



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

10/14/2026 14:00 EST

Welcome

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Lock Desk: 443-313-8929
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
7.000	97.185	97.085	96.885	96.735	7.000	97.410	97.310	97.110	96.960	7.000	97.385	97.285	97.085	96.935
7.125	97.873	97.773	97.573	97.223	7.125	98.098	97.998	97.648	97.498	7.125	98.073	97.973	97.623	97.473
7.250	98.685	98.585	98.385	98.035	7.250	98.910	98.810	98.310	98.810	7.250	98.885	98.785	98.285	98.785
7.375	99.373	99.273	99.073	98.723	7.375	99.598	99.498	99.498	99.498	7.375	99.573	99.473	99.473	99.473
7.500	100.060	99.960	99.760	99.410	7.500	100.285	100.185	100.185	100.185	7.500	100.260	100.160	100.160	100.160
7.625	100.685	100.585	100.385	100.035	7.625	100.910	100.810	100.810	100.810	7.625	100.885	100.785	100.785	100.785
7.750	101.467	101.367	101.167	100.817	7.750	101.692	101.592	101.592	101.592	7.750	101.667	101.567	101.567	101.567
7.875	101.967	101.867	101.667	101.317	7.875	102.192	102.092	102.092	102.092	7.875	102.167	102.067	102.067	102.067
8.000	102.404	102.304	102.104	101.754	8.000	102.629	102.529	102.529	102.529	8.000	102.604	102.504	102.504	102.504
8.125	102.842	102.742	102.542	102.192	8.125	103.067	102.967	102.967	102.967	8.125	103.042	102.942	102.942	102.942
8.250	103.279	103.179	102.979	102.629	8.250	103.504	103.404	103.404	103.404	8.250	103.479	103.379	103.379	103.379
8.375	103.879	103.779	103.579	103.229	8.375	104.104	104.004	104.004	104.004	8.375	104.079	103.979	103.979	103.979
8.500	104.254	104.154	103.954	103.604	8.500	104.479	104.379	104.379	104.379	8.500	104.454	104.354	104.354	104.354
8.625	104.567	104.467	104.267	103.917	8.625	104.792	104.692	104.692	104.692	8.625	104.767	104.667	104.667	104.667
8.750	104.879	104.779	104.579	104.229	8.750	105.104	105.004	105.004	105.004	8.750	105.079	104.979	104.979	104.979
8.875	105.192	105.092	104.892	104.542	8.875	105.417	105.317	105.317	105.317	8.875	105.392	105.292	105.292	105.292
9.000	105.473	105.373	105.173	104.823	9.000	105.698	105.598	105.598	105.598	9.000	105.673	105.573	105.573	105.573
9.125	105.754	105.654	105.454	105.104	9.125	105.979	105.879	105.879	105.879	9.125	105.954	105.854	105.854	105.854
9.250	106.004	105.904	105.704	105.354	9.250	106.229	106.129	106.129	106.129	9.250	106.204	106.104	106.104	106.104
9.375	106.204	106.104	105.904	105.554	9.375	106.429	106.329	106.329	106.329	9.375	106.404	106.304	106.304	106.304
9.500	106.404	106.304	106.104	105.754	9.500	106.629	106.529	106.529	106.529	9.500	106.604	106.504	106.504	106.504
9.625	106.654	106.554	106.354	106.004	9.625	106.879	106.779	106.779	106.779	9.625	106.854	106.754	106.754	106.754
9.750	106.904	106.804	106.604	106.254	9.750	107.129	107.029	107.029	107.029	9.750	107.104	107.004	107.004	107.004
9.875	107.154	107.054	106.854	106.504	9.875	107.379	107.279	107.279	107.279	9.875	107.354	107.254	107.254	107.254
10.000	107.404	107.304	107.104	106.754	10.000	107.629	107.529	107.529	107.529	10.000	107.604	107.504	107.504	107.504
10.125	107.654	107.554	107.354	107.004	10.125	107.879	107.779	107.779	107.779	10.125	107.854	107.754	107.754	107.754
10.250	107.754	107.654	107.454	107.104	10.250	107.979	107.879	107.879	107.879	10.250	107.954	107.854	107.854	107.854
10.375	108.004	107.904	107.704	107.354	10.375	108.229	108.129	108.129	108.129	10.375	108.204	108.104	108.104	108.104
10.500	108.254	108.154	107.954	107.604	10.500	108.479	108.379	108.379	108.379	10.500	108.454	108.354	108.354	108.354
10.625	108.404	108.304	108.104	107.754	10.625	108.629	108.529	108.529	108.529	10.625	108.604	108.504	108.504	108.504
10.750	108.654	108.554	108.354	108.004	10.750	108.879	108.779	108.779	108.779	10.750	108.854	108.754	108.754	108.754
10.875	108.904	108.804	108.604	108.254	10.875	109.129	109.029	109.029	109.029	10.875	109.104	109.004	109.004	109.004
11.000	109.154	109.054	108.854	108.504	11.000	109.379	109.279	109.279	109.279	11.000	109.354	109.254	109.254	109.254
11.125	109.404	109.304	109.104	108.754	11.125	109.629	109.529	109.529	109.529	11.125	109.604	109.504	109.504	109.504
11.250	109.654	109.554	109.354	109.004	11.250	109.879	109.779	109.779	109.779	11.250	109.854	109.754	109.754	109.754
11.375	109.904	109.804	109.604	109.254	11.375	110.129	110.029	110.029	110.029	11.375	110.354	110.254	110.254	110.254

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					
7.000	97.360	97.260	97.060	96.910	7.000	97.235	97.135	96.935	96.785					
7.125	98.048	97.948	97.748	97.598	7.125	97.923	97.823	97.623	97.473					
7.250	98.860	98.760	98.560	98.410	7.250	98.735	98.635	98.435	98.285					
7.375	99.548	99.448	99.248	99.098	7.375	99.423	99.323	99.123	98.973					
7.500	100.235	100.135	99.935	99.785	7.500	100.110	100.010	99.810	99.660					
7.625	100.860	100.760	100.560	100.410	7.625	100.735	100.635	100.435	100.285					
7.750	101.642	101.542	101.342	101.192	7.750	101.517	101.417	101.217	101.067					
7.875	102.142	102.042	101.842	101.692	7.875	102.017	101.917	101.717	101.567					
8.000	102.579	102.479	102.279	102.129	8.000	102.454	102.354	102.154	102.004					
8.125	103.017	102.917	102.717	102.567	8.125	102.892	102.792	102.592	102.442					
8.250	103.454	103.354	103.154	103.004	8.250	103.329	103.229	103.029	102.879					
8.375	104.054	103.954	103.754	103.604	8.375	103.929	103.829	103.629	103.479					
8.500	104.429	104.329	104.129	103.979	8.500	104.304	104.204	104.004	103.854					
8.625	104.742	104.642	104.442	104.292	8.625	104.617	104.517	104.317	104.167					
8.750	105.054	104.954	104.754	104.604	8.750	104.929	104.829	104.629	104.479					
8.875	105.367	105.267	105.067	104.917	8.875	105.242	105.142	104.942	104.792					
9.000	105.648	105.548	105.348	105.198	9.000	105.523	105.423	105.223	105.073					
9.125	105.929	105.829	105.629	105.479	9.125	105.804	105.704	105.504	105.354					
9.250	106.179	106.079	105.879	105.729	9.250	106.054	105.954	105.754	105.604					
9.375	106.379	106.279	106.079	105.929	9.375	106.254	106.154	105.954	105.804					
9.500	106.579	106.479	106.279	106.129	9.500	106.454	106.354	106.154	106.004					
9.625	106.829	106.729	106.529	106.379	9.625	106.704	106.604	106.404	106.254					
9.750	107.079	106.979	106.779	106.629	9.750	106.954	106.854	106.654	106.504					
9.875	107.329	107.229	107.029	106.879	9.875	107.204	107.104	106.904	106.754					
10.000	107.579	107.479	107.279	107.129	10.000	107.454	107.354	107.154	107.004					
10.125	107.829	107.729	107.529	107.379	10.125	107.704	107.604	107.404	107.254					
10.250	107.929	107.829	107.629	107.479	10.250	107.804	107.704	107.504	107.354					
10.375	108.179	108.079	107.879	107.729	10.375	108.054	107.954	107.754	107.604					
10.500	108.429	108.329	108.129	107.979	10.500	108.304	108.204	108.004	107.854					
10.625	108.579	108.479	108.279	108.129	10.625	108.454	108.354	108.154	108.004					
10.750	108.829	108.729	108.529	108.379	10.750	108.704	108.604	108.404	108.254					
10.875	109.079	108.979	108.779	108.629	10.875	108.954	108.854	108.654	108.504					
11.000	109.329	109.229	109.029	108.879	11.000	109.204	109.104	108.904	108.754					
11.125	109.579	109.479	109.279	109.129	11.125	109.454	109.354	109.154	109.004					
11.250	109.829	109.729	109.529	109.379	11.250	109.704	109.604	109.404	109.254					
11.375	110.329	110.229	110.029	109.879	11.375	110.204	110.104	109.904	109.754					



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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+	1.250	1.125	1.000	0.875	0.750	0.500	0.125	(1.875)	(3.625)	Min Price	98.000	98.000	98.000																																						
760 - 779	1.000	1.000	1.000	0.875	0.625	0.375	0.000	(2.250)	(3.750)	Max Price	104.000	104.000	102.500																																						
740 - 759	0.750	0.750	0.750	0.625	0.375	0.125	(0.125)	(3.000)	(4.500)	<table><tr><th colspan="3">Prepay Penalty Price Adjustments</th><th rowspan="2">Max Price</th></tr><tr><th colspan="3">Investor Only</th></tr><tr><td>5 year</td><td>1.250</td><td></td><td>104.000</td></tr><tr><td>4 year</td><td>1.000</td><td></td><td>104.000</td></tr><tr><td>3 year</td><td>0.750</td><td></td><td>103.500</td></tr><tr><td>2 year</td><td>0.500</td><td></td><td>103.000</td></tr><tr><td>1 year</td><td>0.250</td><td></td><td>102.500</td></tr><tr><td colspan="3">No Prepay Penalty</td><td>102.000</td></tr><tr><td>Type</td><td colspan="2">Min Price</td><td rowspan="2"></td></tr><tr><td>Min Price</td><td colspan="2">98.000</td></tr></table>				Prepay Penalty Price Adjustments			Max Price	Investor Only			5 year	1.250		104.000	4 year	1.000		104.000	3 year	0.750		103.500	2 year	0.500		103.000	1 year	0.250		102.500	No Prepay Penalty			102.000	Type	Min Price			Min Price	98.000	
Prepay Penalty Price Adjustments			Max Price																																																
Investor Only																																																			
5 year	1.250		104.000																																																
4 year	1.000		104.000																																																
3 year	0.750		103.500																																																
2 year	0.500		103.000																																																
1 year	0.250		102.500																																																
No Prepay Penalty			102.000																																																
Type	Min Price																																																		
Min Price	98.000																																																		
720 - 739	0.625	0.625	0.625	0.375	0.375	0.000	(0.875)	(3.875)	(5.250)																																										
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(4.125)	(5.750)																																										
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	(4.875)	(6.250)																																										
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	(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+	1.125	1.000	0.875	0.750	0.625	0.375	0.000	(2.000)	(3.750)																																										
760 - 779	0.875	0.875	0.875	0.750	0.500	0.250	(0.125)	(2.375)	(3.875)																																										
740 - 759	0.625	0.625	0.625	0.500	0.250	0.000	(0.250)	(3.125)	(4.625)																																										
720 - 739	0.500	0.500	0.500	0.250	0.250	(0.125)	(1.000)	(4.000)	-																																										
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(4.250)	-																																										
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	(5.000)	-																																										
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-																																										
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)	(1.875)	-	-																																										
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)	(0.750)	(1.000)																																										
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
7.125	97.265	97.165	96.965	96.815	7.125	97.265	97.165	97.165	97.165	7.125	97.165	97.065	97.065	97.065
7.250	97.854	97.754	97.554	97.204	7.250	97.854	97.754	97.754	97.754	7.250	97.754	97.654	97.654	97.654
7.375	98.333	98.233	98.033	97.683	7.375	98.333	98.233	98.233	98.233	7.375	98.233	98.133	98.133	98.133
7.500	98.752	98.652	98.452	98.102	7.500	98.752	98.652	98.652	98.652	7.500	98.652	98.552	98.552	98.552
7.625	99.139	99.039	98.839	98.489	7.625	99.139	99.039	99.039	99.039	7.625	99.039	98.939	98.939	98.939
7.750	99.494	99.394	99.194	98.844	7.750	99.494	99.394	99.394	99.394	7.750	99.394	99.294	99.294	99.294
7.875	99.814	99.714	99.514	99.164	7.875	99.814	99.714	99.714	99.714	7.875	99.714	99.614	99.614	99.614
8.000	100.224	100.124	99.924	99.574	8.000	100.224	100.124	100.124	100.124	8.000	100.124	100.024	100.024	100.024
8.125	100.477	100.377	100.177	99.827	8.125	100.477	100.377	100.377	100.377	8.125	100.377	100.277	100.277	100.277
8.250	100.697	100.597	100.397	100.047	8.250	100.697	100.597	100.597	100.597	8.250	100.597	100.497	100.497	100.497
8.375	100.888	100.788	100.588	100.238	8.375	100.888	100.788	100.788	100.788	8.375	100.788	100.688	100.688	100.688
8.500	101.304	101.204	101.004	100.654	8.500	101.304	101.204	101.204	101.204	8.500	101.204	101.104	101.104	101.104
8.625	101.449	101.349	101.149	100.799	8.625	101.449	101.349	101.349	101.349	8.625	101.349	101.249	101.249	101.249
8.750	101.577	101.477	101.277	100.927	8.750	101.577	101.477	101.477	101.477	8.750	101.477	101.377	101.377	101.377
8.875	101.692	101.592	101.392	101.042	8.875	101.692	101.592	101.592	101.592	8.875	101.592	101.492	101.492	101.492
9.000	101.798	101.698	101.498	101.148	9.000	101.798	101.698	101.698	101.698	9.000	101.698	101.598	101.598	101.598
9.125	102.124	102.024	101.824	101.474	9.125	102.124	102.024	102.024	102.024	9.125	102.024	101.924	101.924	101.924
9.250	102.224	102.124	101.924	101.574	9.250	102.224	102.124	102.124	102.124	9.250	102.124	102.024	102.024	102.024
9.375	102.324	102.224	102.024	101.674	9.375	102.324	102.224	102.224	102.224	9.375	102.224	102.124	102.124	102.124
9.500	102.404	102.304	102.104	101.754	9.500	102.424	102.324	102.324	102.324	9.500	102.200	102.100	102.100	102.100
9.625	102.504	102.404	102.204	101.854	9.625	102.504	102.404	102.404	102.404	9.625	102.300	102.200	102.200	102.200
9.750	102.604	102.504	102.304	101.954	9.750	102.604	102.504	102.504	102.504	9.750	102.400	102.300	102.300	102.300
9.875	102.704	102.604	102.404	102.054	9.875	102.704	102.604	102.604	102.604	9.875	102.500	102.400	102.400	102.400
10.000	102.804	102.704	102.504	102.154	10.000	102.804	102.704	102.704	102.704	10.000	102.600	102.500	102.500	102.500
10.125	102.854	102.754	102.554	102.204	10.125	102.854	102.754	102.754	102.754	10.125	102.650	102.550	102.550	102.550
10.250	102.904	102.804	102.604	102.254	10.250	102.904	102.804	102.804	102.804	10.250	102.700	102.600	102.600	102.600

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					
7.125	97.165	97.065	96.865	96.715	7.125	97.165	97.065	96.865	96.715					
7.250	97.754	97.654	97.454	97.304	7.250	97.754	97.654	97.454	97.304					
7.375	98.233	98.133	97.933	97.783	7.375	98.233	98.133	97.933	97.783					
7.500	98.652	98.552	98.352	98.202	7.500	98.652	98.552	98.352	98.202					
7.625	99.039	98.939	98.739	98.589	7.625	99.039	98.939	98.739	98.589					
7.750	99.394	99.294	99.094	98.944	7.750	99.394	99.294	99.094	98.944					
7.875	99.714	99.614	99.414	99.264	7.875	99.714	99.614	99.414	99.264					
8.000	100.124	100.024	99.824	99.674	8.000	100.124	100.024	99.824	99.674					
8.125	100.377	100.277	100.077	99.927	8.125	100.377	100.277	100.077	99.927					
8.250	100.597	100.497	100.297	100.147	8.250	100.597	100.497	100.297	100.147					
8.375	100.788	100.688	100.488	100.338	8.375	100.788	100.688	100.488	100.338					
8.500	101.204	101.104	100.904	100.754	8.500	101.204	101.104	100.904	100.754					
8.625	101.349	101.249	101.049	100.899	8.625	101.349	101.249	101.049	100.899					
8.750	101.477	101.377	101.177	101.027	8.750	101.477	101.377	101.177	101.027					
8.875	101.592	101.492	101.292	101.142	8.875	101.592	101.492	101.292	101.142					
9.000	101.698	101.598	101.398	101.248	9.000	101.698	101.598	101.398	101.248					
9.125	102.024	101.924	101.724	101.574	9.125	102.024	101.924	101.724	101.574					
9.250	102.124	102.024	101.824	101.674	9.250	102.124	102.024	101.824	101.674					
9.375	102.224	102.124	101.924	101.774	9.375	102.224	102.124	101.924	101.774					
9.500	102.324	102.224	102.024	101.874	9.500	102.304	102.204	102.004	101.854					
9.625	102.404	102.304	102.104	101.954	9.625	102.404	102.304	102.104	101.954					
9.750	102.504	102.404	102.204	102.054	9.750	102.504	102.404	102.204	102.054					
9.875	102.604	102.504	102.304	102.154	9.875	102.604	102.504	102.304	102.154					
10.000	102.704	102.604	102.404	102.254	10.000	102.704	102.604	102.404	102.254					
10.125	102.754	102.654	102.454	102.304	10.125	102.754	102.654	102.454	102.304					
10.250	102.804	102.704	102.504	102.354	10.250	102.804	102.704	102.504	102.354					





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

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

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+	1.250	1.125	1.000	0.875	0.750	0.500	0.125	(1.875)	-	Max Price	104.000	104.500	102.500
760 - 779	1.000	1.000	1.000	0.875	0.625	0.375	0.000	(2.250)	-				
740 - 759	0.750	0.750	0.750	0.625	0.375	0.125	(0.125)	(3.000)	-				
720 - 739	0.625	0.625	0.625	0.375	0.375	0.000	(0.875)	(3.875)	-				
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(4.125)	-				
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-	-				
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=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	0.375	0.000	(2.000)	-				
760 - 779	0.875	0.875	0.875	0.750	0.500	0.250	(0.125)	(2.375)	-				
740 - 759	0.625	0.625	0.625	0.500	0.250	0.000	(0.250)	(3.125)	-				
720 - 739	0.500	0.500	0.500	0.250	0.250	(0.125)	(1.000)	(4.000)	-				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(4.250)	-				
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-	-				
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-				
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)	-	-





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

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

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Sales Support: 800-203-5719

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
7.250	97.304	97.204	97.004	96.854	7.250	97.204	97.104	97.104	97.104	7.250	97.204	97.104	97.104	97.104
7.375	97.783	97.683	97.483	97.133	7.375	97.683	97.583	97.583	97.583	7.375	97.683	97.583	97.583	97.583
7.500	98.202	98.102	97.902	97.552	7.500	98.102	98.002	98.002	98.002	7.500	98.102	98.002	98.002	98.002
7.625	98.589	98.489	98.289	97.939	7.625	98.489	98.389	98.389	98.389	7.625	98.489	98.389	98.389	98.389
7.750	98.944	98.844	98.644	98.294	7.750	98.844	98.744	98.744	98.744	7.750	98.844	98.744	98.744	98.744
7.875	99.264	99.164	98.964	98.614	7.875	99.164	99.064	99.064	99.064	7.875	99.164	99.064	99.064	99.064
8.000	99.674	99.574	99.374	99.024	8.000	99.574	99.474	99.474	99.474	8.000	99.574	99.474	99.474	99.474
8.125	99.927	99.827	99.627	99.277	8.125	99.827	99.727	99.727	99.727	8.125	99.827	99.727	99.727	99.727
8.250	100.147	100.047	99.847	99.497	8.250	100.047	99.947	99.947	99.947	8.250	100.047	99.947	99.947	99.947
8.375	100.338	100.238	100.038	99.688	8.375	100.238	100.138	100.138	100.138	8.375	100.238	100.138	100.138	100.138
8.500	100.754	100.654	100.454	100.104	8.500	100.654	100.554	100.554	100.554	8.500	100.654	100.554	100.554	100.554
8.625	100.899	100.799	100.599	100.249	8.625	100.799	100.699	100.699	100.699	8.625	100.799	100.699	100.699	100.699
8.750	101.027	100.927	100.727	100.377	8.750	100.927	100.827	100.827	100.827	8.750	100.927	100.827	100.827	100.827
8.875	101.142	101.042	100.842	100.492	8.875	101.042	100.942	100.942	100.942	8.875	101.042	100.942	100.942	100.942
9.000	101.248	101.148	100.948	100.598	9.000	101.148	101.048	101.048	101.048	9.000	101.148	101.048	101.048	101.048
9.125	101.574	101.474	101.274	100.924	9.125	101.474	101.374	101.374	101.374	9.125	101.474	101.374	101.374	101.374
9.250	101.674	101.574	101.374	101.024	9.250	101.574	101.474	101.474	101.474	9.250	101.574	101.474	101.474	101.474
9.375	101.774	101.674	101.474	101.124	9.375	101.674	101.574	101.574	101.574	9.375	101.674	101.574	101.574	101.574
					9.500	101.549	101.449	101.449	101.449					

Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
7.375	97.683	97.583	97.383	97.233										
7.500	98.102	98.002	97.802	97.652										
7.625	98.489	98.389	98.189	98.039										
7.750	98.844	98.744	98.544	98.394										
7.875	99.164	99.064	98.864	98.714										
8.000	99.574	99.474	99.274	99.124										
8.125	99.827	99.727	99.527	99.377										
8.250	100.047	99.947	99.747	99.597										
8.375	100.238	100.138	99.938	99.788										
8.500	100.654	100.554	100.354	100.204										
8.625	100.799	100.699	100.499	100.349										
8.750	100.927	100.827	100.627	100.477										
8.875	101.042	100.942	100.742	100.592										
9.000	101.148	101.048	100.848	100.698										
9.125	101.474	101.374	101.174	101.024										
9.250	101.574	101.474	101.274	101.124										
9.375	101.674	101.574	101.374	101.224										

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	0.750	0.625	0.375	0.125	(0.125)	(3.000)	Min Price	98.000	98.000	98.000
720 - 739	0.625	0.625	0.625	0.375	0.375	0.000	(0.875)	(3.875)	Max Price	104.000	104.500	102.500
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(4.125)				
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-				
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-				
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	Investor Only		Max Price	
740 +	0.625	0.625	0.625	0.500	0.250	0.000	(0.250)	-	5 year	1.375	104.000	
720 - 739	0.500	0.500	0.500	0.250	0.250	(0.125)	(1.000)	-	4 year	1.000	104.000	
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	-	3 year	0.000	103.500	
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-	2 year	(0.500)	103.000	
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	1 year	(1.375)	102.000	
									No Prepay Penalty	(1.750)	101.000	
Loan Size	Full & ALT Doc Loan Amount Adjusters								Type	Min Price		
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		98.000		
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								Property Type			
	<=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	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)				



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

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

10/14/2026 14:00 EST

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Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR

Non-QM DSCR 30 YEAR FIXED					Non-QM DSCR 15 YEAR FIXED					Non-QM DSCR 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.000	98.100	98.000	97.800	97.650	7.000	98.325	98.225	98.025	97.875	7.000	98.300	98.200	98.000	97.850
7.125	98.975	98.875	98.675	98.525	7.125	99.200	99.100	98.900	98.750	7.125	99.175	99.075	98.875	98.725
7.250	99.725	99.625	99.425	99.275	7.250	99.950	99.850	99.650	99.500	7.250	99.925	99.825	99.625	99.475
7.375	100.475	100.375	100.175	100.025	7.375	100.700	100.600	100.400	100.250	7.375	100.675	100.575	100.375	100.225
7.500	101.475	101.375	101.175	101.025	7.500	101.700	101.600	101.400	101.250	7.500	101.675	101.575	101.375	101.225
7.625	102.162	102.062	101.862	101.712	7.625	102.387	102.287	102.087	101.937	7.625	102.362	102.262	102.062	101.912
7.750	102.850	102.750	102.550	102.400	7.750	103.075	102.975	102.775	102.625	7.750	103.050	102.950	102.750	102.600
7.875	103.412	103.312	103.112	102.962	7.875	103.637	103.537	103.337	103.187	7.875	103.612	103.512	103.312	103.162
8.000	103.912	103.812	103.612	103.462	8.000	104.137	104.037	103.837	103.687	8.000	104.112	104.012	103.812	103.662
8.125	104.412	104.312	104.112	103.962	8.125	104.637	104.537	104.337	104.187	8.125	104.612	104.512	104.312	104.162
8.250	105.012	104.912	104.712	104.562	8.250	105.237	105.137	104.937	104.787	8.250	105.112	105.012	104.812	104.662
8.375	105.512	105.412	105.212	105.062	8.375	105.737	105.637	105.437	105.287	8.375	105.612	105.512	105.312	105.162
8.500	105.950	105.850	105.650	105.500	8.500	106.175	106.075	105.875	105.725	8.500	106.050	105.950	105.750	105.600
8.625	106.287	106.187	105.987	105.837	8.625	106.512	106.412	106.212	106.062	8.625	106.487	106.387	106.187	106.037
8.750	106.725	106.625	106.425	106.275	8.750	106.950	106.850	106.650	106.500	8.750	106.925	106.825	106.625	106.475
8.875	107.162	107.062	106.862	106.712	8.875	107.387	107.287	107.087	106.937	8.875	107.362	107.262	107.062	106.912
9.000	107.600	107.500	107.300	107.150	9.000	107.825	107.725	107.525	107.375	9.000	107.800	107.700	107.500	107.350
9.125	107.975	107.875	107.675	107.525	9.125	108.200	108.100	107.900	107.750	9.125	108.175	108.075	107.875	107.725
9.250	108.350	108.250	108.050	107.900	9.250	108.575	108.475	108.275	108.125	9.250	108.550	108.450	108.250	108.100
9.375	108.725	108.625	108.425	108.275	9.375	108.950	108.850	108.650	108.500	9.375	108.925	108.825	108.625	108.475
9.500	109.037	108.937	108.737	108.587	9.500	109.262	109.162	108.962	108.812	9.500	109.237	109.137	108.937	108.787
9.625	109.287	109.187	108.987	108.837	9.625	109.512	109.412	109.212	109.062	9.625	109.487	109.387	109.187	109.037
9.750	109.537	109.437	109.237	109.087	9.750	109.762	109.662	109.462	109.312	9.750	109.737	109.637	109.437	109.287
9.875	109.787	109.687	109.487	109.337	9.875	110.012	109.912	109.712	109.562	9.875	109.987	109.887	109.687	109.537
10.000	110.037	109.937	109.737	109.587	10.000	110.262	110.162	109.962	109.812	10.000	110.237	110.137	109.937	109.787
10.125	110.287	110.187	109.987	109.837	10.125	110.512	110.412	110.212	110.062	10.125	110.487	110.387	110.187	110.037
10.250	110.537	110.437	110.237	110.087	10.250	110.762	110.662	110.462	110.312	10.250	110.737	110.637	110.437	110.287
10.375	110.662	110.562	110.362	110.212	10.375	110.887	110.787	110.587	110.437	10.375	110.862	110.762	110.562	110.412
10.500	110.912	110.812	110.612	110.462	10.500	111.137	111.037	110.837	110.687	10.500	111.112	111.012	110.812	110.662
10.625	111.162	111.062	110.862	110.712	10.625	111.387	111.287	111.087	110.937	10.625	111.362	111.262	111.062	110.912
10.750	111.412	111.312	111.112	110.962	10.750	111.637	111.537	111.337	111.187	10.750	111.612	111.512	111.312	111.162
10.875	111.662	111.562	111.362	111.212	10.875	111.887	111.787	111.587	111.437	10.875	111.862	111.762	111.562	111.412
11.000	111.912	111.812	111.612	111.462	11.000	112.137	112.037	111.837	111.687	11.000	112.112	112.012	111.812	111.662
11.125	112.162	112.062	111.862	111.712	11.125	112.387	112.287	112.087	111.937	11.125	112.362	112.262	112.062	111.912
11.250	112.412	112.312	112.112	111.962	11.250	112.637	112.537	112.337	112.187	11.250	112.612	112.512	112.312	112.162
11.375	112.662	112.562	112.362	112.212	11.375	112.887	112.787	112.587	112.437	11.375	112.862	112.762	112.562	112.412
11.500	112.662	112.562	112.362	112.212	11.500	112.887	112.787	112.587	112.437	11.500	112.862	112.762	112.562	112.412

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					
7.000	98.125	98.025	97.825	97.675	7.000	98.000	97.900	97.700	97.550					
7.125	99.000	98.900	98.700	98.550	7.125	98.875	98.775	98.575	98.425					
7.250	99.750	99.650	99.450	99.300	7.250	99.625	99.525	99.325	99.175					
7.375	100.500	100.400	100.200	100.050	7.375	100.375	100.275	100.075	99.925					
7.500	101.500	101.400	101.200	101.050	7.500	101.375	101.275	101.075	100.925					
7.625	102.187	102.087	101.887	101.737	7.625	102.062	101.962	101.762	101.612					
7.750	102.875	102.775	102.575	102.425	7.750	102.750	102.650	102.450	102.300					
7.875	103.437	103.337	103.137	102.987	7.875	103.312	103.212	103.012	102.862					
8.000	103.937	103.837	103.637	103.487	8.000	103.812	103.712	103.512	103.362					
8.125	104.437	104.337	104.137	103.987	8.125	104.312	104.212	104.012	103.862					
8.250	104.937	104.837	104.637	104.487	8.250	104.812	104.712	104.512	104.362					
8.375	105.437	105.337	105.137	104.987	8.375	105.312	105.212	105.012	104.862					
8.500	105.875	105.775	105.575	105.425	8.500	105.750	105.650	105.450	105.300					
8.625	106.312	106.212	106.012	105.862	8.625	106.187	106.087	105.887	105.737					
8.750	106.750	106.650	106.450	106.300	8.750	106.625	106.525	106.325	106.175					
8.875	107.187	107.087	106.887	106.737	8.875	107.062	106.962	106.762	106.612					
9.000	107.625	107.525	107.325	107.175	9.000	107.500	107.400	107.200	107.050					
9.125	108.000	107.900	107.700	107.550	9.125	107.875	107.775	107.575	107.425					
9.250	108.375	108.275	108.075	107.925	9.250	108.250	108.150	107.950	107.800					
9.375	108.750	108.650	108.450	108.300	9.375	108.625	108.525	108.325	108.175					
9.500	109.062	108.962	108.762	108.612	9.500	108.937	108.837	108.637	108.487					
9.625	109.312	109.212	109.012	108.862	9.625	109.187	109.087	108.887	108.737					
9.750	109.437	109.337	109.137	108.987	9.750	109.437	109.337	109.137	108.987					
9.875	109.687	109.587	109.387	109.237	9.875	109.687	109.587	109.387	109.237					
10.000	109.937	109.837	109.637	109.487	10.000	109.937	109.837	109.637	109.487					
10.125	110.187	110.087	109.887	109.737	10.125	110.062	109.962	109.762	109.612					
10.250	110.437	110.337	110.137	109.987	10.250	110.312	110.212	110.012	109.862					
10.375	110.687	110.587	110.387	110.237	10.375	110.562	110.462	110.262	110.112					
10.500	110.937	110.837	110.637	110.487	10.500	110.812	110.712	110.512	110.362					
10.625	111.187	111.087	110.887	110.737	10.625	111.062	110.962	110.762	110.612					
10.750	111.437	111.337	111.137	110.987	10.750	111.312	111.212	111.012	110.862					
10.875	111.687	111.587	111.387	111.237	10.875	111.562	111.462	111.262	111.112					
11.000	111.937	111.837	111.637	111.487	11.000	111.812	111.712	111.512	111.362					
11.125	112.187	112.087	111.887	111.737	11.125	112.062	111.962	111.762	111.612					



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

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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	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
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	104.000	102.500
4 year	103.500	102.500
3 year	103.000	102.500
2 year	103.000	101.500
1 year	102.500	101.000
No Prepay Penalty	102.000	101.000





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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
7.750	97.765	97.665	97.465	97.315	7.750	97.515	97.415	97.215	97.065	7.875	97.983	97.883	97.683	97.533
7.875	98.233	98.133	97.933	97.783	7.875	97.983	97.883	97.683	97.533	8.000	98.421	98.321	98.121	97.971
8.000	98.671	98.571	98.371	98.221	8.000	98.421	98.321	98.121	97.971	8.125	98.827	98.727	98.527	98.377
8.125	99.077	98.977	98.777	98.627	8.125	98.827	98.727	98.527	98.377	8.250	99.171	99.071	98.871	98.721
8.250	99.421	99.321	99.121	98.971	8.250	99.171	99.071	98.871	98.721	8.375	99.484	99.384	99.184	99.034
8.375	99.734	99.634	99.434	99.284	8.375	99.484	99.384	99.184	99.034	8.500	99.890	99.790	99.590	99.440
8.500	100.140	100.040	99.840	99.690	8.500	99.890	99.790	99.590	99.440	8.625	100.172	100.072	99.872	99.722
8.625	100.422	100.322	100.122	99.972	8.625	100.172	100.072	99.872	99.722	8.750	100.422	100.322	100.122	99.972
8.750	100.672	100.572	100.372	100.222	8.750	100.422	100.322	100.122	99.972	8.875	101.047	100.947	100.747	100.597
8.875	101.172	101.072	100.872	100.722	8.875	100.922	100.822	100.622	100.472	9.000	101.297	101.197	100.997	100.847
9.000	101.547	101.447	101.247	101.097	9.000	101.297	101.197	100.997	100.847	9.125	101.547	101.447	101.247	101.097
9.125	101.797	101.697	101.497	101.347	9.125	101.547	101.447	101.247	101.097					

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
7.625	97.196	97.096	96.896	96.746										
7.750	97.665	97.565	97.365	97.215										
7.875	98.133	98.033	97.833	97.683										
8.000	98.571	98.471	98.271	98.121										
8.125	98.977	98.877	98.677	98.527										
8.250	99.321	99.221	99.021	98.871										
8.375	99.634	99.534	99.334	99.184										
8.500	100.040	99.940	99.740	99.590										
8.625	100.322	100.222	100.022	99.872										
8.750	100.572	100.472	100.272	100.122										
8.875	101.197	101.097	100.897	100.747										
9.000	101.447	101.347	101.147	100.997										
9.125	101.697	101.597	101.397	101.247										
9.250	#N/A	#N/A	#N/A	#N/A										
9.375	#N/A	#N/A	#N/A	#N/A										
9.500	#N/A	#N/A	#N/A	#N/A										
9.625	#N/A	#N/A	#N/A	#N/A										
9.750	#N/A	#N/A	#N/A	#N/A										
0.000	#N/A	#N/A	#N/A	#N/A										

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
	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
\$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 Adjustments						
Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
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	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
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

Welcome

www.PHLCorrespondent.com

10/14/2026 14:00

EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

30 Year Fixed Term					20 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	99.436	99.436	99.186	98.936	7.625	99.686	99.686	99.436	99.186
7.750	99.890	99.890	99.640	99.390	7.750	100.140	100.140	99.890	99.640
7.875	100.320	100.320	100.070	99.820	7.875	100.570	100.570	100.320	100.070
8.000	100.732	100.732	100.482	100.232	8.000	100.982	100.982	100.732	100.482
8.125	101.122	101.122	100.872	100.622	8.125	101.372	101.372	101.122	100.872
8.250	101.489	101.489	101.239	100.989	8.250	101.739	101.739	101.489	101.239
8.375	101.835	101.835	101.585	101.335	8.375	102.085	102.085	101.835	101.585
8.500	102.159	102.159	101.909	101.659	8.500	102.409	102.409	102.159	101.909
8.625	102.460	102.460	102.210	101.960	8.625	102.710	102.710	102.460	102.210
8.750	102.756	102.756	102.506	102.256	8.750	103.006	103.006	102.756	102.506
8.875	103.045	103.045	102.795	102.545	8.875	103.295	103.295	103.045	102.795
9.000	103.316	103.316	103.066	102.816	9.000	103.566	103.566	103.316	103.066
9.125	103.570	103.570	103.320	103.070	9.125	103.820	103.820	103.570	103.320
9.250	103.807	103.807	103.557	103.307	9.250	104.057	104.057	103.807	103.557
9.375	104.027	104.027	103.777	103.527	9.375	104.277	104.277	104.027	103.777
9.500	104.230	104.230	103.980	103.730	9.500	104.480	104.480	104.230	103.980
9.625	104.437	104.437	104.187	103.937	9.625	104.687	104.687	104.437	104.187
9.750	104.641	104.641	104.391	104.141	9.750	104.891	104.891	104.641	104.391
9.875	104.831	104.831	104.581	104.331	9.875	105.081	105.081	104.831	104.581
10.000	105.008	105.008	104.758	104.508	10.000	105.258	105.258	105.008	104.758
10.125	105.172	105.172	104.922	104.672	10.125	105.422	105.422	105.172	104.922
10.250	105.321	105.321	105.071	104.821	10.250	105.571	105.571	105.321	105.071
10.375	105.457	105.457	105.207	104.957	10.375	105.707	105.707	105.457	105.207
10.500	105.559	105.559	105.309	105.059	10.500	105.809	105.809	105.559	105.309
10.625	105.701	105.701	105.451	105.201	10.625	105.951	105.951	105.701	105.451
10.750	105.833	105.833	105.583	105.333	10.750	106.083	106.083	105.833	105.583
10.875	105.953	105.953	105.703	105.453	10.875	106.203	106.203	105.953	105.703
11.000	106.063	106.063	105.813	105.563	11.000	106.313	106.313	106.063	105.813
11.125	106.161	106.161	105.911	105.661	11.125	106.411	106.411	106.161	105.911
11.250	106.249	106.249	105.999	105.749	11.250	106.499	106.499	106.249	105.999
11.375	106.313	106.313	106.063	105.813	11.375	106.563	106.563	106.313	106.063
11.500	106.367	106.367	106.117	105.867	11.500	106.617	106.617	106.367	106.117

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	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-
CLTV / HCLTV									
Other Adjusters									
DTI	<=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
<=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)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
Term - from 20 year base price									
10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Loan Amount									
< \$50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
\$50k-\$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
\$75,001-\$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
\$100,001-\$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
\$125,001 - \$200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
>\$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)
Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	-	-
Second Home	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	(2.000)
ManufacturedHousing	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)

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	0.000
REGION 3: AR, NE, NY, PA, TX,VA,OH, MI	0.125
REGION 4: NV, UT, CO	0

ADMIN FEES

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

Third Party Due Diligence (NQM and DSCR)

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

Note Endorsement or Allonge

Pay to the order of Planet Home Lending, LLC
Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)

MERS Organization ID

1006543

Planet Home Lending Custodian

Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans

Delivery of Final / Trailing Docs

Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905



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