

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

5/27/2026 10:19 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Unthll 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	96.850	96.750	96.550	96.400	5.500	97.015	96.915	96.715	96.565	5.500	97.050	96.950	96.750	96.600
5.625	97.537	97.437	97.237	96.887	5.625	97.702	97.602	97.252	97.102	5.625	97.738	97.638	97.288	97.138
5.750	98.225	98.125	97.925	97.575	5.750	98.390	98.290	97.790	98.290	5.750	98.425	98.325	97.825	98.325
5.875	98.850	98.750	98.550	98.200	5.875	99.015	98.915	98.915	98.915	5.875	99.050	98.950	98.950	98.950
6.000	99.475	99.375	99.175	98.825	6.000	99.640	99.540	99.540	99.540	6.000	99.675	99.575	99.575	99.575
6.125	100.037	99.937	99.737	99.387	6.125	100.202	100.102	100.102	100.102	6.125	100.238	100.138	100.138	100.138
6.250	100.610	100.510	100.310	99.960	6.250	100.765	100.665	100.665	100.665	6.250	100.810	100.710	100.710	100.710
6.375	101.110	101.010	100.810	100.460	6.375	101.265	101.165	101.165	101.165	6.375	101.310	101.210	101.210	101.210
6.500	101.610	101.510	101.310	100.960	6.500	101.765	101.665	101.665	101.665	6.500	101.810	101.710	101.710	101.710
6.625	102.048	101.948	101.748	101.398	6.625	102.203	102.103	102.103	102.103	6.625	102.248	102.148	102.148	102.148
6.750	102.485	102.385	102.185	101.835	6.750	102.640	102.540	102.540	102.540	6.750	102.685	102.585	102.585	102.585
6.875	102.903	102.803	102.603	102.253	6.875	103.078	102.978	102.978	102.978	6.875	103.103	103.003	103.003	103.003
7.000	103.340	103.240	103.040	102.690	7.000	103.515	103.415	103.415	103.415	7.000	103.540	103.440	103.440	103.440
7.125	103.715	103.615	103.415	103.065	7.125	103.890	103.790	103.790	103.790	7.125	103.915	103.815	103.815	103.815
7.250	104.090	103.990	103.790	103.440	7.250	104.265	104.165	104.165	104.165	7.250	104.290	104.190	104.190	104.190
7.375	104.465	104.365	104.165	103.815	7.375	104.640	104.540	104.540	104.540	7.375	104.615	104.515	104.515	104.515
7.500	104.840	104.740	104.540	104.190	7.500	105.015	104.915	104.915	104.915	7.500	104.990	104.890	104.890	104.890
7.625	105.153	105.053	104.853	104.503	7.625	105.328	105.228	105.228	105.228	7.625	105.303	105.203	105.203	105.203
7.750	105.465	105.365	105.165	104.815	7.750	105.640	105.540	105.540	105.540	7.750	105.615	105.515	105.515	105.515
7.875	105.746	105.646	105.446	105.096	7.875	105.921	105.821	105.821	105.821	7.875	105.896	105.796	105.796	105.796
8.000	106.028	105.928	105.728	105.378	8.000	106.203	106.103	106.103	106.103	8.000	106.178	106.078	106.078	106.078
8.125	106.228	106.128	105.928	105.578	8.125	106.453	106.353	106.353	106.353	8.125	106.428	106.328	106.328	106.328
8.250	106.478	106.378	106.178	105.828	8.250	106.703	106.603	106.603	106.603	8.250	106.678	106.578	106.578	106.578
8.375	106.728	106.628	106.428	106.078	8.375	106.953	106.853	106.853	106.853	8.375	106.928	106.828	106.828	106.828
8.500	106.978	106.878	106.678	106.328	8.500	107.203	107.103	107.103	107.103	8.500	107.178	107.078	107.078	107.078
8.625	107.228	107.128	106.928	106.578	8.625	107.453	107.353	107.353	107.353	8.625	107.428	107.328	107.328	107.328
8.750	107.478	107.378	107.178	106.828	8.750	107.703	107.603	107.603	107.603	8.750	107.678	107.578	107.578	107.578
8.875	107.728	107.628	107.428	107.078	8.875	107.953	107.853	107.853	107.853	8.875	107.928	107.828	107.828	107.828
9.000	107.978	107.878	107.678	107.328	9.000	108.203	108.103	108.103	108.103	9.000	108.178	108.078	108.078	108.078
9.125	108.228	108.128	107.928	107.578	9.125	108.453	108.353	108.353	108.353	9.125	108.428	108.328	108.328	108.328
9.250	108.478	108.378	108.178	107.828	9.250	108.703	108.603	108.603	108.603	9.250	108.678	108.578	108.578	108.578
9.375	108.728	108.628	108.428	108.078	9.375	108.953	108.853	108.853	108.853	9.375	108.928	108.828	108.828	108.828
9.500	108.978	108.878	108.678	108.328	9.500	109.203	109.103	109.103	109.103	9.500	109.178	109.078	109.078	109.078
9.625	109.228	109.128	108.928	108.578	9.625	109.453	109.353	109.353	109.353	9.625	109.428	109.328	109.328	109.328
9.750	109.478	109.378	109.178	108.828	9.750	109.703	109.603	109.603	109.603	9.750	109.678	109.578	109.578	109.578
9.875	109.728	109.628	109.428	109.078	9.875	109.953	109.853	109.853	109.853	9.875	109.928	109.828	109.828	109.828
10.000	109.978	109.878	109.678	109.328	10.000	110.203	110.103	110.103	110.103	10.000	110.178	110.078	110.078	110.078
10.125	110.228	110.128	109.928	109.578	10.125	110.453	110.353	110.353	110.353	10.125	110.428	110.328	110.328	110.328
10.250	110.478	110.378	110.178	109.828	10.250	110.703	110.603	110.603	110.603	10.250	110.678	110.578	110.578	110.578
10.375	110.728	110.628	110.428	110.078	10.375	110.953	110.853	110.853	110.853	10.375	110.928	110.828	110.828	110.828
10.500	110.978	110.878	110.678	110.328	10.500	111.203	111.103	111.103	111.103	10.500	111.178	111.078	111.078	111.078
10.625	111.228	111.128	110.928	110.578	10.625	111.453	111.353	111.353	111.353	10.625	111.428	111.328	111.328	111.328
10.750	111.478	111.378	111.178	110.828	10.750	111.703	111.603	111.603	111.603	10.750	111.678	111.578	111.578	111.578
10.875	111.728	111.628	111.428	111.078	10.875	111.953	111.853	111.853	111.853	10.875	111.928	111.828	111.828	111.828
11.000	111.978	111.878	111.678	111.328	11.000	112.203	112.103	112.103	112.103	11.000	112.178	112.078	112.078	112.078
11.125	112.228	112.128	111.928	111.578	11.125	112.453	112.353	112.353	112.353	11.125	112.428	112.328	112.328	112.328
11.250	112.478	112.378	112.178	111.828	11.250	112.703	112.603	112.603	112.603	11.250	112.678	112.578	112.578	112.578
11.375	112.728	112.628	112.428	112.078	11.375	112.953	112.853	112.853	112.853	11.375	112.928	112.828	112.828	112.828
11.500	112.978	112.878	112.678	112.328	11.500	113.203	113.103	113.103	113.103	11.500	113.053	112.953	112.953	112.953

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	96.825	96.725	96.525	96.375	5.500	96.700	96.600	96.400	96.250				
5.625	97.512	97.412	97.212	97.062	5.625	97.387	97.287	97.087	96.937				
5.750	98.200	98.100	97.900	97.750	5.750	98.075	97.975	97.775	97.625				
5.875	98.825	98.725	98.525	98.375	5.875	98.700	98.600	98.400	98.250				
6.000	99.450	99.350	99.150	99.000	6.000	99.325	99.225	99.025	98.875				
6.125	100.012	99.912	99.712	99.562	6.125	99.887	99.787	99.587	99.437				
6.250	100.585	100.485	100.285	100.135	6.250	100.460	100.360	100.160	100.010				
6.375	101.085	100.985	100.785	100.635	6.375	100.960	100.860	100.660	100.510				
6.500	101.585	101.485	101.285	101.135	6.500	101.460	101.360	101.160	101.010				
6.625	102.023	101.923	101.723	101.573	6.625	101.898	101.798	101.598	101.448				
6.750	102.460	102.360	102.160	102.010	6.750	102.335	102.235	102.035	101.885				
6.875	102.878	102.778	102.578	102.428	6.875	102.753	102.653	102.453	102.303				
7.000	103.315	103.215	103.015	102.865	7.000	103.190	103.090	102.890	102.740				
7.125	103.690	103.590	103.390	103.240	7.125	103.565	103.465	103.265	103.115				
7.250	104.065	103.965	103.765	103.615	7.250	103.940	103.840	103.640	103.490				
7.375	104.390	104.290	104.090	103.940	7.375	104.265	104.165	103.965	103.815				
7.500	104.765	104.665	104.465	104.315	7.500	104.640	104.540	104.340	104.190				
7.625	105.078	104.978	104.778	104.628	7.625	104.953	104.853	104.653	104.503				
7.750	105.390	105.290	105.090	104.940	7.750	105.265	105.165	104.965	104.815				
7.875	105.671	105.571	105.371	105.221</									

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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+	1.000	0.875	0.750	0.625	0.500	0.250	0.125	(1.875)	(4.500)	Min Price	98.000	98.000	98.000
760 - 779	0.875	0.875	0.750	0.625	0.375	0.250	0.000	(2.250)	(4.875)	Max Price	104.000	105.000	102.500
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	(5.250)				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
780+	0.750	0.625	0.500	0.375	0.250	0.000	(0.125)	(2.125)	(4.500)				
760 - 779	0.625	0.625	0.500	0.375	0.125	0.000	(0.250)	(2.500)	(4.875)				
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(5.625)				
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-				
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-				
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.375)	-				
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)				
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)				
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-				
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.875)	-	-	-	-				
>\$3.0mm, <=\$3.5mm	(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-				
Loan Type	Full & ALT Doc Loan Type Adjustments												
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)				
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-				
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-				
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)				
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
Cash-Out Refi >=700	(0.375)	(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)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-				
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-				
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)				
Property Type	Full & ALT Doc Documentation Type Adjustments												
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(0.875)	(1.000)	(1.250)	-				
Florida Condo	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	(1.125)	(1.500)	-				
Non - Warrantable Condo	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	-	-				
Multi Unit	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(0.875)	(1.375)	(1.250)	-				
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)				
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)				
Doc Type	Full & ALT Doc Documentation Type Adjustments												
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
Streamlined Documentation	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)				
Asset Depletion/Asset Qualifier	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-	-				
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	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	-	-				
24 Month CPA PnL	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	-	-				
WVOE	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)				

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	



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Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.750	96.858	96.758	96.558	96.408	5.750	97.008	96.908	96.908	96.908	5.750	96.708	96.608	96.608	96.608
5.875	97.608	97.508	97.308	96.958	5.875	97.758	97.658	97.658	97.658	5.875	97.458	97.358	97.358	97.358
6.000	98.358	98.258	98.058	97.708	6.000	98.508	98.408	98.408	98.408	6.000	98.208	98.108	98.108	98.108
6.125	99.108	99.008	98.808	98.458	6.125	99.258	99.158	99.158	99.158	6.125	98.958	98.858	98.858	98.858
6.250	99.876	99.776	99.576	99.226	6.250	100.026	99.926	99.926	99.926	6.250	99.726	99.626	99.626	99.626
6.375	100.501	100.401	100.201	99.851	6.375	100.651	100.551	100.551	100.551	6.375	100.351	100.251	100.251	100.251
6.500	101.074	100.974	100.774	100.424	6.500	101.224	101.124	101.124	101.124	6.500	100.924	100.824	100.824	100.824
6.625	101.636	101.536	101.336	100.986	6.625	101.786	101.686	101.686	101.686	6.625	101.486	101.386	101.386	101.386
6.750	102.167	102.067	101.867	101.517	6.750	102.317	102.217	102.217	102.217	6.750	102.017	101.917	101.917	101.917
6.875	102.667	102.567	102.367	102.017	6.875	102.817	102.717	102.717	102.717	6.875	102.517	102.417	102.417	102.417
7.000	103.236	103.136	102.936	102.586	7.000	103.386	103.286	103.286	103.286	7.000	103.086	102.986	102.986	102.986
7.125	103.684	103.584	103.384	103.034	7.125	103.834	103.734	103.734	103.734	7.125	103.534	103.434	103.434	103.434
7.250	104.059	103.959	103.759	103.409	7.250	104.209	104.109	104.109	104.109	7.250	103.909	103.809	103.809	103.809
7.375	104.434	104.334	104.134	103.784	7.375	104.584	104.484	104.484	104.484	7.375	104.284	104.184	104.184	104.184
7.500	104.778	104.678	104.478	104.128	7.500	104.928	104.828	104.828	104.828	7.500	104.628	104.528	104.528	104.528
7.625	105.041	104.941	104.741	104.391	7.625	105.191	105.091	105.091	105.091	7.625	104.891	104.791	104.791	104.791
7.750	105.291	105.191	104.991	104.641	7.750	105.441	105.341	105.341	105.341	7.750	105.141	105.041	105.041	105.041
7.875	105.541	105.441	105.241	104.891	7.875	105.691	105.591	105.591	105.591	7.875	105.391	105.291	105.291	105.291
8.000	105.791	105.691	105.491	105.141	8.000	105.941	105.841	105.841	105.841	8.000	105.641	105.541	105.541	105.541
8.125	106.041	105.941	105.741	105.391	8.125	106.191	106.091	106.091	106.091	8.125	105.891	105.791	105.791	105.791
8.250	106.291	106.191	105.991	105.641	8.250	106.441	106.341	106.341	106.341	8.250	106.141	106.041	106.041	106.041
8.375	106.541	106.441	106.241	105.891	8.375	106.691	106.591	106.591	106.591	8.375	106.391	106.291	106.291	106.291
8.500	106.791	106.691	106.491	106.141	8.500	106.941	106.841	106.841	106.841	8.500	106.641	106.541	106.541	106.541
8.625	107.010	106.910	106.710	106.360	8.625	107.160	107.060	107.060	107.060	8.625	106.860	106.760	106.760	106.760
8.750	107.229	107.129	106.929	106.579	8.750	107.379	107.279	107.279	107.279	8.750	107.079	106.979	106.979	106.979
8.875	107.448	107.348	107.148	106.798	8.875	107.598	107.498	107.498	107.498	8.875	107.298	107.198	107.198	107.198

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				
5.750	96.558	96.458	96.258	96.108	5.750	96.708	96.608	96.408	96.258				
5.875	97.308	97.208	97.008	96.858	5.875	97.458	97.358	97.158	97.008				
6.000	98.058	97.958	97.758	97.608	6.000	98.208	98.108	97.908	97.758				
6.125	98.808	98.708	98.508	98.358	6.125	98.958	98.858	98.658	98.508				
6.250	99.576	99.476	99.276	99.126	6.250	99.726	99.626	99.426	99.276				
6.375	100.201	100.101	99.901	99.751	6.375	100.351	100.251	100.051	99.901				
6.500	100.774	100.674	100.474	100.324	6.500	100.924	100.824	100.624	100.474				
6.625	101.336	101.236	101.036	100.886	6.625	101.486	101.386	101.186	101.036				
6.750	101.867	101.767	101.567	101.417	6.750	102.017	101.917	101.717	101.567				
6.875	102.367	102.267	102.067	101.917	6.875	102.517	102.417	102.217	102.067				
7.000	102.936	102.836	102.636	102.486	7.000	103.086	102.986	102.786	102.636				
7.125	103.384	103.284	103.084	102.934	7.125	103.534	103.434	103.234	103.084				
7.250	103.759	103.659	103.459	103.309	7.250	103.909	103.809	103.609	103.459				
7.375	104.134	104.034	103.834	103.684	7.375	104.284	104.184	103.984	103.834				
7.500	104.478	104.378	104.178	104.028	7.500	104.628	104.528	104.328	104.178				
7.625	104.741	104.641	104.441	104.291	7.625	104.891	104.791	104.591	104.441				
7.750	104.991	104.891	104.691	104.541	7.750	105.141	105.041	104.841	104.691				
7.875	105.241	105.141	104.941	104.791	7.875	105.391	105.291	105.091	104.941				
8.000	105.491	105.391	105.191	105.041	8.000	105.641	105.541	105.341	105.191				
8.125	105.741	105.641	105.441	105.291	8.125	105.891	105.791	105.591	105.441				
8.250	105.991	105.891	105.691	105.541	8.250	106.141	106.041	105.841	105.691				
8.375	106.241	106.141	105.941	105.791	8.375	106.391	106.291	106.091	105.941				
8.500	106.491	106.391	106.191	106.041	8.500	106.641	106.541	106.341	106.191				
8.625	106.710	106.610	106.410	106.260	8.625	106.860	106.760	106.560	106.410				
8.750	106.929	106.829	106.629	106.479	8.750	107.079	106.979	106.779	106.629				
8.875	107.148	107.048	106.848	106.698	8.875	107.298	107.198	106.998	106.848				



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+	1.000	0.875	0.750	0.625	0.500	0.250	0.125	(1.875)	-	Min Price	98.000	98.000	98.000
760 - 779	0.875	0.875	0.750	0.625	0.375	0.250	0.000	(2.250)	-	Max Price	104.000	104.500	102.500
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	-				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	-				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	-				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-	-				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.750	0.625	0.500	0.375	0.250	0.000	(0.125)	(2.125)	-
760 - 779	0.625	0.625	0.500	0.375	0.125	0.000	(0.250)	(2.500)	-
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	-
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-	-
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.125)	(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								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.375)	(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	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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

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



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
5.750	96.233	96.133	95.933	95.783	5.750	96.323	96.223	96.223	96.223	5.750	95.873	95.773	95.773	95.773
5.875	96.983	96.883	96.683	96.333	5.875	97.073	96.973	96.973	96.973	5.875	96.623	96.523	96.523	96.523
6.000	97.733	97.633	97.433	97.083	6.000	97.823	97.723	97.723	97.723	6.000	97.373	97.273	97.273	97.273
6.125	98.483	98.383	98.183	97.833	6.125	98.573	98.473	98.473	98.473	6.125	98.123	98.023	98.023	98.023
6.250	99.233	99.133	98.933	98.600	6.250	99.323	99.223	99.223	99.223	6.250	98.873	98.773	98.773	98.773
6.375	99.983	99.883	99.683	99.350	6.375	100.073	99.973	99.973	99.973	6.375	99.623	99.523	99.523	99.523
6.500	100.733	100.633	100.433	100.100	6.500	100.823	100.723	100.723	100.723	6.500	100.373	100.273	100.273	100.273
6.625	101.483	101.383	101.183	100.850	6.625	101.573	101.473	101.473	101.473	6.625	101.123	101.023	101.023	101.023
6.750	102.233	102.133	101.933	101.600	6.750	102.323	102.223	102.223	102.223	6.750	101.873	101.773	101.773	101.773
6.875	102.983	102.883	102.683	102.350	6.875	103.073	102.973	102.973	102.973	6.875	102.623	102.523	102.523	102.523
7.000	103.733	103.633	103.433	103.100	7.000	103.823	103.723	103.723	103.723	7.000	103.373	103.273	103.273	103.273
7.125	104.483	104.383	104.183	103.850	7.125	104.573	104.473	104.473	104.473	7.125	104.123	104.023	104.023	104.023
7.250	105.233	105.133	104.933	104.600	7.250	105.323	105.223	105.223	105.223	7.250	104.873	104.773	104.773	104.773
7.375	105.983	105.883	105.683	105.350	7.375	106.073	105.973	105.973	105.973	7.375	105.623	105.523	105.523	105.523
7.500	106.733	106.633	106.433	106.100	7.500	106.823	106.723	106.723	106.723	7.500	106.373	106.273	106.273	106.273
7.625	107.483	107.383	107.183	106.850	7.625	107.573	107.473	107.473	107.473	7.625	107.123	107.023	107.023	107.023
7.750	108.233	108.133	107.933	107.600	7.750	108.323	108.223	108.223	108.223	7.750	107.873	107.773	107.773	107.773
7.875	108.983	108.883	108.683	108.350	7.875	109.073	108.973	108.973	108.973	7.875	108.623	108.523	108.523	108.523
8.000	109.733	109.633	109.433	109.100	8.000	109.823	109.723	109.723	109.723	8.000	109.373	109.273	109.273	109.273
8.125	110.483	110.383	110.183	110.850	8.125	110.573	110.473	110.473	110.473	8.125	110.123	110.023	110.023	110.023
8.250	111.233	111.133	110.933	110.600	8.250	111.323	111.223	111.223	111.223	8.250	110.873	110.773	110.773	110.773
8.375	111.983	111.883	111.683	111.350	8.375	112.073	111.973	111.973	111.973	8.375	111.623	111.523	111.523	111.523
8.500	112.733	112.633	112.433	112.100	8.500	112.823	112.723	112.723	112.723	8.500	112.373	112.273	112.273	112.273
8.625	113.483	113.383	113.183	112.850	8.625	113.573	113.473	113.473	113.473	8.625	113.123	113.023	113.023	113.023
8.750	114.233	114.133	113.933	113.600	8.750	114.323	114.223	114.223	114.223	8.750	113.873	113.773	113.773	113.773
8.875	114.983	114.883	114.683	114.350	8.875	115.073	114.973	114.973	114.973	8.875	114.623	114.523	114.523	114.523

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.750	96.023	95.923	95.723	95.573
5.875	96.773	96.673	96.473	96.323
6.000	97.523	97.423	97.223	97.073
6.125	98.273	98.173	97.973	97.823
6.250	99.023	98.923	98.723	98.573
6.375	99.773	99.673	99.473	99.323
6.500	100.523	100.423	100.223	100.073
6.625	101.273	101.173	100.973	100.823
6.750	102.023	101.923	101.723	101.573
6.875	102.773	102.673	102.473	102.323
7.000	103.523	103.423	103.223	103.073
7.125	104.273	104.173	103.973	103.823
7.250	105.023	104.923	104.723	104.573
7.375	105.773	105.673	105.473	105.323
7.500	106.523	106.423	106.223	106.073
7.625	107.273	107.173	106.973	106.823
7.750	108.023	107.923	107.723	107.573
7.875	108.773	108.673	108.473	108.323
8.000	109.523	109.423	109.223	109.073
8.125	110.273	110.173	109.973	109.823
8.250	111.023	110.923	110.723	110.573
8.375	111.773	111.673	111.473	111.323
8.500	112.523	112.423	112.223	112.073
8.625	113.273	113.173	112.973	112.823
8.750	114.023	113.923	113.723	113.573
8.875	114.773	114.673	114.473	114.323

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	0.625	0.500	0.250	0.125	(0.250)	(2.875)	Min Price	98.000	98.000	98.000
720 - 739	0.625	0.625	0.500	0.250	(0.125)	(0.875)	(3.750)	(3.750)	Max Price	104.000	104.500	102.500
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								Prepay Penalty Price Adjustments			
740 +	0.500	0.375	0.375	0.250	0.000	(0.125)	(0.500)	-	Investor Only			
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	-	Max Price			
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	-	5 year	1.375	104.000	
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-	4 year	1.000	104.000	
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	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	
Loan Size	Full & ALT Doc Loan Amount Adjusters								Type			
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	Min Price			
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	98.000			
>\$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								Type			
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	Min Price			
									98.000			
Housing Event Seasoning	Full & ALT Doc Loan Amount Adjusters								Type			
24 - 35 Mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-				
12 - 23 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	-	-	-				
DTI >43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)				
Loan Type	Full & ALT Doc Loan Type Adjustments								Type			
Interest Only	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)				
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-				
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250				
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-				
Cash-Out Refi >=700	(0.375)	(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	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	-				
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	-				
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)				
Property Type	Full & ALT Doc Property Type Adjustments								Type			
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)				
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	-				
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)				
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)				
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)				
Doc Type	Full & ALT Doc Documentation Type Adjustments								Type			
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 PaL	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.375)				

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

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Lock Desk Available Unthru 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	96.282	96.182	95.982	95.832	5.500	96.457	96.357	96.157	96.007	5.500	96.482	96.382	96.182	96.032
5.625	97.032	96.932	96.732	96.582	5.625	97.207	97.107	96.907	96.757	5.625	97.232	97.132	96.932	96.782
5.750	97.782	97.682	97.482	97.332	5.750	97.957	97.857	97.657	97.507	5.750	97.982	97.882	97.682	97.532
5.875	98.532	98.432	98.232	98.082	5.875	98.707	98.607	98.407	98.257	5.875	98.732	98.632	98.432	98.282
6.000	99.282	99.182	98.982	98.832	6.000	99.457	99.357	99.157	99.007	6.000	99.482	99.382	99.182	99.032
6.125	99.969	99.869	99.669	99.519	6.125	100.144	100.044	99.844	99.694	6.125	100.169	100.069	99.869	99.719
6.250	100.657	100.557	100.357	100.207	6.250	100.832	100.732	100.532	100.382	6.250	100.857	100.757	100.557	100.407
6.375	101.345	101.245	101.045	100.895	6.375	101.520	101.420	101.220	101.070	6.375	101.545	101.445	101.245	101.095
6.500	101.970	101.870	101.670	101.520	6.500	102.145	102.045	101.845	101.695	6.500	102.170	102.070	101.870	101.720
6.625	102.595	102.495	102.295	102.145	6.625	102.770	102.670	102.470	102.320	6.625	102.795	102.695	102.495	102.345
6.750	103.157	103.057	102.857	102.707	6.750	103.332	103.232	103.032	102.882	6.750	103.357	103.257	103.057	102.907
6.875	103.720	103.620	103.420	103.270	6.875	103.895	103.795	103.595	103.445	6.875	103.920	103.820	103.620	103.470
7.000	104.220	104.120	103.920	103.770	7.000	104.395	104.295	104.095	103.945	7.000	104.420	104.320	104.120	103.970
7.125	104.720	104.620	104.420	104.270	7.125	104.895	104.795	104.595	104.445	7.125	104.920	104.820	104.620	104.470
7.250	105.157	105.057	104.857	104.707	7.250	105.332	105.232	105.032	104.882	7.250	105.357	105.257	105.057	104.907
7.375	105.595	105.495	105.295	105.145	7.375	105.770	105.670	105.470	105.320	7.375	105.795	105.695	105.495	105.345
7.500	105.970	105.870	105.670	105.520	7.500	106.145	106.045	105.845	105.695	7.500	106.170	106.070	105.870	105.720
7.625	106.345	106.245	106.045	105.895	7.625	106.520	106.420	106.220	106.070	7.625	106.545	106.445	106.245	106.095
7.750	106.657	106.557	106.357	106.207	7.750	106.832	106.732	106.532	106.382	7.750	106.857	106.757	106.557	106.407
7.875	106.920	106.820	106.620	106.470	7.875	107.145	107.045	106.845	106.695	7.875	107.120	107.020	106.820	106.670
8.000	107.232	107.132	106.932	106.782	8.000	107.457	107.357	107.157	107.007	8.000	107.432	107.332	107.132	106.982
8.125	107.545	107.445	107.245	107.095	8.125	107.770	107.670	107.470	107.320	8.125	107.745	107.645	107.445	107.295
8.250	107.826	107.726	107.526	107.376	8.250	108.051	107.951	107.751	107.601	8.250	108.026	107.926	107.726	107.576
8.375	108.076	107.976	107.776	107.626	8.375	108.301	108.201	108.001	107.851	8.375	108.276	108.176	107.976	107.826
8.500	108.326	108.226	108.026	107.876	8.500	108.551	108.451	108.251	108.101	8.500	108.526	108.426	108.226	108.076
8.625	108.576	108.476	108.276	108.126	8.625	108.801	108.701	108.501	108.351	8.625	108.776	108.676	108.476	108.326
8.750	108.826	108.726	108.526	108.376	8.750	109.051	108.951	108.751	108.601	8.750	109.026	108.926	108.726	108.576
8.875	109.076	108.976	108.776	108.626	8.875	109.301	109.201	109.001	108.851	8.875	109.276	109.176	108.976	108.826
9.000	109.326	109.226	109.026	108.876	9.000	109.551	109.451	109.251	109.101	9.000	109.526	109.426	109.226	109.076
9.125	109.576	109.476	109.276	109.126	9.125	109.801	109.701	109.501	109.351	9.125	109.776	109.676	109.476	109.326
9.250	109.826	109.726	109.526	109.376	9.250	110.051	109.951	109.751	109.601	9.250	110.026	109.926	109.726	109.576
9.375	110.076	109.976	109.776	109.626	9.375	110.301	110.201	110.001	109.851	9.375	110.276	110.176	109.976	109.826
9.500	110.326	110.226	110.026	109.876	9.500	110.551	110.451	110.251	110.101	9.500	110.526	110.426	110.226	110.076
9.625	110.576	110.476	110.276	110.126	9.625	110.801	110.701	110.501	110.351	9.625	110.776	110.676	110.476	110.326
9.750	110.826	110.726	110.526	110.376	9.750	111.051	110.951	110.751	110.601	9.750	111.026	110.926	110.726	110.576
9.875	111.076	110.976	110.776	110.626	9.875	111.301	111.201	111.001	110.851	9.875	111.276	111.176	110.976	110.826
10.000	111.326	111.226	111.026	110.876	10.000	111.426	111.326	111.126	110.976	10.000	111.526	111.426	111.226	111.076
10.125	111.576	111.476	111.276	111.126	10.125	111.676	111.576	111.376	111.226	10.125	111.776	111.676	111.476	111.326
10.250	111.826	111.726	111.526	111.376	10.250	111.926	111.826	111.626	111.476	10.250	112.026	111.926	111.726	111.576
10.375	111.951	111.851	111.651	111.501	10.375	112.176	112.076	111.876	111.726	10.375	112.151	112.051	111.851	111.701
10.500	112.201	112.101	111.901	111.751	10.500	112.426	112.326	112.126	111.976	10.500	112.401	112.301	112.101	111.951
10.625	112.451	112.351	112.151	112.001	10.625	112.676	112.576	112.376	112.226	10.625	112.651	112.551	112.351	112.201
10.750	112.701	112.601	112.401	112.251	10.750	112.926	112.826	112.626	112.476	10.750	112.901	112.801	112.601	112.451
10.875	112.951	112.851	112.651	112.501	10.875	113.176	113.076	112.876	112.726	10.875	113.151	113.051	112.851	112.701
11.000	113.201	113.101	112.901	112.751	11.000	113.426	113.326	113.126	112.976	11.000	113.401	113.301	113.101	112.951
11.125	113.451	113.351	113.151	113.001	11.125	113.676	113.576	113.376	113.226	11.125	113.651	113.551	113.351	113.201
11.250	113.701	113.601	113.401	113.251	11.250	113.926	113.826	113.626	113.476	11.250	113.901	113.801	113.601	113.451
11.375	113.951	113.851	113.651	113.501	11.375	114.176	114.076	113.876	113.726	11.375	114.151	114.051	113.851	113.701
11.500	114.201	114.101	113.901	113.751	11.500	114.426	114.326	114.126	113.976	11.500	114.401	114.301	114.101	113.951

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	96.407	96.307	96.107	95.957	5.500	96.282	96.182	95.982	95.832				
5.625	97.157	97.057	96.857	96.707	5.625	97.032	96.932	96.732	96.582				
5.750	97.907	97.807	97.607	97.457	5.750	97.782	97.682	97.482	97.332				
5.875	98.657	98.557	98.357	98.207	5.875	98.532	98.432	98.232	98.082				
6.000	99.407	99.307	99.107	98.957	6.000	99.282	99.182	98.982	98.832				
6.125	100.094	99.994	99.794	99.644	6.125	99.969	99.869	99.669	99.519				
6.250	100.782	100.682	100.482	100.332	6.250	100.657	100.557	100.357	100.207				
6.375	101.470	101.370	101.170	101.020	6.375	101.345	101.245	101.045	100.895				
6.500	102.095	101.995	101.795	101.645	6.500	101.970	101.870	101.670	101.520				
6.625	102.720	102.620	102.420	102.270	6.625	102.595	102.495	102.295	102.145				
6.750	103.282	103.182	102.982	102.832	6.750	103.157	103.057	102.857	102.707				
6.875	103.845	103.745	103.545	103.395	6.875	103.720	103.620	103.420	103.270				
7.000	104.345	104.245	104.045	103.895	7.000	104.220	104.120	103.920	103.770				
7.125	104.845	104.745	104.545	104.395	7.125	104.720	104.620	104.420	104.270				
7.250	105.282	105.182	104.982	104.832	7.250	105.157	105.057	104.857	104.707				
7.375	105.720	105.620	105.420	105.270	7.375	105.595	105.495	105.295	105.145				
7.500	106.095	105.995	105.795	105.645	7.500	105.970	105.870	105.670	105.520				
7.625	106.470	106.370	106.170	106.020	7.625	106.345	106.245	106.045	105.895				
7.750	106.826	106.726	106.526	106.376	7.750	106.657	106.557	106.357	106.207				
7.875	107.045	106.945	106.745	106.595	7.875	106.920	106.820	106.620	106.470				
8.000	107.357	107.257	107.057	106.907	8.000	107.232	107.132						

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

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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 <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.000)
>\$150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=\$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	(4.375)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.625)	(0.875)	(1.000)	(1.125)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(0.875)	(1.250)	-	-
Other							
Interest Only	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
40 Year Maturity	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)
Property Type							
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)



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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
6.000	94.898	94.798	94.598	94.448	6.000	94.748	94.648	94.448	94.298	6.000	94.748	94.648	94.448	94.298
6.125	95.648	95.548	95.348	95.198	6.125	95.498	95.398	95.198	95.048	6.125	95.498	95.398	95.198	95.048
6.250	96.416	96.316	96.116	95.966	6.250	96.266	96.166	95.966	95.816	6.250	96.266	96.166	95.966	95.816
6.375	97.041	96.941	96.741	96.591	6.375	96.891	96.791	96.591	96.441	6.375	96.891	96.791	96.591	96.441
6.500	97.604	97.504	97.304	97.154	6.500	97.454	97.354	97.154	97.004	6.500	97.454	97.354	97.154	97.004
6.625	98.166	98.066	97.866	97.716	6.625	98.016	97.916	97.716	97.566	6.625	98.016	97.916	97.716	97.566
6.750	98.697	98.597	98.397	98.247	6.750	98.547	98.447	98.247	98.097	6.750	98.547	98.447	98.247	98.097
6.875	99.197	99.097	98.897	98.747	6.875	99.047	98.947	98.747	98.597	6.875	99.047	98.947	98.747	98.597
7.000	99.766	99.666	99.466	99.316	7.000	99.616	99.516	99.316	99.166	7.000	99.616	99.516	99.316	99.166
7.125	100.234	100.134	99.934	99.784	7.125	100.084	99.984	99.784	99.634	7.125	100.084	99.984	99.784	99.634
7.250	100.609	100.509	100.309	100.159	7.250	100.459	100.359	100.159	100.009	7.250	100.459	100.359	100.159	100.009
7.375	100.984	100.884	100.684	100.534	7.375	100.834	100.734	100.534	100.384	7.375	100.834	100.734	100.534	100.384
7.500	101.328	101.228	101.028	100.878	7.500	101.178	101.078	100.878	100.728	7.500	101.178	101.078	100.878	100.728
7.625	101.641	101.541	101.341	101.191	7.625	101.491	101.391	101.191	101.041	7.625	101.491	101.391	101.191	101.041
7.750	101.891	101.791	101.591	101.441	7.750	101.741	101.641	101.441	101.291	7.750	101.741	101.641	101.441	101.291
7.875	102.141	102.041	101.841	101.691	7.875	101.991	101.891	101.691	101.541	7.875	101.991	101.891	101.691	101.541
8.000	102.391	102.291	102.091	101.941	8.000	102.241	102.141	101.941	101.791	8.000	102.241	102.141	101.941	101.791
8.125	102.641	102.541	102.341	102.191	8.125	102.491	102.391	102.191	102.041	8.125	102.491	102.391	102.191	102.041
8.250	102.891	102.791	102.591	102.441	8.250	102.741	102.641	102.441	102.291	8.250	102.741	102.641	102.441	102.291

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	94.898	94.798	94.598	94.448										
6.125	95.648	95.548	95.348	95.198										
6.250	96.416	96.316	96.116	95.966										
6.375	97.041	96.941	96.741	96.591										
6.500	97.604	97.504	97.304	97.154										
6.625	98.166	98.066	97.866	97.716										
6.750	98.697	98.597	98.397	98.247										
6.875	99.197	99.097	98.897	98.747										
7.000	99.766	99.666	99.466	99.316										
7.125	100.234	100.134	99.934	99.784										
7.250	100.609	100.509	100.309	100.159										
7.375	100.984	100.884	100.684	100.534										
7.500	101.328	101.228	101.028	100.878										
7.625	101.641	101.541	101.341	101.191										
7.750	101.891	101.791	101.591	101.441										
7.875	102.141	102.041	101.841	101.691										
8.000	102.391	102.291	102.091	101.941										
8.125	102.641	102.541	102.341	102.191										
8.250	102.891	102.791	102.591	102.441										

DSCR ITIN LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=700	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 <= \$250 k	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>\$500 k, <=\$1.00mm	0.000	0.000	0.000	0.000	0.000	-
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

5/27/2026 10:19 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

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

ADMIN FEES	
Non-Delegated:	\$595
Delegated:	\$575
HELOAN	\$350
MERS Organization ID	
1006543	

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)	



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>

