

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

4/17/2026 10:08 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	97.290	97.190	96.990	96.840	5.500	97.890	97.790	97.590	97.440	5.500	97.865	97.765	97.565	97.415
5.625	97.977	97.877	97.677	97.527	5.625	98.577	98.477	98.127	97.977	5.625	98.553	98.453	98.103	97.953
5.750	98.665	98.565	98.365	98.015	5.750	99.265	99.165	98.665	99.165	5.750	99.240	99.140	98.640	99.140
5.875	99.290	99.190	98.990	98.640	5.875	99.890	99.790	99.790	99.790	5.875	99.865	99.765	99.765	99.765
6.000	99.915	99.815	99.615	99.265	6.000	100.515	100.415	100.415	100.415	6.000	100.490	100.390	100.390	100.390
6.125	100.477	100.377	100.177	99.827	6.125	101.077	100.977	100.977	100.977	6.125	101.053	100.953	100.953	100.953
6.250	101.040	100.940	100.740	100.390	6.250	101.640	101.540	101.540	101.540	6.250	101.615	101.515	101.515	101.515
6.375	101.540	101.440	101.240	100.890	6.375	102.140	102.040	102.040	102.040	6.375	102.115	102.015	102.015	102.015
6.500	102.040	101.940	101.740	101.390	6.500	102.640	102.540	102.540	102.540	6.500	102.615	102.515	102.515	102.515
6.625	102.853	102.753	102.553	102.203	6.625	103.078	102.978	102.978	102.978	6.625	103.053	102.953	102.953	102.953
6.750	103.290	103.190	102.990	102.640	6.750	103.515	103.415	103.415	103.415	6.750	103.490	103.390	103.390	103.390
6.875	103.728	103.628	103.428	103.078	6.875	103.953	103.853	103.853	103.853	6.875	103.928	103.828	103.828	103.828
7.000	104.165	104.065	103.865	103.515	7.000	104.390	104.290	104.290	104.290	7.000	104.365	104.265	104.265	104.265
7.125	104.540	104.440	104.240	103.890	7.125	104.765	104.665	104.665	104.665	7.125	104.740	104.640	104.640	104.640
7.250	104.915	104.815	104.615	104.265	7.250	105.140	105.040	105.040	105.040	7.250	105.115	105.015	105.015	105.015
7.375	105.290	105.190	104.990	104.640	7.375	105.515	105.415	105.415	105.415	7.375	105.490	105.390	105.390	105.390
7.500	105.665	105.565	105.365	105.015	7.500	105.890	105.790	105.790	105.790	7.500	105.865	105.765	105.765	105.765
7.625	105.978	105.878	105.678	105.328	7.625	106.203	106.103	106.103	106.103	7.625	106.178	106.078	106.078	106.078
7.750	106.290	106.190	105.990	105.640	7.750	106.515	106.415	106.415	106.415	7.750	106.490	106.390	106.390	106.390
7.875	106.571	106.471	106.271	105.921	7.875	106.796	106.696	106.696	106.696	7.875	106.771	106.671	106.671	106.671
8.000	106.853	106.753	106.553	106.203	8.000	107.078	106.978	106.978	106.978	8.000	107.053	106.953	106.953	106.953
8.125	107.103	107.003	106.803	106.453	8.125	107.328	107.228	107.228	107.228	8.125	107.303	107.203	107.203	107.203
8.250	107.353	107.253	107.053	106.703	8.250	107.578	107.478	107.478	107.478	8.250	107.553	107.453	107.453	107.453
8.375	107.603	107.503	107.303	106.953	8.375	107.828	107.728	107.728	107.728	8.375	107.803	107.703	107.703	107.703
8.500	107.853	107.753	107.553	107.203	8.500	108.078	107.978	107.978	107.978	8.500	108.053	107.953	107.953	107.953
8.625	108.103	108.003	107.803	107.453	8.625	108.328	108.228	108.228	108.228	8.625	108.303	108.203	108.203	108.203
8.750	108.353	108.253	108.053	107.703	8.750	108.578	108.478	108.478	108.478	8.750	108.553	108.453	108.453	108.453
8.875	108.603	108.503	108.303	107.953	8.875	108.828	108.728	108.728	108.728	8.875	108.803	108.703	108.703	108.703
9.000	108.853	108.753	108.553	108.203	9.000	109.078	108.978	108.978	108.978	9.000	108.928	108.828	108.828	108.828
9.125	109.103	109.003	108.803	108.453	9.125	109.328	109.228	109.228	109.228	9.125	109.178	109.078	109.078	109.078
9.250	109.353	109.253	109.053	108.703	9.250	109.578	109.478	109.478	109.478	9.250	109.428	109.328	109.328	109.328
9.375	109.603	109.503	109.303	108.953	9.375	109.703	109.603	109.603	109.603	9.375	109.678	109.578	109.578	109.578
9.500	109.853	109.753	109.553	109.203	9.500	109.953	109.853	109.853	109.853	9.500	109.928	109.828	109.828	109.828
9.625	110.103	110.003	109.803	109.453	9.625	110.328	110.228	110.228	110.228	9.625	110.178	110.078	110.078	110.078
9.750	110.353	110.253	110.053	109.703	9.750	110.578	110.478	110.478	110.478	9.750	110.428	110.328	110.328	110.328
9.875	110.603	110.503	110.303	109.953	9.875	110.703	110.603	110.603	110.603	9.875	110.678	110.578	110.578	110.578
10.000	110.853	110.753	110.553	110.203	10.000	110.953	110.853	110.853	110.853	10.000	110.928	110.828	110.828	110.828
10.125	111.103	111.003	110.803	110.453	10.125	111.203	111.103	111.103	111.103	10.125	111.178	111.078	111.078	111.078
10.250	111.353	111.253	111.053	110.703	10.250	111.453	111.353	111.353	111.353	10.250	111.428	111.328	111.328	111.328
10.375	111.603	111.503	111.303	110.953	10.375	111.703	111.603	111.603	111.603	10.375	111.678	111.578	111.578	111.578
10.500	111.853	111.753	111.553	111.203	10.500	111.953	111.853	111.853	111.853	10.500	111.928	111.828	111.828	111.828
10.625	112.103	112.003	111.803	111.453	10.625	112.203	112.103	112.103	112.103	10.625	112.178	112.078	112.078	112.078
10.750	112.353	112.253	112.053	111.703	10.750	112.453	112.353	112.353	112.353	10.750	112.428	112.328	112.328	112.328
10.875	112.603	112.503	112.303	111.953	10.875	112.703	112.603	112.603	112.603	10.875	112.678	112.578	112.578	112.578
11.000	112.853	112.753	112.553	112.203	11.000	112.953	112.853	112.853	112.853	11.000	112.928	112.828	112.828	112.828
11.125	113.103	113.003	112.803	112.453	11.125	113.203	113.103	113.103	113.103	11.125	113.178	113.078	113.078	113.078
11.250	113.353	113.253	113.053	112.703	11.250	113.453	113.353	113.353	113.353	11.250	113.428	113.328	113.328	113.328
11.375	113.603	113.503	113.303	112.953	11.375	113.703	113.603	113.603	113.603	11.375	113.678	113.578	113.578	113.578
11.500	113.853	113.753	113.553	113.203	11.500	113.953	113.853	113.853	113.853	11.500	113.928	113.828	113.828	113.828

Gold Full / Alt Doc 7/6 ARM					Gold Full / Alt Doc 10/6 ARM								
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY				
5.500	97.640	97.540	97.340	97.190	5.500	97.515	97.415	97.215	97.065				
5.625	98.327	98.227	98.027	97.877	5.625	98.202	98.102	97.902	97.752				
5.750	99.015	98.915	98.715	98.565	5.750	98.890	98.790	98.590	98.440				
5.875	99.640	99.540	99.340	99.190	5.875	99.515	99.415	99.215	99.065				
6.000	100.265	100.165	99.965	99.815	6.000	100.140	100.040	99.840	99.690				
6.125	100.827	100.727	100.527	100.377	6.125	100.702	100.602	100.402	100.252				
6.250	101.390	101.290	101.090	100.940	6.250	101.265	101.165	100.965	100.815				
6.375	101.890	101.790	101.590	101.440	6.375	101.765	101.665	101.465	101.315				
6.500	102.390	102.290	102.090	101.940	6.500	102.265	102.165	101.965	101.815				
6.625	102.828	102.728	102.528	102.378	6.625	102.703	102.603	102.403	102.253				
6.750	103.265	103.165	102.965	102.815	6.750	103.140	103.040	102.840	102.690				
6.875	103.703	103.603	103.403	103.253	6.875	103.578	103.478	103.278	103.128				
7.000	104.140	104.040	103.840	103.690	7.000	104.015	103.915	103.715	103.565				
7.125	104.515	104.415	104.215	104.065	7.125	104.390	104.290	104.090	103.940				
7.250	104.890	104.790	104.590	104.440	7.250	104.765	104.665	104.465	104.315				
7.375	105.265	105.165	104.965	104.815	7.375	105.140	105.040	104.840	104.690				
7.500	105.640	105.540	105.340	105.190	7.500	105.515	105.415	105.215	105.065				
7.625	105.953	105.853	105.653	105.503	7.625	105.828	105.728	105.528	105.378				
7.750	106.265	106.165	105.965	105.815	7.750	106.140	106.040	105.840	105.690				
7.875	106.546	106.446	106.246	106.096	7.875	106.421	106.321	106.121	105.971				
8.000	106.828	106.728	106.528	1									

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Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	1.125	1.125	1.125	1.250	0.875	1.000	0.625	(1.000)	(2.000)	Min Price	98.000	98.000	98.000
760 - 779	1.000	0.875	0.750	0.625	0.500	0.375	0.000	(1.500)	(2.500)	Max Price	104.500	105.000	102.500
740 - 759	1.000	0.875	0.750	0.625	0.250	0.125	(0.125)	(1.875)	(4.000)				
720 - 739	0.875	0.750	0.625	0.500	0.125	(0.125)	(0.750)	(2.625)	(4.500)				
700 - 719	0.750	0.625	0.500	0.250	(0.125)	(0.625)	(1.250)	(4.625)	(5.000)				
680 - 699	0.250	0.125	(0.500)	(0.875)	(1.000)	(2.125)	(2.750)	(4.750)	(6.000)				
660 - 679	(0.375)	(0.500)	(1.125)	(1.375)	(2.125)	(3.375)	(4.375)	(5.000)	-				

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.000	1.000	1.000	1.000	0.750	0.750	0.500	(1.250)	(3.500)
760 - 779	1.000	1.000	0.750	0.625	0.375	0.375	0.000	(1.750)	(4.250)
740 - 759	0.875	0.875	0.750	0.500	0.375	0.125	(0.125)	(2.375)	(5.000)
720 - 739	0.625	0.625	0.500	0.375	0.250	(0.125)	(0.750)	(3.375)	-
700 - 719	0.500	0.500	0.375	0.250	(0.125)	(0.625)	(1.250)	(4.625)	-
680 - 699	0.375	0.250	0.000	(0.375)	(1.000)	(2.125)	(2.750)	(5.000)	-
660 - 679	(0.375)	(0.500)	(1.125)	(1.375)	(2.125)	(3.375)	(4.625)	-	-

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

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 250K	0.125	0.125	0.125	0.125	0.250	0.000	0.000	(1.000)	(1.500)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-
>\$3.0mm, <=\$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.500	0.500	0.250	0.250	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi >=700	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(1.125)	(1.500)	-	-
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.125)	(1.500)	(2.500)	-	-
Second Home	0.250	0.250	0.250	0.000	0.000	0.000	0.000	(0.500)	-
Investor	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.750)	(1.250)	-
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)

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

Doc Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Asset Depletion/ Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-	-
1099 Program	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	-	-
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)
12 Month CPA PnL	0.000	0.000	(0.125)	(0.250)	(0.750)	(1.000)	(1.250)	-	-
24 Month CPA PnL	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(1.000)	-	-
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)



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Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.875	97.888	97.788	97.588	97.438	5.875	98.038	97.938	97.938	97.938	5.875	97.738	97.638	97.638	97.638
6.000	98.638	98.538	98.338	97.988	6.000	98.788	98.688	98.688	98.688	6.000	98.488	98.388	98.388	98.388
6.125	99.388	99.288	99.088	98.738	6.125	99.538	99.438	99.438	99.438	6.125	99.238	99.138	99.138	99.138
6.250	100.138	100.038	99.838	99.488	6.250	100.288	100.188	100.188	100.188	6.250	99.988	99.888	99.888	99.888
6.375	100.856	100.756	100.556	100.206	6.375	101.006	100.906	100.906	100.906	6.375	100.706	100.606	100.606	100.606
6.500	101.481	101.381	101.181	100.831	6.500	101.631	101.531	101.531	101.531	6.500	101.331	101.231	101.231	101.231
6.625	102.044	101.944	101.744	101.394	6.625	102.194	102.094	102.094	102.094	6.625	101.894	101.794	101.794	101.794
6.750	102.606	102.506	102.306	101.956	6.750	102.756	102.656	102.656	102.656	6.750	102.456	102.356	102.356	102.356
6.875	103.137	103.037	102.837	102.487	6.875	103.287	103.187	103.187	103.187	6.875	102.987	102.887	102.887	102.887
7.000	103.637	103.537	103.337	102.987	7.000	103.787	103.687	103.687	103.687	7.000	103.487	103.387	103.387	103.387
7.125	104.106	104.006	103.806	103.456	7.125	104.256	104.156	104.156	104.156	7.125	103.956	103.856	103.856	103.856
7.250	104.574	104.474	104.274	103.924	7.250	104.724	104.624	104.624	104.624	7.250	104.424	104.324	104.324	104.324
7.375	104.949	104.849	104.649	104.299	7.375	105.099	104.999	104.999	104.999	7.375	104.799	104.699	104.699	104.699
7.500	105.324	105.224	105.024	104.674	7.500	105.474	105.374	105.374	105.374	7.500	105.174	105.074	105.074	105.074
7.625	105.668	105.568	105.368	105.018	7.625	105.818	105.718	105.718	105.718	7.625	105.518	105.418	105.418	105.418
7.750	105.981	105.881	105.681	105.331	7.750	106.131	106.031	106.031	106.031	7.750	105.831	105.731	105.731	105.731
7.875	106.231	106.131	105.931	105.581	7.875	106.381	106.281	106.281	106.281	7.875	106.081	105.981	105.981	105.981
8.000	106.481	106.381	106.181	105.831	8.000	106.631	106.531	106.531	106.531	8.000	106.331	106.231	106.231	106.231
8.125	106.731	106.631	106.431	106.081	8.125	106.881	106.781	106.781	106.781	8.125	106.581	106.481	106.481	106.481
8.250	106.981	106.881	106.681	106.331	8.250	107.131	107.031	107.031	107.031	8.250	106.831	106.731	106.731	106.731
8.375	107.231	107.131	106.931	106.581	8.375	107.381	107.281	107.281	107.281	8.375	107.081	106.981	106.981	106.981
8.500	107.481	107.381	107.181	106.831	8.500	107.631	107.531	107.531	107.531	8.500	107.331	107.231	107.231	107.231
8.625	107.731	107.631	107.431	107.081	8.625	107.881	107.781	107.781	107.781	8.625	107.581	107.481	107.481	107.481
8.750	107.950	107.850	107.650	107.300	8.750	108.100	108.000	108.000	108.000	8.750	107.800	107.700	107.700	107.700
8.875	108.169	108.069	107.869	107.519	8.875	108.319	108.219	108.219	108.219	8.875	108.019	107.919	107.919	107.919
9.000	108.388	108.288	108.088	107.738	9.000	108.538	108.438	108.438	108.438	9.000	108.238	108.138	108.138	108.138

Silver Full / Alt Doc 7/6 ARM					Silver Full / Alt Doc 10/6 ARM								
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY				
5.875	97.588	97.488	97.288	97.138	5.875	97.738	97.638	97.438	97.288				
6.000	98.338	98.238	98.038	97.888	6.000	98.488	98.388	98.188	98.038				
6.125	99.088	98.988	98.788	98.638	6.125	99.238	99.138	98.938	98.788				
6.250	99.838	99.738	99.538	99.388	6.250	99.988	99.888	99.688	99.538				
6.375	100.556	100.456	100.256	100.106	6.375	100.706	100.606	100.406	100.256				
6.500	101.181	101.081	100.881	100.731	6.500	101.331	101.231	101.031	100.881				
6.625	101.744	101.644	101.444	101.294	6.625	101.894	101.794	101.594	101.444				
6.750	102.306	102.206	102.006	101.856	6.750	102.456	102.356	102.156	102.006				
6.875	102.837	102.737	102.537	102.387	6.875	102.987	102.887	102.687	102.537				
7.000	103.337	103.237	103.037	102.887	7.000	103.487	103.387	103.187	103.037				
7.125	103.806	103.706	103.506	103.356	7.125	103.956	103.856	103.656	103.506				
7.250	104.274	104.174	103.974	103.824	7.250	104.424	104.324	104.124	103.974				
7.375	104.649	104.549	104.349	104.199	7.375	104.799	104.699	104.499	104.349				
7.500	105.024	104.924	104.724	104.574	7.500	105.174	105.074	104.874	104.724				
7.625	105.368	105.268	105.068	104.918	7.625	105.518	105.418	105.218	105.068				
7.750	105.681	105.581	105.381	105.231	7.750	105.831	105.731	105.531	105.381				
7.875	105.931	105.831	105.631	105.481	7.875	106.081	105.981	105.781	105.631				
8.000	106.181	106.081	105.881	105.731	8.000	106.331	106.231	106.031	105.881				
8.125	106.431	106.331	106.131	105.981	8.125	106.581	106.481	106.281	106.131				
8.250	106.681	106.581	106.381	106.231	8.250	106.831	106.731	106.531	106.381				
8.375	106.931	106.831	106.631	106.481	8.375	107.081	106.981	106.781	106.631				
8.500	107.181	107.081	106.881	106.731	8.500	107.331	107.231	107.031	106.881				
8.625	107.431	107.331	107.131	106.981	8.625	107.581	107.481	107.281	107.131				
8.750	107.650	107.550	107.350	107.200	8.750	107.800	107.700	107.500	107.350				
8.875	107.869	107.769	107.569	107.419	8.875	108.019	107.919	107.719	107.569				
9.000	108.088	107.988	107.788	107.638	9.000	108.238	108.138	107.938	107.788				



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

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Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	0.875	0.875	0.625	0.500	0.250	0.000	(0.125)	(1.375)	-	Min Price	98.000	98.000	98.000
760 - 779	0.875	0.875	0.625	0.500	0.250	0.000	(0.250)	(1.500)	-	Max Price	104.000	104.500	102.500
740 - 759	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(1.875)	-				
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.250)	(0.875)	(4.125)	-				
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.625)	(1.375)	(5.375)	-				
680 - 699	0.250	0.125	(0.250)	(0.375)	(1.250)	(2.250)	(2.875)	-	-				
660 - 679	(0.250)	(0.500)	(0.875)	(1.500)	(2.375)	(2.500)	(4.125)	-	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
780+	0.875	0.875	0.625	0.500	0.250	0.000	(0.125)	(2.000)	-				
760 - 779	0.875	0.875	0.625	0.500	0.250	0.000	(0.250)	(2.625)	-				
740 - 759	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(3.000)	-				
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.375)	(1.125)	(4.375)	-				
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.625)	(5.625)	-				
680 - 699	0.250	0.125	(0.375)	(0.500)	(1.500)	(2.500)	(3.250)	-	-				
660 - 679	(0.250)	(0.500)	(1.000)	(1.625)	(2.625)	(3.375)	(4.500)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
UPB <= 250K	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)				
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-	-				
>\$2.5mm, <=\$3.0mm	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	-	-	-				
Loan Type	Full & ALT Doc Loan Type Adjustments												
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-				
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-				
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)				
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Cash-Out Refi >=700	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	(1.125)	(1.500)	-	-				
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.125)	(1.500)	-	-	-				
Second Home	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.750)	-				
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)				
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-				
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-				
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
Property Type	Full & ALT Doc Loan Type Adjustments												
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)	-				
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.250)	-				
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	-	-				
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	-				
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)				
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.500)				
Doc Type	ALT Doc Documentation Type Adjustments												
Streamlined Documentation	-	-	-	-	-	-	-	-	-				
Asset Depletion/Asset Qualifier	-	-	-	-	-	-	-	-	-				
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-				
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-				
12 Month CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	(1.000)	-	-				
WVOE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	-	-				



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

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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.875	97.763	97.663	97.463	97.313	5.875	97.913	97.813	97.813	97.813	5.875	97.463	97.363	97.363	97.363
6.000	98.388	98.288	98.088	97.738	6.000	98.538	98.438	98.438	98.438	6.000	98.088	97.988	97.988	97.988
6.125	99.138	99.038	98.838	98.488	6.125	99.288	99.188	99.188	99.188	6.125	98.838	98.738	98.738	98.738
6.250	99.888	99.788	99.588	99.238	6.250	100.038	99.938	99.938	99.938	6.250	99.588	99.488	99.488	99.488
6.375	100.606	100.506	100.306	99.956	6.375	100.756	100.656	100.656	100.656	6.375	100.306	100.206	100.206	100.206
6.500	101.231	101.131	100.931	100.581	6.500	101.381	101.281	101.281	101.281	6.500	100.931	100.831	100.831	100.831
6.625	101.794	101.694	101.494	101.144	6.625	101.944	101.844	101.844	101.844	6.625	101.494	101.394	101.394	101.394
6.750	102.356	102.256	102.056	101.706	6.750	102.506	102.406	102.406	102.406	6.750	102.056	101.956	101.956	101.956
6.875	103.012	102.912	102.712	102.362	6.875	103.162	103.062	103.062	103.062	6.875	102.712	102.612	102.612	102.612
7.000	103.512	103.412	103.212	102.862	7.000	103.662	103.562	103.562	103.562	7.000	103.212	103.112	103.112	103.112
7.125	103.981	103.881	103.681	103.331	7.125	104.131	104.031	104.031	104.031	7.125	103.681	103.581	103.581	103.581
7.250	104.449	104.349	104.149	103.799	7.250	104.599	104.499	104.499	104.499	7.250	104.149	104.049	104.049	104.049
7.375	104.824	104.724	104.524	104.174	7.375	104.974	104.874	104.874	104.874	7.375	104.524	104.424	104.424	104.424
7.500	105.199	105.099	104.899	104.549	7.500	105.349	105.249	105.249	105.249	7.500	104.899	104.799	104.799	104.799
7.625	105.543	105.443	105.243	104.893	7.625	105.693	105.593	105.593	105.593	7.625	105.243	105.143	105.143	105.143
7.750	105.856	105.756	105.556	105.206	7.750	106.006	105.906	105.906	105.906	7.750	105.556	105.456	105.456	105.456
7.875	106.106	106.006	105.806	105.456	7.875	106.256	106.156	106.156	106.156	7.875	105.806	105.706	105.706	105.706
8.000	106.356	106.256	106.056	105.706	8.000	106.506	106.406	106.406	106.406	8.000	106.056	105.956	105.956	105.956
8.125	106.606	106.506	106.306	105.956	8.125	106.756	106.656	106.656	106.656	8.125	106.306	106.206	106.206	106.206
8.250	106.856	106.756	106.556	106.206	8.250	106.881	106.781	106.781	106.781	8.250	106.431	106.331	106.331	106.331
8.375	107.106	107.006	106.806	106.456	8.375	107.131	107.031	107.031	107.031	8.375	106.681	106.581	106.581	106.581
8.500	107.356	107.256	107.056	106.706	8.500	107.381	107.281	107.281	107.281	8.500	106.931	106.831	106.831	106.831
8.625	107.606	107.506	107.306	106.956	8.625	107.631	107.531	107.531	107.531	8.625	107.181	107.081	107.081	107.081
8.750	107.825	107.725	107.525	107.175	8.750	107.850	107.750	107.750	107.750	8.750	107.400	107.300	107.300	107.300
8.875	108.044	107.944	107.744	107.394	8.875	108.069	107.969	107.969	107.969	8.875	107.619	107.519	107.519	107.519
9.000	108.263	108.163	107.963	107.613	9.000	108.288	108.188	108.188	108.188	9.000	107.838	107.738	107.738	107.738

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.875	97.613	97.513	97.313	97.163
6.000	98.238	98.138	97.938	97.788
6.125	98.988	98.888	98.688	98.538
6.250	99.738	99.638	99.438	99.288
6.375	100.456	100.356	100.156	100.006
6.500	101.081	100.981	100.781	100.631
6.625	101.644	101.544	101.344	101.194
6.750	102.206	102.106	101.906	101.756
6.875	102.862	102.762	102.562	102.412
7.000	103.362	103.262	103.062	102.912
7.125	103.831	103.731	103.531	103.381
7.250	104.299	104.199	103.999	103.849
7.375	104.674	104.574	104.374	104.224
7.500	105.049	104.949	104.749	104.599
7.625	105.393	105.293	105.093	104.943
7.750	105.706	105.606	105.406	105.256
7.875	105.956	105.856	105.656	105.506
8.000	106.206	106.106	105.906	105.756
8.125	106.456	106.356	106.156	106.006
8.250	106.581	106.481	106.281	106.131
8.375	106.831	106.731	106.531	106.381
8.500	107.081	106.981	106.781	106.631
8.625	107.331	107.231	107.031	106.881
8.750	107.550	107.450	107.250	107.100
8.875	107.769	107.669	107.469	107.319
9.000	107.988	107.888	107.688	107.538

Bronze Full / Alt DOC LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								Type	Full / Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85				
740+	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(1.875)	Min Price	98.000	98.000	98.000
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.250)	(0.875)	(2.750)	Max Price	104.000	104.500	102.500
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.625)	(1.375)	(3.750)				
680 - 699	0.250	0.125	(0.250)	(0.375)	(1.250)	(2.250)	(2.875)	-				
660 - 679	(0.250)	(0.500)	(0.875)	(1.500)	(2.375)	(3.125)	(4.125)	-				
640 - 659	(1.000)	(1.000)	(1.125)	(1.625)	(2.500)	(3.250)	(4.500)	-				
620 - 639	(2.000)	(2.000)	(2.000)	(2.250)	(3.000)	(4.500)	-	-				

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740 +	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	-
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.375)	(1.125)	-
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.625)	-
680 - 699	0.250	0.125	(0.375)	(0.500)	(1.500)	(2.500)	(3.250)	-
660 - 679	(0.250)	(0.500)	(1.000)	(1.625)	(2.625)	(3.375)	(4.500)	-

Loan Size	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
UPB <= \$250 K	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)
>\$1.00mm, <=\$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-

Housing History	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)

Housing Event Seasoning	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
24 - 35 Mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-
12 - 23 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	-	-	-
DIT >43	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.375)

Loan Type	Full & ALT Doc Loan Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
Cash-Out Refi >=700	(0.375)	(0.375)	(0.500)	(0.750)	(1.125)	(1.500)	-	-
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	(2.500)	-	-
Second Home	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
Investor	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)

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

Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)
CPA PnL	(0.375)	(0.375)	(0.					

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

Welcome to Planet Home Lending

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4/17/2026 10:08 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR														
Non-QM DSCR 30 YEAR FIXED					Non-QM DSCR 15 YEAR FIXED					Non-QM DSCR 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	96.957	96.857	96.657	96.507	5.500	97.182	97.082	96.882	96.732	5.500	97.157	97.057	96.857	96.707
5.625	97.582	97.482	97.282	97.132	5.625	97.807	97.707	97.507	97.357	5.625	97.782	97.682	97.482	97.332
5.750	98.332	98.232	98.032	97.882	5.750	98.557	98.457	98.257	98.107	5.750	98.532	98.432	98.232	98.082
5.875	99.082	98.982	98.782	98.632	5.875	99.307	99.207	99.007	98.857	5.875	99.282	99.182	98.982	98.832
6.000	99.832	99.732	99.532	99.382	6.000	100.057	99.957	99.757	99.607	6.000	100.032	99.932	99.732	99.582
6.125	100.519	100.419	100.219	100.069	6.125	100.744	100.644	100.444	100.294	6.125	100.719	100.619	100.419	100.269
6.250	101.207	101.107	100.907	100.757	6.250	101.432	101.332	101.132	100.982	6.250	101.407	101.307	101.107	100.957
6.375	101.895	101.795	101.595	101.445	6.375	102.120	102.020	101.820	101.670	6.375	102.095	101.995	101.795	101.645
6.500	102.645	102.545	102.345	102.195	6.500	102.870	102.770	102.570	102.420	6.500	102.845	102.745	102.545	102.395
6.625	103.270	103.170	102.970	102.820	6.625	103.495	103.395	103.195	103.045	6.625	103.470	103.370	103.170	103.020
6.750	103.832	103.732	103.532	103.382	6.750	104.057	103.957	103.757	103.607	6.750	104.032	103.932	103.732	103.582
6.875	104.395	104.295	104.095	103.945	6.875	104.620	104.520	104.320	104.170	6.875	104.595	104.495	104.295	104.145
7.000	104.895	104.795	104.595	104.445	7.000	105.120	105.020	104.820	104.670	7.000	105.095	104.995	104.795	104.645
7.125	105.395	105.295	105.095	104.945	7.125	105.620	105.520	105.320	105.170	7.125	105.595	105.495	105.295	105.145
7.250	105.832	105.732	105.532	105.382	7.250	106.057	105.957	105.757	105.607	7.250	106.032	105.932	105.732	105.582
7.375	106.270	106.170	105.970	105.820	7.375	106.495	106.395	106.195	106.045	7.375	106.470	106.370	106.170	106.020
7.500	106.645	106.545	106.345	106.195	7.500	106.870	106.770	106.570	106.420	7.500	106.845	106.745	106.545	106.395
7.625	107.020	106.920	106.720	106.570	7.625	107.245	107.145	106.945	106.795	7.625	107.220	107.120	106.920	106.770
7.750	107.332	107.232	107.032	106.882	7.750	107.557	107.457	107.257	107.107	7.750	107.532	107.432	107.232	107.082
7.875	107.520	107.420	107.220	107.070	7.875	107.745	107.645	107.445	107.295	7.875	107.720	107.620	107.420	107.270
8.000	107.832	107.732	107.532	107.382	8.000	108.057	107.957	107.757	107.607	8.000	108.032	107.932	107.732	107.582
8.125	108.145	108.045	107.845	107.695	8.125	108.370	108.270	108.070	107.920	8.125	108.345	108.245	108.045	107.895
8.250	108.426	108.326	108.126	107.976	8.250	108.651	108.551	108.351	108.201	8.250	108.626	108.526	108.326	108.176
8.375	108.676	108.576	108.376	108.226	8.375	108.901	108.801	108.601	108.451	8.375	108.876	108.776	108.576	108.426
8.500	108.926	108.826	108.626	108.476	8.500	109.151	109.051	108.851	108.701	8.500	109.126	109.026	108.826	108.676
8.625	109.176	109.076	108.876	108.726	8.625	109.401	109.301	109.101	108.951	8.625	109.376	109.276	109.076	108.926
8.750	109.426	109.326	109.126	108.976	8.750	109.651	109.551	109.351	109.201	8.750	109.626	109.526	109.326	109.176
8.875	109.676	109.576	109.376	109.226	8.875	109.901	109.801	109.601	109.451	8.875	109.876	109.776	109.576	109.426
9.000	109.926	109.826	109.626	109.476	9.000	110.151	110.051	109.851	109.701	9.000	110.126	110.026	109.826	109.676
9.125	110.176	110.076	109.876	109.726	9.125	110.401	110.301	110.101	109.951	9.125	110.376	110.276	110.076	109.926
9.250	110.426	110.326	110.126	109.976	9.250	110.651	110.551	110.351	110.201	9.250	110.626	110.526	110.326	110.176
9.375	110.676	110.576	110.376	110.226	9.375	110.901	110.801	110.601	110.451	9.375	110.876	110.776	110.576	110.426
9.500	110.926	110.826	110.626	110.476	9.500	111.151	111.051	110.851	110.701	9.500	111.126	111.026	110.826	110.676
9.625	111.176	111.076	110.876	110.726	9.625	111.401	111.301	111.101	110.951	9.625	111.376	111.276	111.076	110.926
9.750	111.426	111.326	111.126	110.976	9.750	111.651	111.551	111.351	111.201	9.750	111.626	111.526	111.326	111.176
9.875	111.676	111.576	111.376	111.226	9.875	111.901	111.801	111.601	111.451	9.875	111.876	111.776	111.576	111.426
10.000	111.926	111.826	111.626	111.476	10.000	112.151	112.051	111.851	111.701	10.000	112.126	112.026	111.826	111.676
10.125	112.176	112.076	111.876	111.726	10.125	112.401	112.301	112.101	111.951	10.125	112.376	112.276	112.076	111.926
10.250	112.426	112.326	112.126	111.976	10.250	112.651	112.551	112.351	112.201	10.250	112.626	112.526	112.326	112.176
10.375	112.676	112.576	112.376	112.226	10.375	112.901	112.801	112.601	112.451	10.375	112.876	112.776	112.576	112.426
10.500	112.926	112.826	112.626	112.476	10.500	113.151	113.051	112.851	112.701	10.500	113.126	113.026	112.826	112.676
10.625	113.176	113.076	112.876	112.726	10.625	113.401	113.301	113.101	112.951	10.625	113.376	113.276	113.076	112.926
10.750	113.426	113.326	113.126	112.976	10.750	113.651	113.551	113.351	113.201	10.750	113.626	113.526	113.326	113.176
10.875	113.676	113.576	113.376	113.226	10.875	113.901	113.801	113.601	113.451	10.875	113.876	113.776	113.576	113.426
11.000	113.926	113.826	113.626	113.476	11.000	114.151	114.051	113.851	113.701	11.000	114.126	114.026	113.826	113.676
11.125	114.176	114.076	113.876	113.726	11.125	114.401	114.301	114.101	113.951	11.125	114.376	114.276	114.076	113.926
11.250	114.426	114.326	114.126	113.976	11.250	114.651	114.551	114.351	114.201	11.250	114.626	114.526	114.326	114.176
11.375	114.676	114.576	114.376	114.226	11.375	114.901	114.801	114.601	114.451	11.375	114.876	114.776	114.576	114.426
11.500	114.926	114.826	114.626	114.476	11.500	115.151	115.051	114.851	114.701	11.500	115.126	115.026	114.826	114.676

Non-QM DSCR 7/6 ARM					Non-QM DSCR 10/6 ARM								
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY				
5.500	97.082	96.982	96.782	96.632	5.500	96.957	96.857	96.657	96.507				
5.625	97.707	97.607	97.407	97.257	5.625	97.582	97.482	97.282	97.132				
5.750	98.457	98.357	98.157	98.007	5.750	98.332	98.232	98.032	97.882				
5.875	99.207	99.107	98.907	98.757	5.875	99.082	98.982	98.782	98.632				
6.000	99.957	99.857	99.657	99.507	6.000	99.832	99.732	99.532	99.382				
6.125	100.644	100.544	100.344	100.194	6.125	100.519	100.419	100.219	100.069				
6.250	101.332	101.232	101.032	100.882	6.250	101.207	101.107	100.907	100.757				
6.375	102.020	101.920	101.720	101.570	6.375	101.895	101.795	101.595	101.445				
6.500	102.770	102.670	102.470	102.320	6.500	102.645	102.545	102.345	102.195				
6.625	103.395	103.295	103.095	102.945	6.625	103.270	103.170	102.970	102.820				
6.750	103.957	103.857	103.657	103.507	6.750	103.832	103.732	103.532	103.382				
6.875	104.520	104.420	104.220	104.070	6.875	104.395	104.295	104.095	103.945				
7.000	105.020	104.920	104.720	104.570	7.000	104.895	104.795	104.595	104.445				
7.125	105.520	105.420	105.220	105.070	7.125	105.395	105.295	105.095	104.945				
7.250	105.957	105.857	105.657	105.507	7.250	105.832	105.732	105.532	105.382				
7.375	106.395	106.295	106.095	105.945	7.375	106.270	106.170	105.970	105.820				
7.500	106.770	106.670	106.470	106.320	7.500	106.645	106.545	106.345	106.195				
7.625	107.145	107.045	106.845	106.695	7.625	107.020	106.920	106.720	106.570				
7.750	107.457	107.357	107.157	107.007	7.750	107.332	107.232	107.032	106.882				
7.875	107.645	107.545	107.345	107.195	7.875	107.520	107.420	107.220	107.070				
8.000	107.957	107.857	107.657	107.507	8.000	107.832							

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

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

Non-QM DSCR LLPA's

CREDIT SCORE	FICO / LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	0.000	(0.500)	(1.250)
760 - 779	0.750	0.875	0.625	0.375	0.000	(0.500)	(1.250)
740 - 759	0.875	0.750	0.500	0.375	(0.250)	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.500)	(1.125)	(2.125)
700 - 719	0.500	0.375	0.000	(0.375)	(1.125)	(1.875)	(2.375)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(2.375)	(3.000)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.000)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments		Loan Size > \$2.0 MM	
Investor Only		Max Price	Max Price
5 year	1.250	105,000	102,500
4 year	0.750	104,500	102,500
3 year	0.250	104,000	102,500
2 year	0.000	104,000	101,500
1 year	(0.750)	103,500	101,000
No Prepay Penalty	(1.375)	103,000	101,000
Type	Min Price		
Min Price	98.000		

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



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

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DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.988	95.888	95.688	95.538	6.125	95.838	95.738	95.538	95.388	6.125	95.838	95.738	95.538	95.388
6.250	96.613	96.513	96.313	96.163	6.250	96.463	96.363	96.163	96.013	6.250	96.463	96.363	96.163	96.013
6.375	97.331	97.231	97.031	96.881	6.375	97.181	97.081	96.881	96.731	6.375	97.181	97.081	96.881	96.731
6.500	97.956	97.856	97.656	97.506	6.500	97.806	97.706	97.506	97.356	6.500	97.806	97.706	97.506	97.356
6.625	98.519	98.419	98.219	98.069	6.625	98.369	98.269	98.069	97.919	6.625	98.369	98.269	98.069	97.919
6.750	99.081	98.981	98.781	98.631	6.750	98.931	98.831	98.631	98.481	6.750	98.931	98.831	98.631	98.481
6.875	99.612	99.512	99.312	99.162	6.875	99.462	99.362	99.162	99.012	6.875	99.462	99.362	99.162	99.012
7.000	100.112	100.012	99.812	99.662	7.000	99.962	99.862	99.662	99.512	7.000	99.962	99.862	99.662	99.512
7.125	100.706	100.606	100.406	100.256	7.125	100.556	100.456	100.256	100.106	7.125	100.556	100.456	100.256	100.106
7.250	101.174	101.074	100.874	100.724	7.250	101.024	100.924	100.724	100.574	7.250	101.024	100.924	100.724	100.574
7.375	101.549	101.449	101.249	101.099	7.375	101.399	101.299	101.099	100.949	7.375	101.399	101.299	101.099	100.949
7.500	101.924	101.824	101.624	101.474	7.500	101.774	101.674	101.474	101.324	7.500	101.774	101.674	101.474	101.324
7.625	102.268	102.168	101.968	101.818	7.625	102.118	102.018	101.818	101.668	7.625	102.118	102.018	101.818	101.668
7.750	102.581	102.481	102.281	102.131	7.750	102.431	102.331	102.131	101.981	7.750	102.431	102.331	102.131	101.981
7.875	102.831	102.731	102.531	102.381	7.875	102.681	102.581	102.381	102.231	7.875	102.681	102.581	102.381	102.231
8.000	103.081	102.981	102.781	102.631	8.000	102.931	102.831	102.631	102.481	8.000	102.931	102.831	102.631	102.481
8.125	103.331	103.231	103.031	102.881	8.125	103.181	103.081	102.881	102.731	8.125	103.181	103.081	102.881	102.731
8.250	103.581	103.481	103.281	103.131	8.250	103.431	103.331	103.131	102.981	8.250	103.431	103.331	103.131	102.981
8.375	103.831	103.731	103.531	103.381	8.375	103.681	103.581	103.381	103.231	8.375	103.681	103.581	103.381	103.231

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.125	95.988	95.888	95.688	95.538										
6.250	96.613	96.513	96.313	96.163										
6.375	97.331	97.231	97.031	96.881										
6.500	97.956	97.856	97.656	97.506										
6.625	98.519	98.419	98.219	98.069										
6.750	99.081	98.981	98.781	98.631										
6.875	99.612	99.512	99.312	99.162										
7.000	100.112	100.012	99.812	99.662										
7.125	100.706	100.606	100.406	100.256										
7.250	101.174	101.074	100.874	100.724										
7.375	101.549	101.449	101.249	101.099										
7.500	101.924	101.824	101.624	101.474										
7.625	102.268	102.168	101.968	101.818										
7.750	102.581	102.481	102.281	102.131										
7.875	102.831	102.731	102.531	102.381										
8.000	103.081	102.981	102.781	102.631										
8.125	103.331	103.231	103.031	102.881										
8.250	103.581	103.481	103.281	103.131										
8.375	103.831	103.731	103.531	103.381										

DSCR ITIN LPA'S

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

Prepay Penalty Price Adjustments		
Investor Only	Max Price	
5 year	1.000	104.000
4 year	0.625	104.000
3 year	0.000	103.500
2 year	(0.500)	103.000
1 year	(1.375)	102.000
No Prepay Penalty	(1.750)	101.000
Type	Min	
Min Price	98.000	

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



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

Welcome to Planet Home Lending

www.PHI.Correspondent.com

4/17/2026 10:08 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

30 Year Fixed Term					15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	100.625	100.625	100.375	100.125	7.625	101.125	101.125	100.875	100.625
7.750	101.375	101.375	101.125	100.875	7.750	101.875	101.875	101.625	101.375
7.875	102.125	102.125	101.875	101.625	7.875	102.625	102.625	102.375	102.125
8.000	102.875	102.875	102.625	102.375	8.000	103.375	103.375	103.125	102.875
8.125	103.625	103.625	103.375	103.125	8.125	104.125	104.125	103.875	103.625
8.250	104.125	104.125	103.875	103.625	8.250	104.625	104.625	104.375	104.125
8.375	104.625	104.625	104.375	104.125	8.375	105.125	105.125	104.875	104.625
8.500	105.125	105.125	104.875	104.625	8.500	105.625	105.625	105.375	105.125
8.625	105.625	105.625	105.375	105.125	8.625	106.125	106.125	105.875	105.625
8.750	106.125	106.125	105.875	105.625	8.750	106.625	106.625	106.375	106.125
8.875	106.500	106.500	106.250	106.000	8.875	107.000	107.000	106.750	106.500
9.000	106.875	106.875	106.625	106.375	9.000	107.375	107.375	107.125	106.875
9.125	107.250	107.250	107.000	106.750	9.125	107.750	107.750	107.500	107.250
9.250	107.625	107.625	107.375	107.125	9.250	108.125	108.125	107.875	107.625
9.375	108.000	108.000	107.750	107.500	9.375	108.500	108.500	108.250	108.000
9.500	108.375	108.375	108.125	107.875	9.500	108.875	108.875	108.625	108.375
9.625	108.750	108.750	108.500	108.250	9.625	109.250	109.250	109.000	108.750
9.750	109.125	109.125	108.875	108.625	9.750	109.625	109.625	109.375	109.125
9.875	109.500	109.500	109.250	109.000	9.875	110.000	110.000	109.750	109.500
10.000	109.875	109.875	109.625	109.375	10.000	110.375	110.375	110.125	109.875
10.125	110.250	110.250	110.000	109.750	10.125	110.750	110.750	110.500	110.250
10.250	110.625	110.625	110.375	110.125	10.250	111.125	111.125	110.875	110.625
10.375	110.875	110.875	110.625	110.375	10.375	111.375	111.375	111.125	110.875
10.500	111.125	111.125	110.875	110.625	10.500	111.625	111.625	111.375	111.125
10.625	111.375	111.375	111.125	110.875	10.625	111.875	111.875	111.625	111.375
10.750	111.625	111.625	111.375	111.125	10.750	112.125	112.125	111.875	111.625
10.875	111.875	111.875	111.625	111.375	10.875	112.375	112.375	112.125	111.875
11.000	112.125	112.125	111.875	111.625	11.000	112.625	112.625	112.375	112.125
11.125	112.375	112.375	112.125	111.875	11.125	112.875	112.875	112.625	112.375
11.250	112.625	112.625	112.375	112.125	11.250	113.125	113.125	112.875	112.625
11.375	112.875	112.875	112.625	112.375	11.375	113.375	113.375	113.125	112.875
11.500	113.125	113.125	112.875	112.625	11.500	113.625	113.625	113.375	113.125
11.625	113.375	113.375	113.125	112.875	11.625	113.875	113.875	113.625	113.375
11.750	113.625	113.625	113.375	113.125	11.750	114.125	114.125	113.875	113.625
11.875	113.875	113.875	113.625	113.375	11.875	114.375	114.375	114.125	113.875
12.000	114.125	114.125	113.875	113.625	12.000	114.625	114.625	114.375	114.125
12.125	114.375	114.375	114.125	113.875	12.125	114.875	114.875	114.625	114.375
12.250	114.625	114.625	114.375	114.125	12.250	115.125	115.125	114.875	114.625
12.375	114.875	114.875	114.625	114.375	12.375	115.375	115.375	115.125	114.875
12.500	115.125	115.125	114.875	114.625	12.500	115.625	115.625	115.375	115.125
12.625	115.375	115.375	115.125	114.875	12.625	115.875	115.875	115.625	115.375

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments

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

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

STATE ADJUSTMENTS (2nd Lien Products)

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

ADMIN FEES

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

Third Party Due Diligence (NQM and DSCR)

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

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



Rate sheets are intended for use by mortgage professionals only.

Planet Home Lending Custodian	Delivery of Final / Trailing Docs
<p>Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans</p>	<p>Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905</p>

