLCorrespondent.com

4/17/2026 10:05 EST

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

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
Manufactured/Housing	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Pricing (adjustments to price)

Max Price	103.000
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