



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

9/4/2026 10:06 EST

Welcome

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

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	95.398	95.298	95.098	94.948	5.500	95.698	95.598	95.398	95.248	5.500	95.598	95.498	95.298	95.148
5.625	96.085	95.985	95.785	95.435	5.625	96.385	96.285	95.935	95.785	5.625	96.286	96.186	95.836	95.686
5.750	96.773	96.673	96.473	96.123	5.750	97.073	96.973	96.473	96.973	5.750	96.973	96.873	96.373	96.873
5.875	97.398	97.298	97.098	96.748	5.875	97.698	97.598	97.598	97.598	5.875	97.598	97.498	97.498	97.498
6.000	98.148	98.048	97.848	97.498	6.000	98.323	98.223	98.223	98.223	6.000	98.348	98.248	98.248	98.248
6.125	98.710	98.610	98.410	98.060	6.125	98.885	98.785	98.785	98.785	6.125	98.911	98.811	98.811	98.811
6.250	99.343	99.243	99.043	98.693	6.250	99.448	99.348	99.348	99.348	6.250	99.543	99.443	99.443	99.443
6.375	99.923	99.823	99.623	99.273	6.375	99.948	99.848	99.848	99.848	6.375	100.123	100.023	100.023	100.023
6.500	100.473	100.373	100.173	99.823	6.500	100.598	100.498	100.498	100.498	6.500	100.673	100.573	100.573	100.573
6.625	100.961	100.861	100.661	100.311	6.625	101.036	100.936	100.936	100.936	6.625	101.161	101.061	101.061	101.061
6.750	101.398	101.298	101.098	100.748	6.750	101.523	101.423	101.423	101.423	6.750	101.598	101.498	101.498	101.498
6.875	101.836	101.736	101.536	101.186	6.875	101.961	101.861	101.861	101.861	6.875	102.036	101.936	101.936	101.936
7.000	102.273	102.173	101.973	101.623	7.000	102.498	102.398	102.398	102.398	7.000	102.473	102.373	102.373	102.373
7.125	102.648	102.548	102.348	101.998	7.125	102.873	102.773	102.773	102.773	7.125	102.848	102.748	102.748	102.748
7.250	103.023	102.923	102.723	102.373	7.250	103.248	103.148	103.148	103.148	7.250	103.223	103.123	103.123	103.123
7.375	103.398	103.298	103.098	102.748	7.375	103.623	103.523	103.523	103.523	7.375	103.598	103.498	103.498	103.498
7.500	103.773	103.673	103.473	103.123	7.500	103.998	103.898	103.898	103.898	7.500	103.973	103.873	103.873	103.873
7.625	104.086	103.986	103.786	103.436	7.625	104.311	104.211	104.211	104.211	7.625	104.286	104.186	104.186	104.186
7.750	104.398	104.298	104.098	103.748	7.750	104.623	104.523	104.523	104.523	7.750	104.598	104.498	104.498	104.498
7.875	104.679	104.579	104.379	104.029	7.875	104.904	104.804	104.804	104.804	7.875	104.879	104.779	104.779	104.779
8.000	104.961	104.861	104.661	104.311	8.000	105.186	105.086	105.086	105.086	8.000	105.161	105.061	105.061	105.061
8.125	105.211	105.111	104.911	104.561	8.125	105.436	105.336	105.336	105.336	8.125	105.411	105.311	105.311	105.311
8.250	105.461	105.361	105.161	104.811	8.250	105.686	105.586	105.586	105.586	8.250	105.661	105.561	105.561	105.561
8.375	105.711	105.611	105.411	105.061	8.375	105.936	105.836	105.836	105.836	8.375	105.911	105.811	105.811	105.811
8.500	105.861	105.861	105.661	105.311	8.500	106.186	106.086	106.086	106.086	8.500	106.161	106.061	106.061	106.061
8.625	106.211	106.111	105.911	105.561	8.625	106.436	106.336	106.336	106.336	8.625	106.411	106.311	106.311	106.311
8.750	106.461	106.361	106.161	105.811	8.750	106.686	106.586	106.586	106.586	8.750	106.661	106.561	106.561	106.561
8.875	106.711	106.611	106.411	106.061	8.875	106.936	106.836	106.836	106.836	8.875	106.911	106.811	106.811	106.811
9.000	106.961	106.861	106.661	106.311	9.000	107.186	107.086	107.086	107.086	9.000	107.161	107.061	107.061	107.061
9.125	107.211	107.111	106.911	106.561	9.125	107.436	107.336	107.336	107.336	9.125	107.411	107.311	107.311	107.311
9.250	107.461	107.361	107.161	106.811	9.250	107.686	107.586	107.586	107.586	9.250	107.661	107.561	107.561	107.561
9.375	107.711	107.611	107.411	107.061	9.375	107.936	107.836	107.836	107.836	9.375	107.911	107.811	107.811	107.811
9.500	107.961	107.861	107.661	107.311	9.500	108.186	108.086	108.086	108.086	9.500	108.161	108.061	108.061	108.061
9.625	108.211	108.111	107.911	107.561	9.625	108.436	108.336	108.336	108.336	9.625	108.411	108.311	108.311	108.311
9.750	108.461	108.361	108.161	107.811	9.750	108.686	108.586	108.586	108.586	9.750	108.661	108.561	108.561	108.561
9.875	108.711	108.611	108.411	108.061	9.875	108.936	108.836	108.836	108.836	9.875	108.911	108.811	108.811	108.811
10.000	108.961	108.861	108.661	108.311	10.000	109.186	109.086	109.086	109.086	10.000	109.161	109.061	109.061	109.061
10.125	109.211	109.111	108.911	108.561	10.125	109.436	109.336	109.336	109.336	10.125	109.411	109.311	109.311	109.311
10.250	109.461	109.361	109.161	108.811	10.250	109.686	109.586	109.586	109.586	10.250	109.661	109.561	109.561	109.561
10.375	109.711	109.611	109.411	109.061	10.375	109.936	109.836	109.836	109.836	10.375	109.911	109.811	109.811	109.811
10.500	109.961	109.861	109.661	109.311	10.500	110.186	110.086	110.086	110.086	10.500	110.161	110.061	110.061	110.061
10.625	110.211	110.111	109.911	109.561	10.625	110.436	110.336	110.336	110.336	10.625	110.411	110.311	110.311	110.311
10.750	110.461	110.361	110.161	109.811	10.750	110.686	110.586	110.586	110.586	10.750	110.661	110.561	110.561	110.561
10.875	110.711	110.611	110.411	110.061	10.875	110.936	110.836	110.836	110.836	10.875	110.911	110.811	110.811	110.811
11.000	110.961	110.861	110.661	110.311	11.000	111.186	111.086	111.086	111.086	11.000	111.161	111.061	111.061	111.061
11.125	111.211	111.111	110.911	110.561	11.125	111.436	111.336	111.336	111.336	11.125	111.411	111.311	111.311	111.311
11.250	111.461	111.361	111.161	110.811	11.250	111.686	111.586	111.586	111.586	11.250	111.661	111.561	111.561	111.561
11.375	111.711	111.611	111.411	111.061	11.375	111.936	111.836	111.836	111.836	11.375	111.911	111.811	111.811	111.811
11.500	111.961	111.861	111.661	111.311	11.500	112.186	112.086	112.086	112.086	11.500	112.036	111.936	111.936	111.936

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	95.523	95.423	95.223	95.073	5.500	95.398	95.298	95.098	94.948				
5.625	96.210	96.110	95.910	95.760	5.625	96.085	95.985	95.785	95.635				
5.750	96.898	96.798	96.598	96.448	5.750	96.773	96.673	96.473	96.323				
5.875	97.523	97.423	97.223	97.073	5.875	97.398	97.298	97.098	96.948				
6.000	98.273	98.173	97.973	97.823	6.000	98.148	98.048	97.848	97.698				
6.125	98.835	98.735	98.535	98.385	6.125	98.710	98.610	98.410	98.260				
6.250	99.468	99.368	99.168	99.018	6.250	99.343	99.243	99.043	98.893				
6.375	100.048	99.948	99.748	99.598	6.375	99.923	99.823	99.623	99.473				
6.500	100.598	100.498	100.298	100.148	6.500	100.473	100.373	100.173	100.023				
6.625	101.086	100.986	100.786	100.636	6.625	100.961	100.861	100.661	100.511				
6.750	101.523	101.423	101.223	101.073	6.750	101.398	101.298	101.098	100.948				
6.875	101.961	101.861	101.661	101.511	6.875	101.836	101.736	101.536	101.386				
7.000	102.398	102.298	102.098	101.948	7.000	102.273	102.173	101.973	101.823				
7.125	102.773	102.673	102.473	102.323	7.125	102.648	102.548	102.348	102.198				
7.250	103.148	103.048	102.848	102.698	7.250	103.023	102.923	102.723	102.573				
7.375	103.523	103.423	103.223	103.073	7.375	103.398	103.298	103.098	102.948				
7.500	103.898	103.798	103.598	103.448	7.500	103.773	103.673	103.473	103.323				
7.625	104.211	104.111	103.911	103.761	7.625	104.086	103.986	103.786	103.636				
7.750	104.523	104.423	104.223	104.073	7.750	104.398	104.298	104.098	103.948				
7.875	104.804	104.704	104.504	104.354	7.875	104.679	104.579	104.379	104.229				
8.000	105.086	104.986	104.786	104.636	8.000	104.961	104.861	104.661	104.511				
8.125	105.336	105.236	105.036	104.886	8.125	105.211	105.111	104.911	104.761				
8.250	105.586	105.486	105.286	105.136	8.250	105.461	105.361	105.161	105.011				
8.375	105.836	105.736	105.536	105.386	8.375	105.711	105.611	105.411	105.261				
8.500	106.086	105.986	105.786	105.636	8.500	105.961	105.861	105.661	105.511				
8.625	106.336	106.236	106.036	105.886	8.625	106.211	106.111	105.911	105.761				
8.750	106.586	106.486	106.286	106.136	8.750	106.461	106.361	106.161	106.011				
8.875	106.836	106.736	106.536	106.386	8.875	106.711	106.611	106.411	106.261				
9.000	107.086	106.986	106.786	106.636	9.000	106.961	106.861	106.661	106.511				
9.125	107.336	107.236	107.036	106.886	9.125	107.211	107.111	106.911	106.761				
9.250	107.586	107.486	107.286	107.136	9.250	107.461	107.361	107.161	107.011				
9.375	107.836	107.736	107.536	107.386	9.375	107.711	107.611	107.411	107.261				
9.500	108.086	107.986	107.786	107.636	9.500	107.961	107.861	107.661	107.511				
9.625	108.336	108.236	108.036	107.886	9.625	108.211	108.111	107.911	107.761				
9.750	108.586	108.486	108.286	108.136	9.750	108.461	108.361	108.161	108.011				
9.875	108.836	108.736	108.536	108.386	9.875	108.711	108.611	108.411	108.261				
10.000	109.086	108.986	108.786	108.636	10.000	108.961	108.861	108.661	108.511				
10.125	109.336	109.236	109.036	108.886	10.125	109.211	109.111	108.911	108.761				
10.250	109.586	109.486	109.286	109.136	10.250	109.461	109.361	109.161	109.011				
10.375	109.836	109.736	109.536	109.386	10.375	109.711	109.611	109.411	109.261				
10.500	110.086	109.986	109.786	109.636	10.500	109.961	109.861	109.661	109.511				
10.625	110.336	110.236	110.036	109.886	10.625	110.211	110.111	109.911	109.761				
10.750	110.586	110.486	110.286	110.136	10.750	110.461	110.361	110.161	110.011				
10.875	110.836	110.736	110.536	110.386	10.875	110.711	110.611	110.411	110.261				
11.000	111.086	110.986	110.786	110.636	11.000	110.961	110.861	110.661	110.511				
11.125	111.336	111.236	111.036	110.886	11.125	111.211	111.111	110.911	110.761				
11.250	111.586	111.486	111.286	111.136	11.250	111.461	111.361	111.161	111.011				
11.375	111.836	111.736	111.536	111.386	11.375	111.711	111.611	111.411	111.261				
11.500	111.961	111.861	111.661	111.511	11.500	111.836	111.736	111.536	111.386				



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

9/4/2026 10:06 EST

Welcome

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Sales Support: 800-203-5719

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

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	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	(4.500)	Min Price	98.000	98.000	98.000
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)	Max Price	104.500	104.500	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									Prepay Penalty Price 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	Investor Only		Max Price	
780+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	(4.375)	5 year	1.375	105.000	
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	(4.625)	4 year	1.000	104.500	
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(5.625)	3 year	0.250	104.000	
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-	2 year	(0.250)	103.500	
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-	1 year	(1.000)	103.000	
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.375)	-	No Prepay Penalty		(1.375)	
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-	Type	Min Price		
										Min Price	98.000		

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-
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	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	(2.000)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-
40 Year Maturity	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)

Property Type	Full & ALT Doc Documentation Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(0.875)	(1.000)	(1.250)	-
Florida Condo	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	(1.125)	(1.500)	-
Non - Warrantable Condo	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	-	-
Multi Unit	(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(0.875)	(1.375)	(1.250)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(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	0.250	-
1099 Program	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	-	-
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)	(1.000)
24 Month Bank Statement	0.375	0.375	0.250	0.250	0.125	0.125	0.125	(0.250)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-
24 Month CPA PnL	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	-	-
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

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
6.000	96.383	96.283	96.083	95.933	6.000	96.533	96.433	96.433	96.433	6.000	96.233	96.133	96.133	96.133
6.125	97.133	97.033	96.833	96.483	6.125	97.283	97.183	97.183	97.183	6.125	96.983	96.883	96.883	96.883
6.250	97.901	97.801	97.601	97.251	6.250	98.051	97.951	97.951	97.951	6.250	97.751	97.651	97.651	97.651
6.375	98.557	98.457	98.257	97.907	6.375	98.707	98.607	98.607	98.607	6.375	98.407	98.307	98.307	98.307
6.500	99.276	99.176	98.976	98.626	6.500	99.426	99.326	99.326	99.326	6.500	99.126	99.026	99.026	99.026
6.625	99.869	99.769	99.569	99.219	6.625	100.019	99.919	99.919	99.919	6.625	99.719	99.619	99.619	99.619
6.750	100.470	100.370	100.170	99.820	6.750	100.620	100.520	100.520	100.520	6.750	100.320	100.220	100.220	100.220
6.875	101.050	100.950	100.750	100.400	6.875	101.200	101.100	101.100	101.100	6.875	100.900	100.800	100.800	100.800
7.000	101.669	101.569	101.369	101.019	7.000	101.819	101.719	101.719	101.719	7.000	101.519	101.419	101.419	101.419
7.125	102.187	102.087	101.887	101.537	7.125	102.337	102.237	102.237	102.237	7.125	102.037	101.937	101.937	101.937
7.250	102.562	102.462	102.262	101.912	7.250	102.712	102.612	102.612	102.612	7.250	102.412	102.312	102.312	102.312
7.375	102.937	102.837	102.637	102.287	7.375	103.087	102.987	102.987	102.987	7.375	102.787	102.687	102.687	102.687
7.500	103.281	103.181	102.981	102.631	7.500	103.431	103.331	103.331	103.331	7.500	103.131	103.031	103.031	103.031
7.625	103.594	103.494	103.294	102.944	7.625	103.744	103.644	103.644	103.644	7.625	103.444	103.344	103.344	103.344
7.750	103.907	103.807	103.607	103.257	7.750	104.057	103.957	103.957	103.957	7.750	103.757	103.657	103.657	103.657
7.875	104.188	104.088	103.888	103.538	7.875	104.338	104.238	104.238	104.238	7.875	104.038	103.938	103.938	103.938
8.000	104.470	104.370	104.170	103.820	8.000	104.620	104.520	104.520	104.520	8.000	104.320	104.220	104.220	104.220
8.125	104.720	104.620	104.420	104.070	8.125	104.870	104.770	104.770	104.770	8.125	104.570	104.470	104.470	104.470
8.250	104.970	104.870	104.670	104.320	8.250	105.120	105.020	105.020	105.020	8.250	104.820	104.720	104.720	104.720
8.375	105.220	105.120	104.920	104.570	8.375	105.370	105.270	105.270	105.270	8.375	105.070	104.970	104.970	104.970
8.500	105.470	105.370	105.170	104.820	8.500	105.620	105.520	105.520	105.520	8.500	105.320	105.220	105.220	105.220
8.625	105.720	105.620	105.420	105.070	8.625	105.870	105.770	105.770	105.770	8.625	105.570	105.470	105.470	105.470
8.750	105.939	105.839	105.639	105.289	8.750	106.089	105.989	105.989	105.989	8.750	105.789	105.689	105.689	105.689
8.875	106.158	106.058	105.858	105.508	8.875	106.308	106.208	106.208	106.208	8.875	106.008	105.908	105.908	105.908
9.000	106.377	106.277	106.077	105.727	9.000	106.527	106.427	106.427	106.427	9.000	106.227	106.127	106.127	106.127
9.125	106.596	106.496	106.296	105.946	9.125	106.746	106.646	106.646	106.646	9.125	106.446	106.346	106.346	106.346

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					
6.000	96.233	96.133	95.933	95.783	6.000	96.383	96.283	96.083	95.933					
6.125	96.983	96.883	96.683	96.533	6.125	97.133	97.033	96.833	96.683					
6.250	97.751	97.651	97.451	97.301	6.250	97.901	97.801	97.601	97.451					
6.375	98.407	98.307	98.107	97.957	6.375	98.557	98.457	98.257	98.107					
6.500	99.126	99.026	98.826	98.676	6.500	99.276	99.176	98.976	98.826					
6.625	99.719	99.619	99.419	99.269	6.625	99.869	99.769	99.569	99.419					
6.750	100.320	100.220	100.020	99.870	6.750	100.470	100.370	100.170	100.020					
6.875	100.900	100.800	100.600	100.450	6.875	101.050	100.950	100.750	100.600					
7.000	101.519	101.419	101.219	101.069	7.000	101.669	101.569	101.369	101.219					
7.125	102.037	101.937	101.737	101.587	7.125	102.187	102.087	101.887	101.737					
7.250	102.412	102.312	102.112	101.962	7.250	102.562	102.462	102.262	102.112					
7.375	102.787	102.687	102.487	102.337	7.375	102.937	102.837	102.637	102.487					
7.500	103.131	103.031	102.831	102.681	7.500	103.281	103.181	102.981	102.831					
7.625	103.444	103.344	103.144	102.994	7.625	103.594	103.494	103.294	103.144					
7.750	103.757	103.657	103.457	103.307	7.750	103.907	103.807	103.607	103.457					
7.875	104.038	103.938	103.738	103.588	7.875	104.188	104.088	103.888	103.738					
8.000	104.320	104.220	104.020	103.870	8.000	104.470	104.370	104.170	104.020					
8.125	104.570	104.470	104.270	104.120	8.125	104.720	104.620	104.420	104.270					
8.250	104.820	104.720	104.520	104.370	8.250	104.970	104.870	104.670	104.520					
8.375	105.070	104.970	104.770	104.620	8.375	105.220	105.120	104.920	104.770					
8.500	105.320	105.220	105.020	104.870	8.500	105.470	105.370	105.170	105.020					
8.625	105.570	105.470	105.270	105.120	8.625	105.720	105.620	105.420	105.270					
8.750	105.789	105.689	105.489	105.339	8.750	105.939	105.839	105.639	105.489					
8.875	106.008	105.908	105.708	105.558	8.875	106.158	106.058	105.858	105.708					
9.000	106.227	106.127	105.927	105.777	9.000	106.377	106.277	106.077	105.927					
9.125	106.446	106.346	106.146	105.996	9.125	106.596	106.496	106.296	106.146					





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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	Min Price	98.000	98.000	98.000
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	-	Max Price	104.000	104.500	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	-				
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+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	-				
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	-				
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)	(0.375)	(0.625)	(0.875)	(1.500)	-	-				
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-				

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)
DTI > 50	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	-	-
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(1.500)
0x60x12	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(1.125)	(1.125)	-	-
0x90x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	-	-	-	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

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

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





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
6.000	96.333	96.233	96.033	95.883	6.000	96.858	96.758	96.758	96.758	6.000	96.558	96.458	96.458	96.458
6.125	97.083	96.983	96.783	96.433	6.125	97.608	97.508	97.508	97.508	6.125	97.308	97.208	97.208	97.208
6.250	97.851	97.751	97.551	97.201	6.250	98.376	98.276	98.276	98.276	6.250	98.076	97.976	97.976	97.976
6.375	98.507	98.407	98.207	97.857	6.375	99.032	98.932	98.932	98.932	6.375	98.732	98.632	98.632	98.632
6.500	99.226	99.126	98.926	98.576	6.500	99.626	99.526	99.526	99.526	6.500	99.326	99.226	99.226	99.226
6.625	99.819	99.719	99.519	99.169	6.625	100.219	100.119	100.119	100.119	6.625	99.919	99.819	99.819	99.819
6.750	100.420	100.320	100.120	99.770	6.750	100.750	100.650	100.650	100.650	6.750	100.450	100.350	100.350	100.350
6.875	101.000	100.900	100.700	100.350	6.875	101.250	101.150	101.150	101.150	6.875	100.950	100.850	100.850	100.850
7.000	101.619	101.519	101.319	100.969	7.000	101.819	101.719	101.719	101.719	7.000	101.519	101.419	101.419	101.419
7.125	102.137	102.037	101.837	101.487	7.125	102.287	102.187	102.187	102.187	7.125	101.987	101.887	101.887	101.887
7.250	102.612	102.412	102.212	101.862	7.250	102.662	102.562	102.562	102.562	7.250	102.362	102.262	102.262	102.262
7.375	102.887	102.787	102.587	102.237	7.375	103.037	102.937	102.937	102.937	7.375	102.737	102.637	102.637	102.637
7.500	103.231	103.131	102.931	102.581	7.500	103.381	103.281	103.281	103.281	7.500	103.081	102.981	102.981	102.981
7.625	103.544	103.444	103.244	102.894	7.625	103.694	103.594	103.594	103.594	7.625	103.394	103.294	103.294	103.294
7.750	103.857	103.757	103.557	103.207	7.750	104.007	103.907	103.907	103.907	7.750	103.707	103.607	103.607	103.607
7.875	104.138	104.038	103.838	103.488	7.875	104.288	104.188	104.188	104.188	7.875	103.988	103.888	103.888	103.888
8.000	104.420	104.320	104.120	103.770	8.000	104.570	104.470	104.470	104.470	8.000	104.270	104.170	104.170	104.170
8.125	104.670	104.570	104.370	104.020	8.125	104.820	104.720	104.720	104.720	8.125	104.520	104.420	104.420	104.420
8.250	104.920	104.820	104.620	104.270	8.250	105.070	104.970	104.970	104.970	8.250	104.770	104.670	104.670	104.670
8.375	105.170	105.070	104.870	104.520	8.375	105.320	105.220	105.220	105.220	8.375	105.020	104.920	104.920	104.920
8.500	105.420	105.320	105.120	104.770	8.500	105.570	105.470	105.470	105.470	8.500	105.270	105.170	105.170	105.170
8.625	105.670	105.570	105.370	105.020	8.625	105.820	105.720	105.720	105.720	8.625	105.520	105.420	105.420	105.420
8.750	105.889	105.789	105.589	105.239	8.750	106.039	105.939	105.939	105.939	8.750	105.739	105.639	105.639	105.639
8.875	106.108	106.008	105.808	105.458	8.875	106.258	106.158	106.158	106.158	8.875	105.958	105.858	105.858	105.858
9.000	106.327	106.227	106.027	105.677	9.000	106.477	106.377	106.377	106.377	9.000	106.052	105.952	105.952	105.952
9.125	106.546	106.446	106.246	105.896	9.125	106.696	106.596	106.596	106.596	9.125	106.271	106.171	106.171	106.171

Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	96.708	96.608	96.408	96.258										
6.125	97.458	97.358	97.158	97.008										
6.250	98.226	98.126	97.926	97.776										
6.375	98.882	98.782	98.582	98.432										
6.500	99.476	99.376	99.176	99.026										
6.625	100.069	99.969	99.769	99.619										
6.750	100.600	100.500	100.300	100.150										
6.875	101.100	101.000	100.800	100.650										
7.000	101.669	101.569	101.369	101.219										
7.125	102.137	102.037	101.837	101.687										
7.250	102.512	102.412	102.212	102.062										
7.375	102.887	102.787	102.587	102.437										
7.500	103.231	103.131	102.931	102.781										
7.625	103.544	103.444	103.244	103.094										
7.750	103.857	103.757	103.557	103.407										
7.875	104.138	104.038	103.838	103.688										
8.000	104.420	104.320	104.120	103.970										
8.125	104.670	104.570	104.370	104.220										
8.250	104.920	104.820	104.620	104.470										
8.375	105.170	105.070	104.870	104.720										
8.500	105.420	105.320	105.120	104.970										
8.625	105.670	105.570	105.370	105.220										
8.750	105.889	105.789	105.589	105.439										
8.875	106.108	106.008	105.808	105.658										
9.000	106.327	106.227	106.027	105.877										
9.125	106.421	106.321	106.121	105.971										

Bronze Full /Alt DOC LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740+	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)	-	-
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 +	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	-
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	-
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	-
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
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)
>\$150k <= \$250 K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)
>\$1.00mm, <=\$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-
Housing History	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1x30x12	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)
Housing Event Seasoning	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
24 - 35 Mo	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	-
12 - 23 Mo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	-	-	-
DTI >43	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)
Loan Type	Full & ALT Doc Loan Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Interest Only	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	-
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
R/T Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
Cash-Out Refi >=700	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	-	-
Second Home	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	-
Investor	(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	-
40 Year Maturity	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)
Property Type	Full & ALT Doc Property Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Condo	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.375)	(0.375)	(0.500)
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.375)
Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)
24 Month Bank Statement	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)

Type	Full /Alt Doc	Inv W/PPP	Loan Size > \$2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	104.500	102.500

Prepay Penalty Price Adjustments		Max Price
Investor Only		
5 year	1.375	104.000
4 year	1.000	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 Price	
Min Price	98.000	



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

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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	94.635	94.535	94.335	94.185	5.500	94.810	94.710	94.510	94.360	5.500	94.835	94.735	94.535	94.385	
5.625	95.385	95.285	95.085	94.935	5.625	95.560	95.460	95.260	95.110	5.625	95.585	95.485	95.285	95.135	
5.750	96.135	96.035	95.835	95.685	5.750	96.310	96.210	96.010	95.860	5.750	96.335	96.235	96.035	95.885	
5.875	96.885	96.785	96.585	96.435	5.875	97.060	96.960	96.760	96.610	5.875	97.085	96.985	96.785	96.635	
6.000	97.635	97.535	97.335	97.185	6.000	97.810	97.710	97.510	97.360	6.000	97.835	97.735	97.535	97.385	
6.125	98.322	98.222	98.022	97.872	6.125	98.497	98.397	98.197	98.047	6.125	98.522	98.422	98.222	98.072	
6.250	99.010	98.910	98.710	98.560	6.250	99.185	99.085	98.885	98.735	6.250	99.210	99.110	98.910	98.760	
6.375	99.698	99.598	99.398	99.248	6.375	99.873	99.773	99.573	99.423	6.375	99.898	99.798	99.598	99.448	
6.500	100.323	100.223	100.023	99.873	6.500	100.498	100.398	100.198	100.048	6.500	100.523	100.423	100.223	100.073	
6.625	100.948	100.848	100.648	100.498	6.625	101.123	101.023	100.823	100.673	6.625	101.148	101.048	100.848	100.698	
6.750	101.510	101.410	101.210	101.060	6.750	101.685	101.585	101.385	101.235	6.750	101.710	101.610	101.410	101.260	
6.875	102.123	102.023	101.823	101.673	6.875	102.348	102.248	102.048	101.898	6.875	102.323	102.223	102.023	101.873	
7.000	102.773	102.673	102.473	102.323	7.000	102.948	102.848	102.648	102.498	7.000	102.973	102.873	102.673	102.523	
7.125	103.273	103.173	102.973	102.823	7.125	103.448	103.348	103.148	102.998	7.125	103.473	103.373	103.173	103.023	
7.250	103.710	103.610	103.410	103.260	7.250	103.885	103.785	103.585	103.435	7.250	103.910	103.810	103.610	103.460	
7.375	104.148	104.048	103.848	103.698	7.375	104.323	104.223	104.023	103.873	7.375	104.348	104.248	104.048	103.898	
7.500	104.523	104.423	104.223	104.073	7.500	104.698	104.598	104.398	104.248	7.500	104.723	104.623	104.423	104.273	
7.625	104.898	104.798	104.598	104.448	7.625	105.073	104.973	104.773	104.623	7.625	105.098	104.998	104.798	104.648	
7.750	105.210	105.110	104.910	104.760	7.750	105.385	105.285	105.085	104.935	7.750	105.410	105.310	105.110	104.960	
7.875	105.473	105.373	105.173	105.023	7.875	105.698	105.598	105.398	105.248	7.875	105.673	105.573	105.373	105.223	
8.000	105.785	105.685	105.485	105.335	8.000	106.010	105.910	105.710	105.560	8.000	105.985	105.885	105.685	105.535	
8.125	106.098	105.998	105.798	105.648	8.125	106.323	106.223	106.023	105.873	8.125	106.298	106.198	105.998	105.848	
8.250	106.379	106.279	106.079	105.929	8.250	106.604	106.504	106.304	106.154	8.250	106.579	106.479	106.279	106.129	
8.375	106.629	106.529	106.329	106.179	8.375	106.854	106.754	106.554	106.404	8.375	106.829	106.729	106.529	106.379	
8.500	106.879	106.779	106.579	106.429	8.500	107.104	107.004	106.804	106.654	8.500	107.079	106.979	106.779	106.629	
8.625	107.129	107.029	106.829	106.679	8.625	107.354	107.254	107.054	106.904	8.625	107.329	107.229	107.029	106.879	
8.750	107.379	107.279	107.079	106.929	8.750	107.604	107.504	107.304	107.154	8.750	107.579	107.479	107.279	107.129	
8.875	107.629	107.529	107.329	107.179	8.875	107.854	107.754	107.554	107.404	8.875	107.829	107.729	107.529	107.379	
9.000	107.879	107.779	107.579	107.429	9.000	108.104	108.004	107.804	107.654	9.000	108.079	107.979	107.779	107.629	
9.125	108.129	108.029	107.829	107.679	9.125	108.354	108.254	108.054	107.904	9.125	108.329	108.229	108.029	107.879	
9.250	108.379	108.279	108.079	107.929	9.250	108.604	108.504	108.304	108.154	9.250	108.579	108.479	108.279	108.129	
9.375	108.629	108.529	108.329	108.179	9.375	108.854	108.754	108.554	108.404	9.375	108.829	108.729	108.529	108.379	
9.500	108.879	108.779	108.579	108.429	9.500	109.104	109.004	108.804	108.654	9.500	109.079	108.979	108.779	108.629	
9.625	109.129	109.029	108.829	108.679	9.625	109.354	109.254	109.054	108.904	9.625	109.329	109.229	109.029	108.879	
9.750	109.379	109.279	109.079	108.929	9.750	109.604	109.504	109.304	109.154	9.750	109.579	109.479	109.279	109.129	
9.875	109.629	109.529	109.329	109.179	9.875	109.854	109.754	109.554	109.404	9.875	109.829	109.729	109.529	109.379	
10.000	109.879	109.779	109.579	109.429	10.000	109.979	109.879	109.679	109.529	10.000	110.079	109.979	109.779	109.629	
10.125	110.129	110.029	109.829	109.679	10.125	110.229	110.129	109.929	109.779	10.125	110.329	110.229	110.029	109.879	
10.250	110.379	110.279	110.079	109.929	10.250	110.479	110.379	110.179	110.029	10.250	110.579	110.479	110.279	110.129	
10.375	110.504	110.404	110.204	110.054	10.375	110.729	110.629	110.429	110.279	10.375	110.704	110.604	110.404	110.254	
10.500	110.754	110.654	110.454	110.304	10.500	110.979	110.879	110.679	110.529	10.500	110.954	110.854	110.654	110.504	
10.625	111.004	110.904	110.704	110.554	10.625	111.229	111.129	110.929	110.779	10.625	111.204	111.104	110.904	110.754	
10.750	111.254	111.154	110.954	110.804	10.750	111.479	111.379	111.179	111.029	10.750	111.454	111.354	111.154	111.004	
10.875	111.504	111.404	111.204	111.054	10.875	111.729	111.629	111.429	111.279	10.875	111.704	111.604	111.404	111.254	
11.000	111.754	111.654	111.454	111.304	11.000	111.979	111.879	111.679	111.529	11.000	111.954	111.854	111.654	111.504	
11.125	112.004	111.904	111.704	111.554	11.125	112.229	112.129	111.929	111.779	11.125	112.204	112.104	111.904	111.754	
11.250	112.254	112.154	111.954	111.804	11.250	112.479	112.379	112.179	112.029	11.250	112.454	112.354	112.154	112.004	
11.375	112.504	112.404	112.204	112.054	11.375	112.729	112.629	112.429	112.279	11.375	112.704	112.604	112.404	112.254	
11.500	112.754	112.654	112.454	112.304	11.500	112.979	112.879	112.679	112.529	11.500	112.954	112.854	112.654	112.504	

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	94.760	94.660	94.460	94.310	5.500	94.635	94.535	94.335	94.185					
5.625	95.510	95.410	95.210	95.060	5.625	95.385	95.285	95.085	94.935					
5.750	96.260	96.160	95.960	95.810	5.750	96.135	96.035	95.835	95.685					
5.875	97.010	96.910	96.710	96.560	5.875	96.885	96.785	96.585	96.435					
6.000	97.760	97.660	97.460	97.310	6.000	97.635	97.535	97.335	97.185					
6.125	98.447	98.347	98.147	97.997	6.125	98.322	98.222	98.022	97.872					
6.250	99.135	99.035	98.835	98.685	6.250	99.010	98.910	98.710	98.560					
6.375	99.823	99.723	99.523	99.373	6.375	99.698	99.598	99.398	99.248					
6.500	100.448	100.348	100.148	99.998	6.500	100.323	100.223	100.023	99.873					
6.625	101.073	100.973	100.773	100.623	6.625	100.948	100.848	100.648	100.498					
6.750	101.635	101.535	101.335	101.185	6.750	101.510	101.410	101.210	101.060					
6.875	102.248	102.148	101.948	101.798	6.875	102.123	102.023	101.823	101.673					
7.000	102.898	102.798	102.598	102.448	7.000	102.773	102.673	102.473	102.323					
7.125	103.398	103.298	103.098	102.948	7.125	103.273	103.173	102.973	102.823					
7.250	103.835	103.735	103.535	103.385	7.250	103.710	103.610	103.410	103.260					
7.375	104.273	104.173	103.973	103.823	7.375	104.148	104.048	103.848	103.698					
7.500	104.648	104.548	104.348	104.198	7.500	104.523	104.423	104.223	104.073					
7.625	105.023	104.923	104.723	104.573	7.625	104.898	104.798	104.598	104.448					
7.750	105.335	105.235	105.035	104.885	7.750	105.210	105.110	104.910	104.760					
7.875	105.598	105.498	105.298	105.148	7.875	105.473	105.373	105.173	105.023					
8.000	105.910	105.810	105.610	105.460	8.000	105.785	105.685	105.485	105.335					
8.125	106.223	106.123	105.923	105.773	8.125	106.098	105.998	105.798	105.648					
8.250	106.504	106.404	106.204	106.054	8.250	106.379	106.279	106.079	105.929					
8.375	106.754	106.654	106.454	106.304	8.375	106.629	106.529	106.329	106.179					
8.500	107.004	106.904	106.704	106.554	8.500	106.879	106.779	106.579	106.429					
8.625	107.254	107.154	106.954	106.804	8.625	107.129	107.029	106.829	106.679					
8.750	107.504	107.404	107.204	107.054	8.750	107.379	107.279	107.079	106.929					
8.875	107.754	107.654	107.454	107.304	8.875	107.629	107.529	107.329	107.179					
9.000	108.004	107.904	107.704	107.554	9.000	107.879	107.779	107.579	107.429					
9.125	108.254	108.154	107.954	107.804	9.125	108.129	108.029	107.829	107.679					
9.250	108.504	108.404	108.204	108.054	9.250	108.379	108.279	108.079	107.929					
9.375	108.754	108.654	108.454	108.304	9.375	108.629	108.529	108.329	108.179					
9.500	109.004	108.904	108.704	108.554	9.500	108.879	108.779	108.579	108.429					
9.625	109.254	109.154	108.954	108.804	9.625	109.129	109.029	108.829	108.679					
9.750	109.379	109.279	109.079	108.929	9.750	109.379	109.279	109.079	108.929					
9.875	109.629	109.529	109.329	109.179	9.875	109.629	109.529	109.329	109.179					
10.000	109.879	109.779	109.579	109.429	10.000	109.879	109.779	109.579	109.429					
10.125	110.129	110.029	109.829	109.679	10.125	110.004	109.904	109.704	109.554					
10.250	110.379	110.279	110.079	109.929	10.250	110.254	110.154	109.954	109.804					
10.375	110.629	110.529	110.329	110.179	10.375	110.504	110.404	110.204	110.054					
10.500	110.879	110.779	110.579	110.429	10.500	110.754	110.654	110.454	110.304					
10.625	111.129	111.029	110.829	110.679	10.625	111.004	110.904	110.704	110.554					
10.750	111.379	111.279	111.079	110.929	10.750	111.254	111.154	110.954	110.804					
10.875	111.629	111.529	111.329	111.179	10.875	111.504	111.404	111.204	111.054					
11.000	111.879	111.779	111.579	111.429	11.000	111.754	111.654	111.454	111.304					
11.125	112.129	112.029	111.829	111.679	11.125	112.004	111.904	111.704	111.554					
11.250	112.379	112.279	112.079	111.929	11.250	112.254	112.154	111.954	111.804					
11.375	112.629	112.529	112.329	112.179	11.375	112.504	112.404	112.204	112.054					
11.500	112.879	112.779	112.579	112.429	11.500	112.754	112.654	112.454	112.304					



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

Non-QM DSCR LLPA's

CREDIT SCORE	LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	0.000	(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	0.000	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.250)	(1.500)	(2.125)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.000)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.250)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.750)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)
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	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)
>150K<= \$250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=\$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(0.875)	(1.000)	(1.250)	(1.750)	(2.750)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(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)

Term	Max Price	Loan Size > \$2.0 MM
		Max Price
5 year	105.000	102.500
4 year	104.500	102.500
3 year	104.000	102.500
2 year	104.000	101.500
1 year	103.500	101.000
No Prepay Penalty	103.000	101.000





Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

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

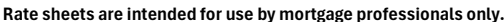
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DSCR	PICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
No Credit Score	0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)
DSCR Adjustments						
DSCR .01 - .74	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375
Loan Size						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
\$150k <= \$1.0 mm	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)
>\$1.00mm, <=\$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-
>\$1.50mm, <=\$2.50mm	(0.375)	(0.375)	(0.500)	(0.750)	-	-
>\$2.50mm, <=\$3.00mm	(0.750)	(1.125)	(1.250)	-	-	-
Loan Type						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)
reserves < 12 Mos	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-
Cash Out DSCR <1.0	(0.750)	(0.750)	(0.750)	(1.250)	-	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)
Type	Min Price
Min Price	98.000

		Loan Size > \$2.0 MM
Term	Max Price	Max Price
5 year	105,000	102,500
4 year	104,500	102,500
3 year	104,000	102,500
2 year	104,000	101,500
1 year	103,500	101,000
No Prepay Penalty	103,000	101,000

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





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

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

9/4/2026 10:06 EST

Welcome

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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
6.250	94.826	94.726	94.526	94.376	6.250	94.676	94.576	94.376	94.226	6.250	94.676	94.576	94.376	94.226
6.375	95.482	95.382	95.182	95.032	6.375	95.332	95.232	95.032	94.882	6.375	95.332	95.232	95.032	94.882
6.500	96.076	95.976	95.776	95.626	6.500	95.926	95.826	95.626	95.476	6.500	95.926	95.826	95.626	95.476
6.625	96.669	96.569	96.369	96.219	6.625	96.519	96.419	96.219	96.069	6.625	96.519	96.419	96.219	96.069
6.750	97.200	97.100	96.900	96.750	6.750	97.050	96.950	96.750	96.600	6.750	97.050	96.950	96.750	96.600
6.875	97.700	97.600	97.400	97.250	6.875	97.550	97.450	97.250	97.100	6.875	97.550	97.450	97.250	97.100
7.000	98.269	98.169	97.969	97.819	7.000	98.119	98.019	97.819	97.669	7.000	98.119	98.019	97.819	97.669
7.125	98.737	98.637	98.437	98.287	7.125	98.587	98.487	98.287	98.137	7.125	98.587	98.487	98.287	98.137
7.250	99.112	99.012	98.812	98.662	7.250	98.962	98.862	98.662	98.512	7.250	98.962	98.862	98.662	98.512
7.375	99.487	99.387	99.187	99.037	7.375	99.337	99.237	99.037	98.887	7.375	99.337	99.237	99.037	98.887
7.500	99.831	99.731	99.531	99.381	7.500	99.681	99.581	99.381	99.231	7.500	99.681	99.581	99.381	99.231
7.625	100.194	100.094	99.894	99.744	7.625	100.044	99.944	99.744	99.594	7.625	100.044	99.944	99.744	99.594
7.750	100.657	100.557	100.357	100.207	7.750	100.507	100.407	100.207	100.057	7.750	100.507	100.407	100.207	100.057
7.875	100.938	100.838	100.638	100.488	7.875	100.788	100.688	100.488	100.338	7.875	100.788	100.688	100.488	100.338
8.000	101.220	101.120	100.920	100.770	8.000	101.070	100.970	100.770	100.620	8.000	101.070	100.970	100.770	100.620
8.125	101.470	101.370	101.170	101.020	8.125	101.320	101.220	101.020	100.870	8.125	101.320	101.220	101.020	100.870
8.250	101.720	101.620	101.420	101.270	8.250	101.570	101.470	101.270	101.120	8.250	101.520	101.420	101.220	101.070
8.375	101.920	101.820	101.620	101.470	8.375	101.770	101.670	101.470	101.320	8.375	101.770	101.670	101.470	101.320
8.500	102.170	102.070	101.870	101.720	8.500	102.020	101.920	101.720	101.570	8.500	102.020	101.920	101.720	101.570

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	94.826	94.726	94.526	94.376										
6.375	95.482	95.382	95.182	95.032										
6.500	96.076	95.976	95.776	95.626										
6.625	96.669	96.569	96.369	96.219										
6.750	97.200	97.100	96.900	96.750										
6.875	97.700	97.600	97.400	97.250										
7.000	98.269	98.169	97.969	97.819										
7.125	98.737	98.637	98.437	98.287										
7.250	99.112	99.012	98.812	98.662										
7.375	99.487	99.387	99.187	99.037										
7.500	99.831	99.731	99.531	99.381										
7.625	100.194	100.094	99.894	99.744										
7.750	100.657	100.557	100.357	100.207										
7.875	100.938	100.838	100.638	100.488										
8.000	101.220	101.120	100.920	100.770										
8.125	101.470	101.370	101.170	101.020										
8.250	101.670	101.570	101.370	101.220										
8.375	101.920	101.820	101.620	101.470										
8.500	102.170	102.070	101.870	101.720										

DSCR ITIN LLPA's

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

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.375
4 year	1.000
3 year	0.000
2 year	(0.500)
1 year	(1.375)
No Prepay Penalty	(1.750)
Type	Min Price
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)



Rate sheets are intended for use by mortgage professionals only.



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

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

9/4/2026 10:06 EST

Lock Desk: 443-313-8929

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Sales Support: 800-203-5719

Welcome

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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	101.567	101.567	101.317	101.067	7.625	101.817	101.817	101.567	101.317
7.750	101.964	101.964	101.714	101.464	7.750	102.214	102.214	101.964	101.714
7.875	102.347	102.347	102.097	101.847	7.875	102.597	102.597	102.347	102.097
8.000	102.719	102.719	102.469	102.219	8.000	102.969	102.969	102.719	102.469
8.125	103.068	103.068	102.818	102.568	8.125	103.318	103.318	103.068	102.818
8.250	103.394	103.394	103.144	102.894	8.250	103.644	103.644	103.394	103.144
8.375	103.697	103.697	103.447	103.197	8.375	103.947	103.947	103.697	103.447
8.500	103.977	103.977	103.727	103.477	8.500	104.227	104.227	103.977	103.727
8.625	104.233	104.233	103.983	103.733	8.625	104.483	104.483	104.233	103.983
8.750	104.492	104.492	104.242	103.992	8.750	104.742	104.742	104.492	104.242
8.875	104.747	104.747	104.497	104.247	8.875	104.997	104.997	104.747	104.497
9.000	104.985	104.985	104.735	104.485	9.000	105.235	105.235	104.985	104.735
9.125	105.206	105.206	104.956	104.706	9.125	105.456	105.456	105.206	104.956
9.250	105.408	105.408	105.158	104.908	9.250	105.658	105.658	105.408	105.158
9.375	105.593	105.593	105.343	105.093	9.375	105.843	105.843	105.593	105.343
9.500	105.759	105.759	105.509	105.259	9.500	106.009	106.009	105.759	105.509
9.625	105.936	105.936	105.686	105.436	9.625	106.186	106.186	105.936	105.686
9.750	106.113	106.113	105.863	105.613	9.750	106.363	106.363	106.113	105.863
9.875	106.276	106.276	106.026	105.776	9.875	106.526	106.526	106.276	106.026
10.000	106.426	106.426	106.176	105.926	10.000	106.676	106.676	106.426	106.176
10.125	106.561	106.561	106.311	106.061	10.125	106.811	106.811	106.561	106.311
10.250	106.682	106.682	106.432	106.182	10.250	106.932	106.932	106.682	106.432
10.375	106.788	106.788	106.538	106.288	10.375	107.038	107.038	106.788	106.538
10.500	106.856	106.856	106.606	106.356	10.500	107.106	107.106	106.856	106.606
10.625	106.976	106.976	106.726	106.476	10.625	107.226	107.226	106.976	106.726
10.750	107.085	107.085	106.835	106.585	10.750	107.335	107.335	107.085	106.835
10.875	107.182	107.182	106.932	106.682	10.875	107.432	107.432	107.182	106.932
11.000	107.268	107.268	107.018	106.768	11.000	107.518	107.518	107.268	107.018
11.125	107.343	107.343	107.093	106.843	11.125	107.593	107.593	107.343	107.093
11.250	107.407	107.407	107.157	106.907	11.250	107.657	107.657	107.407	107.157
11.375	107.445	107.445	107.195	106.945	11.375	107.695	107.695	107.445	107.195
11.500	107.473	107.473	107.223	106.973	11.500	107.723	107.723	107.473	107.223

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	3.000	2.875	2.875	2.875	2.750	2.625	2.000	0.500	(1.500)
780 - 799	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
760 - 779	2.375	2.375	2.375	1.875	1.625	1.500	0.625	(1.000)	(4.375)
740 - 759	1.750	1.750	1.375	1.125	0.875	0.875	0.000	(1.625)	(6.000)
720 - 739	1.625	1.625	1.625	1.500	1.250	0.750	0.000	(1.875)	(6.500)
700 - 719	1.375	1.375	1.375	1.000	0.750	0.375	(0.875)	(2.500)	(7.500)
680 - 699	1.000	1.000	1.000	0.625	0.000	(0.500)	(3.500)	(7.500)	-
660 - 679	0.875	0.875	0.875	(0.500)	(1.375)	(2.500)	(7.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-
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
43.01-45	> 45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.750)	(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
20yr Fixed		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)	-	-	-
Loan Amount	< \$50k	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$50k-\$75k		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
\$75,001-\$100k		-	-	-	-	-	-	-	-
\$100,001-\$125k		-	-	-	-	-	-	-	-
\$125,001 - \$250k		-	-	-	-	-	-	-	-
>\$250k		-	-	-	-	-	-	-	-
Cash Out	Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)
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)	(1.000)	(1.625)
ManufacturedHousing		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

STATE ADJUSTMENTS (2nd Lien Products)

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,	Adjustment
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	0.000
REGION 2:	PR, FL	0.000
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI	0.000
REGION 4:	NV, UT, CO	0.125
		0

ADMIN FEES	Third Party Due Diligence (NQM and DSCR)
Non-Delegated: \$595 Delegated: \$575 HELOAN \$350	NQM Loans: \$500 DSCR Loans: \$400 Reliance Letter Transfer: \$50
MERS Organization ID	Note Endorsement or Allonge
1006543	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
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans	Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905

