



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

Welcome

www.PHLCorrespondent.com

8/18/2026 10:00 EST

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
5.500	96.178	96.078	96.878	95.728	5.500	96.478	96.378	96.178	96.028	5.500	96.378	96.278	96.078	95.928
5.625	96.865	96.765	96.565	96.215	5.625	97.165	97.065	96.715	96.565	5.625	97.066	96.966	96.616	96.466
5.750	97.553	97.453	97.253	96.903	5.750	97.853	97.753	97.253	97.753	5.750	97.753	97.653	97.153	97.653
5.875	98.178	98.078	97.878	97.528	5.875	98.478	98.378	98.378	98.378	5.875	98.378	98.278	98.278	98.278
6.000	98.828	98.828	98.628	98.278	6.000	99.103	99.003	99.003	99.003	6.000	99.128	99.028	99.028	99.028
6.125	99.490	99.390	99.190	98.840	6.125	99.665	99.565	99.565	99.565	6.125	99.691	99.591	99.591	99.591
6.250	100.123	100.023	99.823	99.473	6.250	100.228	100.128	100.128	100.128	6.250	100.323	100.223	100.223	100.223
6.375	100.703	100.603	100.403	100.053	6.375	100.728	100.628	100.628	100.628	6.375	100.903	100.803	100.803	100.803
6.500	101.253	101.153	100.953	100.603	6.500	101.378	101.278	101.278	101.278	6.500	101.453	101.353	101.353	101.353
6.625	101.741	101.641	101.441	101.091	6.625	101.816	101.716	101.716	101.716	6.625	101.941	101.841	101.841	101.841
6.750	102.178	102.078	101.878	101.528	6.750	102.303	102.203	102.203	102.203	6.750	102.378	102.278	102.278	102.278
6.875	102.616	102.516	102.316	101.966	6.875	102.741	102.641	102.641	102.641	6.875	102.816	102.716	102.716	102.716
7.000	103.053	102.953	102.753	102.403	7.000	103.278	103.178	103.178	103.178	7.000	103.253	103.153	103.153	103.153
7.125	103.428	103.328	103.128	102.778	7.125	103.653	103.553	103.553	103.553	7.125	103.628	103.528	103.528	103.528
7.250	103.803	103.703	103.503	103.153	7.250	104.028	103.928	103.928	103.928	7.250	104.003	103.903	103.903	103.903
7.375	104.178	104.078	103.878	103.528	7.375	104.403	104.303	104.303	104.303	7.375	104.378	104.278	104.278	104.278
7.500	104.553	104.453	104.253	103.903	7.500	104.778	104.678	104.678	104.678	7.500	104.753	104.653	104.653	104.653
7.625	104.866	104.766	104.566	104.216	7.625	105.091	104.991	104.991	104.991	7.625	105.066	104.966	104.966	104.966
7.750	105.178	105.078	104.878	104.528	7.750	105.403	105.303	105.303	105.303	7.750	105.378	105.278	105.278	105.278
7.875	105.459	105.359	105.159	104.809	7.875	105.684	105.584	105.584	105.584	7.875	105.659	105.559	105.559	105.559
8.000	105.741	105.641	105.441	105.091	8.000	105.966	105.866	105.866	105.866	8.000	105.941	105.841	105.841	105.841
8.125	105.991	105.891	105.691	105.341	8.125	106.216	106.116	106.116	106.116	8.125	106.191	106.091	106.091	106.091
8.250	106.241	106.141	105.941	105.591	8.250	106.466	106.366	106.366	106.366	8.250	106.441	106.341	106.341	106.341
8.375	106.491	106.391	106.191	105.841	8.375	106.716	106.616	106.616	106.616	8.375	106.691	106.591	106.591	106.591
8.500	106.741	106.641	106.441	106.091	8.500	106.966	106.866	106.866	106.866	8.500	106.941	106.841	106.841	106.841
8.625	106.991	106.891	106.691	106.341	8.625	107.216	107.116	107.116	107.116	8.625	107.191	107.091	107.091	107.091
8.750	107.241	107.141	106.941	106.591	8.750	107.466	107.366	107.366	107.366	8.750	107.441	107.341	107.341	107.341
8.875	107.491	107.391	107.191	106.841	8.875	107.716	107.616	107.616	107.616	8.875	107.691	107.591	107.591	107.591
9.000	107.741	107.641	107.441	107.091	9.000	107.966	107.866	107.866	107.866	9.000	107.941	107.841	107.841	107.841
9.125	107.991	107.891	107.691	107.341	9.125	108.216	108.116	108.116	108.116	9.125	108.191	108.091	108.091	108.091
9.250	108.241	108.141	107.941	107.591	9.250	108.466	108.366	108.366	108.366	9.250	108.441	108.341	108.341	108.341
9.375	108.491	108.391	108.191	107.841	9.375	108.716	108.616	108.616	108.616	9.375	108.691	108.591	108.591	108.591
9.500	108.741	108.641	108.441	108.091	9.500	108.966	108.866	108.866	108.866	9.500	108.941	108.841	108.841	108.841
9.625	108.991	108.891	108.691	108.341	9.625	109.216	109.116	109.116	109.116	9.625	109.191	109.091	109.091	109.091
9.750	109.241	109.141	108.941	108.591	9.750	109.466	109.366	109.366	109.366	9.750	109.441	109.341	109.341	109.341
9.875	109.491	109.391	109.191	108.841	9.875	109.716	109.616	109.616	109.616	9.875	109.691	109.591	109.591	109.591
10.000	109.741	109.641	109.441	109.091	10.000	109.966	109.866	109.866	109.866	10.000	109.941	109.841	109.841	109.841
10.125	109.991	109.891	109.691	109.341	10.125	110.216	110.116	110.116	110.116	10.125	110.191	110.091	110.091	110.091
10.250	110.241	110.141	109.941	109.591	10.250	110.466	110.366	110.366	110.366	10.250	110.441	110.341	110.341	110.341
10.375	110.491	110.391	110.191	109.841	10.375	110.716	110.616	110.616	110.616	10.375	110.691	110.591	110.591	110.591
10.500	110.741	110.641	110.441	110.091	10.500	110.966	110.866	110.866	110.866	10.500	110.941	110.841	110.841	110.841
10.625	110.991	110.891	110.691	110.341	10.625	111.216	111.116	111.116	111.116	10.625	111.191	111.091	111.091	111.091
10.750	111.241	111.141	110.941	110.591	10.750	111.466	111.366	111.366	111.366	10.750	111.441	111.341	111.341	111.341
10.875	111.491	111.391	111.191	110.841	10.875	111.716	111.616	111.616	111.616	10.875	111.691	111.591	111.591	111.591
11.000	111.741	111.641	111.441	111.091	11.000	111.966	111.866	111.866	111.866	11.000	111.941	111.841	111.841	111.841
11.125	111.991	111.891	111.691	111.341	11.125	112.216	112.116	112.116	112.116	11.125	112.191	112.091	112.091	112.091
11.250	112.241	112.141	111.941	111.591	11.250	112.466	112.366	112.366	112.366	11.250	112.441	112.341	112.341	112.341
11.375	112.491	112.391	112.191	111.841	11.375	112.716	112.616	112.616	112.616	11.375	112.691	112.591	112.591	112.591
11.500	112.741	112.641	112.441	112.091	11.500	112.966	112.866	112.866	112.866	11.500	112.816	112.716	112.716	112.716

Gold Full / Alt Doc 7/6 ARM					Gold Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
5.500	96.303	96.203	96.003	95.853	5.500	96.178	96.078	95.878	95.728					
5.625	96.990	96.890	96.690	96.540	5.625	96.865	96.765	96.565	96.415					
5.750	97.678	97.578	97.378	97.228	5.750	97.553	97.453	97.253	97.103					
5.875	98.303	98.203	98.003	97.853	5.875	98.178	98.078	97.878	97.728					
6.000	99.053	98.953	98.753	98.603	6.000	98.928	98.828	98.628	98.478					
6.125	99.615	99.515	99.315	99.165	6.125	99.490	99.390	99.190	99.040					
6.250	100.248	100.148	99.948	99.798	6.250	100.123	100.023	99.823	99.673					
6.375	100.828	100.728	100.528	100.378	6.375	100.703	100.603	100.403	100.253					
6.500	101.378	101.278	101.078	100.928	6.500	101.253	101.153	100.953	100.803					
6.625	101.866	101.766	101.566	101.416	6.625	101.741	101.641	101.441	101.291					
6.750	102.303	102.203	102.003	101.853	6.750	102.178	102.078	101.878	101.728					
6.875	102.741	102.641	102.441	102.291	6.875	102.616	102.516	102.316	102.166					
7.000	103.178	103.078	102.878	102.728	7.000	103.053	102.953	102.753	102.603					
7.125	103.553	103.453	103.253	103.103	7.125	103.428	103.328	103.128	102.978					
7.250	103.928	103.828	103.628	103.478	7.250	103.803	103.703	103.503	103.353					
7.375	104.303	104.203	104.003	103.853	7.375	104.178	104.078	103.878	103.728					
7.500	104.678	104.578	104.378	104.228	7.500	104.553	104.453	104.253	104.103					
7.625	104.991	104.891	104.691	104.541	7.625	104.866	104.766	104.566	104.416					
7.750	105.303	105.203	105.003	104.853	7.750	105.178	105.078	104.878	104.728					
7.875	105.584	105.484	105.284	105.134	7.875	105.459	105.359	105.159	105.009					
8.000	105.866	105.766	105.566	105.416	8.000	105.741	105.641	105.441	105.291					
8.125	106.116	106.016	105.816	105.666	8.125	105.991	105.891	105.691	105.541					
8.250	106.366	106.266	106.066	105.916	8.250	106.241	106.141	105.941	105.791					
8.375	106.616	106.516	106.316	106.166	8.375	106.491	106.391	106.191	106.041					
8.500	106.866	106.766	106.566	106.416	8.500	106.741	106.641	106.441	106.291					
8.625	107.116	107.016	106.816	106.666	8.625	106.991	106.891	106.691	106.541					
8.750	107.366	107.266	107.066	106.916	8.750	107.241	107.141	106.941	106.791					
8.875	107.616	107.516	107.316	107.166	8.875	107.491	107.391	107.191	107.041					
9.000	107.866	107.766	107.566	107.416	9.000	107.741	107.641	107.441	107.291					
9.125	108.116	108.016	107.816	107.666	9.125	107.991	107.891	107.691	107.541					
9.250	108.366	108.266	108.066	107.916	9.250	108.241	108.141	107.941	107.791					
9.375	108.616	108.516	108.316	108.166	9.375	108.491	108.391	108.191	108.041					
9.500	108.866	108.766	108.566	108.416	9.500	108.741	108.641	108.441	108.291					
9.625	109.116	109.016	108.816	108.666	9.625	108.991	108.891	108.691	108.541					
9.750	109.366	109.266	109.066	108.916	9.750	109.241	109.141	108.941	108.791					
9.875	109.616	109.516	109.316	109.166	9.875	109.491	109.391	109.191	109.041					
10.000	109.866	109.766	109.566	109.416	10.000	109.741	109.641	109.441	109.291					
10.125	110.116	110.016	109.816	109.666	10.125	109.991	109.891	109.691	109.541					
10.250	110.366	110.266	110.066	109.916	10.250	110.241	110.141	109.941	109.791					
10.375	110.616	110.516	110.316	110.166	10.375	110.491	110.391	110.191	110.041					
10.500	110.866	110.766	110.566	110.416	10.500	110.741	110.641	110.441	110.291					
10.625	111.116	111.016	110.816	110.666	10.625	110.991	110.891	110.691	110.541					
10.750	111.366	111.266	111.066	110.916	10.750	111.241	111.141	110.941	110.791					
10.875	111.616	111.516	111.316	111.166	10.875	111.491	111.391	111.191	111.041					
11.000	111.866	111.766	111.566	111.416	11.000	111.741	111.641	111.441	111.291					
11.125	112.116	112.016	111.816	111.666	11.125	111.991	111.891	111.691	111.541					
11.250	112.366	112.266	112.066	111.916	11.250	112.241	112.141	111.941	111.791					
11.375	112.616	112.516	112.316	112.166	11.375	112.491	112.391	112.191	112.041					
11.500	112.741	112.641	112.441	112.291	11.500	112.616	112.516	112.316	112.166					



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

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8/18/2026 10:00 EST
Lock Desk: 443-313-8929
Lock Desk Available Untill 8:00 PM EST
Sales Support: 800-203-5719

Gold Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size >
	<=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)	(4.500)	Max Price	104.000	105.000	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	(5.250)				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	(4.375)				
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	(4.625)				
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(5.625)				
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-				
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-				
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.375)	-				
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-				

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

Loan Size	Full & ALT Doc Loan Amount Adjusters								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(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	0.375	0.250	0.125	0.125	0.125	(0.500)	(0.750)
12 Month CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(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)





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

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

Welcome

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8/18/2026 10:00 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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	97.471	97.371	97.171	97.021	6.000	97.621	97.521	97.521	97.521	6.000	97.321	97.221	97.221	97.221
6.125	98.221	98.121	97.921	97.571	6.125	98.371	98.271	98.271	98.271	6.125	98.071	97.971	97.971	97.971
6.250	98.989	98.889	98.689	98.339	6.250	99.139	99.039	99.039	99.039	6.250	98.839	98.739	98.739	98.739
6.375	99.614	99.514	99.314	98.964	6.375	99.764	99.664	99.664	99.664	6.375	99.464	99.364	99.364	99.364
6.500	100.302	100.202	100.002	99.652	6.500	100.452	100.352	100.352	100.352	6.500	100.152	100.052	100.052	100.052
6.625	100.864	100.764	100.564	100.214	6.625	101.014	100.914	100.914	100.914	6.625	100.714	100.614	100.614	100.614
6.750	101.465	101.365	101.165	100.815	6.750	101.615	101.515	101.515	101.515	6.750	101.315	101.215	101.215	101.215
6.875	102.045	101.945	101.745	101.395	6.875	102.195	102.095	102.095	102.095	6.875	101.895	101.795	101.795	101.795
7.000	102.664	102.564	102.364	102.014	7.000	102.814	102.714	102.714	102.714	7.000	102.514	102.414	102.414	102.414
7.125	103.182	103.082	102.882	102.532	7.125	103.332	103.232	103.232	103.232	7.125	103.032	102.932	102.932	102.932
7.250	103.557	103.457	103.257	102.907	7.250	103.707	103.607	103.607	103.607	7.250	103.407	103.307	103.307	103.307
7.375	103.932	103.832	103.632	103.282	7.375	104.082	103.982	103.982	103.982	7.375	103.782	103.682	103.682	103.682
7.500	104.276	104.176	103.976	103.626	7.500	104.426	104.326	104.326	104.326	7.500	104.126	104.026	104.026	104.026
7.625	104.589	104.489	104.289	103.939	7.625	104.739	104.639	104.639	104.639	7.625	104.439	104.339	104.339	104.339
7.750	104.839	104.739	104.539	104.189	7.750	104.989	104.889	104.889	104.889	7.750	104.689	104.589	104.589	104.589
7.875	105.089	104.989	104.789	104.439	7.875	105.239	105.139	105.139	105.139	7.875	104.939	104.839	104.839	104.839
8.000	105.339	105.239	105.039	104.689	8.000	105.489	105.389	105.389	105.389	8.000	105.189	105.089	105.089	105.089
8.125	105.589	105.489	105.289	104.939	8.125	105.739	105.639	105.639	105.639	8.125	105.439	105.339	105.339	105.339
8.250	105.839	105.739	105.539	105.189	8.250	105.989	105.889	105.889	105.889	8.250	105.689	105.589	105.589	105.589
8.375	106.089	105.989	105.789	105.439	8.375	106.239	106.139	106.139	106.139	8.375	105.939	105.839	105.839	105.839
8.500	106.339	106.239	106.039	105.689	8.500	106.489	106.389	106.389	106.389	8.500	106.189	106.089	106.089	106.089
8.625	106.558	106.458	106.258	105.908	8.625	106.708	106.608	106.608	106.608	8.625	106.408	106.308	106.308	106.308
8.750	106.777	106.677	106.477	106.127	8.750	106.927	106.827	106.827	106.827	8.750	106.627	106.527	106.527	106.527
8.875	106.996	106.896	106.696	106.346	8.875	107.146	107.046	107.046	107.046	8.875	106.846	106.746	106.746	106.746
9.000	107.215	107.115	106.915	106.565	9.000	107.365	107.265	107.265	107.265	9.000	107.065	106.965	106.965	106.965
9.125	107.434	107.334	107.134	106.784	9.125	107.584	107.484	107.484	107.484	9.125	107.284	107.184	107.184	107.184

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	97.321	97.221	97.021	96.871	6.000	97.471	97.371	97.171	97.021					
6.125	98.071	97.971	97.771	97.621	6.125	98.221	98.121	97.921	97.771					
6.250	98.839	98.739	98.539	98.389	6.250	98.989	98.889	98.689	98.539					
6.375	99.464	99.364	99.164	99.014	6.375	99.614	99.514	99.314	99.164					
6.500	100.152	100.052	99.852	99.702	6.500	100.302	100.202	100.002	99.852					
6.625	100.714	100.614	100.414	100.264	6.625	100.864	100.764	100.564	100.414					
6.750	101.315	101.215	101.015	100.865	6.750	101.465	101.365	101.165	101.015					
6.875	101.895	101.795	101.595	101.445	6.875	102.045	101.945	101.745	101.595					
7.000	102.514	102.414	102.214	102.064	7.000	102.664	102.564	102.364	102.214					
7.125	103.032	102.932	102.732	102.582	7.125	103.182	103.082	102.882	102.732					
7.250	103.407	103.307	103.107	102.957	7.250	103.557	103.457	103.257	103.107					
7.375	103.782	103.682	103.482	103.332	7.375	103.932	103.832	103.632	103.482					
7.500	104.126	104.026	103.826	103.676	7.500	104.276	104.176	103.976	103.826					
7.625	104.439	104.339	104.139	103.989	7.625	104.589	104.489	104.289	104.139					
7.750	104.689	104.589	104.389	104.239	7.750	104.839	104.739	104.539	104.389					
7.875	104.939	104.839	104.639	104.489	7.875	105.089	104.989	104.789	104.639					
8.000	105.189	105.089	104.889	104.739	8.000	105.339	105.239	105.039	104.889					
8.125	105.439	105.339	105.139	104.989	8.125	105.589	105.489	105.289	105.139					
8.250	105.689	105.589	105.389	105.239	8.250	105.839	105.739	105.539	105.389					
8.375	105.939	105.839	105.639	105.489	8.375	106.089	105.989	105.789	105.639					
8.500	106.189	106.089	105.889	105.739	8.500	106.339	106.239	106.039	105.889					
8.625	106.408	106.308	106.108	105.958	8.625	106.558	106.458	106.258	106.108					
8.750	106.627	106.527	106.327	106.177	8.750	106.777	106.677	106.477	106.327					
8.875	106.846	106.746	106.546	106.396	8.875	106.996	106.896	106.696	106.546					
9.000	107.065	106.965	106.765	106.615	9.000	107.215	107.115	106.915	106.765					
9.125	107.284	107.184	106.984	106.834	9.125	107.434	107.334	107.134	106.984					





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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)	-	-





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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.000	97.171	97.071	96.871	96.721	6.000	97.696	97.596	97.596	97.596	6.000	97.396	97.296	97.296	97.296
6.125	97.921	97.821	97.621	97.271	6.125	98.446	98.346	98.346	98.346	6.125	98.146	98.046	98.046	98.046
6.250	98.689	98.589	98.389	98.039	6.250	99.214	99.114	99.114	99.114	6.250	98.914	98.814	98.814	98.814
6.375	99.314	99.214	99.014	98.664	6.375	99.839	99.739	99.739	99.739	6.375	99.539	99.439	99.439	99.439
6.500	100.002	99.902	99.702	99.352	6.500	100.402	100.302	100.302	100.302	6.500	100.102	100.002	100.002	100.002
6.625	100.564	100.464	100.264	99.914	6.625	100.964	100.864	100.864	100.864	6.625	100.664	100.564	100.564	100.564
6.750	101.165	101.065	100.865	100.515	6.750	101.495	101.395	101.395	101.395	6.750	101.195	101.095	101.095	101.095
6.875	101.745	101.645	101.445	101.095	6.875	101.995	101.895	101.895	101.895	6.875	101.695	101.595	101.595	101.595
7.000	102.364	102.264	102.064	101.714	7.000	102.564	102.464	102.464	102.464	7.000	102.264	102.164	102.164	102.164
7.125	102.882	102.782	102.582	102.232	7.125	103.032	102.932	102.932	102.932	7.125	102.732	102.632	102.632	102.632
7.250	103.257	103.157	102.957	102.607	7.250	103.407	103.307	103.307	103.307	7.250	103.107	103.007	103.007	103.007
7.375	103.632	103.532	103.332	102.982	7.375	103.782	103.682	103.682	103.682	7.375	103.482	103.382	103.382	103.382
7.500	103.976	103.876	103.676	103.326	7.500	104.126	104.026	104.026	104.026	7.500	103.826	103.726	103.726	103.726
7.625	104.289	104.189	103.989	103.639	7.625	104.439	104.339	104.339	104.339	7.625	104.139	104.039	104.039	104.039
7.750	104.539	104.439	104.239	103.889	7.750	104.689	104.589	104.589	104.589	7.750	104.389	104.289	104.289	104.289
7.875	104.789	104.689	104.489	104.139	7.875	104.939	104.839	104.839	104.839	7.875	104.639	104.539	104.539	104.539
8.000	105.039	104.939	104.739	104.389	8.000	105.189	105.089	105.089	105.089	8.000	104.889	104.789	104.789	104.789
8.125	105.289	105.189	104.989	104.639	8.125	105.439	105.339	105.339	105.339	8.125	105.139	105.039	105.039	105.039
8.250	105.539	105.439	105.239	104.889	8.250	105.689	105.589	105.589	105.589	8.250	105.389	105.289	105.289	105.289
8.375	105.789	105.689	105.489	105.139	8.375	105.939	105.839	105.839	105.839	8.375	105.639	105.539	105.539	105.539
8.500	106.039	105.939	105.739	105.389	8.500	106.189	106.089	106.089	106.089	8.500	105.889	105.789	105.789	105.789
8.625	106.258	106.158	105.958	105.608	8.625	106.408	106.308	106.308	106.308	8.625	106.108	106.008	106.008	106.008
8.750	106.477	106.377	106.177	105.827	8.750	106.627	106.527	106.527	106.527	8.750	106.327	106.227	106.227	106.227
8.875	106.696	106.596	106.396	106.046	8.875	106.846	106.746	106.746	106.746	8.875	106.546	106.446	106.446	106.446
9.000	106.915	106.815	106.615	106.265	9.000	107.065	106.965	106.965	106.965	9.000	106.840	106.740	106.740	106.740
9.125	107.134	107.034	106.834	106.484	9.125	107.284	107.184	107.184	107.184	9.125	106.859	106.759	106.759	106.759
Bronze Full / Alt Doc 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.000	97.546	97.446	97.246	97.096										
6.125	98.296	98.196	97.996	97.846										
6.250	99.064	98.964	98.764	98.614										
6.375	99.689	99.589	99.389	99.239										
6.500	100.252	100.152	99.952	99.802										
6.625	100.814	100.714	100.514	100.364										
6.750	101.345	101.245	101.045	100.895										
6.875	101.845	101.745	101.545	101.395										
7.000	102.414	102.314	102.114	101.964										
7.125	102.882	102.782	102.582	102.432										
7.250	103.257	103.157	102.957	102.807										
7.375	103.632	103.532	103.332	103.182										
7.500	103.976	103.876	103.676	103.526										
7.625	104.289	104.189	103.989	103.839										
7.750	104.539	104.439	104.239	104.089										
7.875	104.789	104.689	104.489	104.339										
8.000	105.039	104.939	104.739	104.589										
8.125	105.289	105.189	104.989	104.839										
8.250	105.539	105.439	105.239	105.089										
8.375	105.789	105.689	105.489	105.339										
8.500	106.039	105.939	105.739	105.589										
8.625	106.258	106.158	105.958	105.808										
8.750	106.477	106.377	106.177	106.027										
8.875	106.696	106.596	106.396	106.246										
9.000	106.915	106.815	106.615	106.465										
9.125	107.009	106.909	106.709	106.559										

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 <= 250K	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	0.375	0.375	0.375	0.250	0.125	0.125	0.125	(0.500)
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)



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

8/18/2026 10:00 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

Non-QM DSCR

Non-QM DSCR 30 YEAR FIXED					Non-QM DSCR 15 YEAR FIXED					Non-QM DSCR 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	96.035	95.935	95.735	95.585	5.500	96.210	96.110	95.910	95.760	5.500	96.235	96.135	95.935	95.785
5.625	96.795	96.685	96.485	96.335	5.625	96.960	96.860	96.660	96.510	5.625	96.985	96.885	96.685	96.535
5.750	97.535	97.435	97.235	97.085	5.750	97.710	97.610	97.410	97.260	5.750	97.735	97.635	97.435	97.285
5.875	98.285	98.185	97.985	97.835	5.875	98.460	98.360	98.160	98.010	5.875	98.485	98.385	98.185	98.035
6.000	99.035	98.935	98.735	98.585	6.000	99.210	99.110	98.910	98.760	6.000	99.235	99.135	98.935	98.785
6.125	99.722	99.622	99.422	99.272	6.125	99.897	99.797	99.597	99.447	6.125	99.922	99.822	99.622	99.472
6.250	100.410	100.310	100.110	99.960	6.250	100.585	100.485	100.285	100.135	6.250	100.610	100.510	100.310	100.160
6.375	101.098	100.998	100.798	100.648	6.375	101.273	101.173	100.973	100.823	6.375	101.298	101.198	100.998	100.848
6.500	101.723	101.623	101.423	101.273	6.500	101.898	101.798	101.598	101.448	6.500	101.923	101.823	101.623	101.473
6.625	102.348	102.248	102.048	101.898	6.625	102.523	102.423	102.223	102.073	6.625	102.548	102.448	102.248	102.098
6.750	102.910	102.810	102.610	102.460	6.750	103.085	102.985	102.785	102.635	6.750	103.110	103.010	102.810	102.660
6.875	103.523	103.423	103.223	103.073	6.875	103.748	103.648	103.448	103.298	6.875	103.723	103.623	103.423	103.273
7.000	104.173	104.073	103.873	103.723	7.000	104.348	104.248	104.048	103.898	7.000	104.373	104.273	104.073	103.923
7.125	104.673	104.573	104.373	104.223	7.125	104.848	104.748	104.548	104.398	7.125	104.873	104.773	104.573	104.423
7.250	105.110	105.010	104.810	104.660	7.250	105.285	105.185	104.985	104.835	7.250	105.310	105.210	105.010	104.860
7.375	105.548	105.448	105.248	105.098	7.375	105.723	105.623	105.423	105.273	7.375	105.748	105.648	105.448	105.298
7.500	105.923	105.823	105.623	105.473	7.500	106.098	105.998	105.798	105.648	7.500	106.123	106.023	105.823	105.673
7.625	106.298	106.198	105.998	105.848	7.625	106.473	106.373	106.173	106.023	7.625	106.498	106.398	106.198	106.048
7.750	106.610	106.510	106.310	106.160	7.750	106.785	106.685	106.485	106.335	7.750	106.810	106.710	106.510	106.360
7.875	106.873	106.773	106.573	106.423	7.875	107.098	106.998	106.798	106.648	7.875	107.073	106.973	106.773	106.623
8.000	107.185	107.085	106.885	106.735	8.000	107.410	107.310	107.110	106.960	8.000	107.385	107.285	107.085	106.935
8.125	107.498	107.398	107.198	107.048	8.125	107.723	107.623	107.423	107.273	8.125	107.698	107.598	107.398	107.248
8.250	107.779	107.679	107.479	107.329	8.250	108.004	107.904	107.704	107.554	8.250	107.979	107.879	107.679	107.529
8.375	108.029	107.929	107.729	107.579	8.375	108.254	108.154	107.954	107.804	8.375	108.229	108.129	107.929	107.779
8.500	108.279	108.179	107.979	107.829	8.500	108.504	108.404	108.204	108.054	8.500	108.479	108.379	108.179	108.029
8.625	108.529	108.429	108.229	108.079	8.625	108.754	108.654	108.454	108.304	8.625	108.729	108.629	108.429	108.279
8.750	108.779	108.679	108.479	108.329	8.750	109.004	108.904	108.704	108.554	8.750	108.979	108.879	108.679	108.529
8.875	109.029	108.929	108.729	108.579	8.875	109.254	109.154	108.954	108.804	8.875	109.229	109.129	108.929	108.779
9.000	109.279	109.179	108.979	108.829	9.000	109.504	109.404	109.204	109.054	9.000	109.479	109.379	109.179	109.029
9.125	109.529	109.429	109.229	109.079	9.125	109.754	109.654	109.454	109.304	9.125	109.729	109.629	109.429	109.279
9.250	109.779	109.679	109.479	109.329	9.250	110.004	109.904	109.704	109.554	9.250	109.979	109.879	109.679	109.529
9.375	110.029	109.929	109.729	109.579	9.375	110.254	110.154	109.954	109.804	9.375	110.229	110.129	109.929	109.779
9.500	110.279	110.179	109.979	109.829	9.500	110.504	110.404	110.204	110.054	9.500	110.479	110.379	110.179	110.029
9.625	110.529	110.429	110.229	110.079	9.625	110.754	110.654	110.454	110.304	9.625	110.729	110.629	110.429	110.279
9.750	110.779	110.679	110.479	110.329	9.750	111.004	110.904	110.704	110.554	9.750	110.979	110.879	110.679	110.529
9.875	111.029	110.929	110.729	110.579	9.875	111.254	111.154	110.954	110.804	9.875	111.229	111.129	110.929	110.779
10.000	111.279	111.179	110.979	110.829	10.000	111.379	111.279	111.079	110.929	10.000	111.479	111.379	111.179	111.029
10.125	111.529	111.429	111.229	111.079	10.125	111.629	111.529	111.329	111.179	10.125	111.729	111.629	111.429	111.279
10.250	111.779	111.679	111.479	111.329	10.250	111.879	111.779	111.579	111.429	10.250	111.979	111.879	111.679	111.529
10.375	111.904	111.804	111.604	111.454	10.375	112.129	112.029	111.829	111.679	10.375	112.104	112.004	111.804	111.654
10.500	112.154	112.054	111.854	111.704	10.500	112.379	112.279	112.079	111.929	10.500	112.354	112.254	112.054	111.904
10.625	112.404	112.304	112.104	111.954	10.625	112.629	112.529	112.329	112.179	10.625	112.604	112.504	112.304	112.154
10.750	112.654	112.554	112.354	112.204	10.750	112.879	112.779	112.579	112.429	10.750	112.854	112.754	112.554	112.404
10.875	112.904	112.804	112.604	112.454	10.875	113.129	113.029	112.829	112.679	10.875	113.104	113.004	112.804	112.654
11.000	113.154	113.054	112.854	112.704	11.000	113.379	113.279	113.079	112.929	11.000	113.354	113.254	113.054	112.904
11.125	113.404	113.304	113.104	112.954	11.125	113.629	113.529	113.329	113.179	11.125	113.604	113.504	113.304	113.154
11.250	113.654	113.554	113.354	113.204	11.250	113.879	113.779	113.579	113.429	11.250	113.854	113.754	113.554	113.404
11.375	113.904	113.804	113.604	113.454	11.375	114.129	114.029	113.829	113.679	11.375	114.104	114.004	113.804	113.654
11.500	114.154	114.054	113.854	113.704	11.500	114.379	114.279	114.079	113.929	11.500	114.354	114.254	114.054	113.904

Non-QM DSCR 7/6 ARM					Non-QM DSCR 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
5.500	96.160	96.060	95.860	95.710	5.500	96.035	95.935	95.735	95.585					
5.625	96.910	96.810	96.610	96.460	5.625	96.785	96.685	96.485	96.335					
5.750	97.660	97.560	97.360	97.210	5.750	97.535	97.435	97.235	97.085					
5.875	98.410	98.310	98.110	97.960	5.875	98.285	98.185	97.985	97.835					
6.000	99.160	99.060	98.860	98.710	6.000	99.035	98.935	98.735	98.585					
6.125	99.847	99.747	99.547	99.397	6.125	99.722	99.622	99.422	99.272					
6.250	100.535	100.435	100.235	100.085	6.250	100.410	100.310	100.110	99.960					
6.375	101.223	101.123	100.923	100.773	6.375	101.098	100.998	100.798	100.648					
6.500	101.848	101.748	101.548	101.398	6.500	101.723	101.623	101.423	101.273					
6.625	102.473	102.373	102.173	102.023	6.625	102.348	102.248	102.048	101.898					
6.750	103.035	102.935	102.735	102.585	6.750	102.910	102.810	102.610	102.460					
6.875	103.648	103.548	103.348	103.198	6.875	103.523	103.423	103.223	103.073					
7.000	104.298	104.198	103.998	103.848	7.000	104.173	104.073	103.873	103.723					
7.125	104.798	104.698	104.498	104.348	7.125	104.673	104.573	104.373	104.223					
7.250	105.235	105.135	104.935	104.785	7.250	105.110	105.010	104.810	104.660					
7.375	105.673	105.573	105.373	105.223	7.375	105.548	105.448	105.248	105.098					
7.500	106.048	105.948	105.748	105.598	7.500	105.923	105.823	105.623	105.473					
7.625	106.423	106.323	106.123	105.973	7.625	106.298	106.198	105.998	105.848					
7.750	106.735	106.635	106.435	106.285	7.750	106.610	106.510	106.310	106.160					
7.875	106.998	106.898	106.698	106.548	7.875	106.873	106.773	106.573	106.423					
8.000	107.310	107.210	107.010	106.860	8.000	107.185	107.085	106.885	106.735					
8.125	107.623	107.523	107.323	107.173	8.125	107.498	107.398	107.198	107.048					
8.250	107.904	107.804	107.604	107.454	8.250	107.779	107.679	107.479	107.329					
8.375	108.154	108.054	107.854	107.704	8.375	108.029	107.929	107.729	107.579					
8.500	108.404	108.304	108.104	107.954	8.500	108.279	108.179	107.979	107.829					
8.625	108.654	108.554	108.354	108.204	8.625	108.529	108.429	108.229	108.079					
8.750	108.904	108.804	108.604	108.454	8.750	108.779	108.679	108.479	108.329					
8.875	109.154	109.054	108.854	108.704	8.875	109.029	108.929	108.729	108.579					
9.000	109.404	109.304	109.104	108.954	9.000	109.279	109.179	108.979	108.829					
9.125	109.654	109.554	109.354	109.204	9.125	109.529	109.429	109.229	109.079					
9.250	109.904	109.804	109.604	109.454	9.250	109.779	109.679	109.479	109.329					
9.375	110.154	110.054	109.854	109.704	9.375	110.029	109.929	109.729	109.579					
9.500	110.404	110.304	110.104	109.954	9.500	110.279	110.179	109.979	109.829					
9.625	110.654	110.554	110.354	110.204	9.625	110.529	110.429	110.229	110.079					
9.750	110.779	110.679	110.479	110.329	9.750	110.779	110.679	110.479	110.329					
9.875	111.029	110.929	110.729	110.579	9.875	111.029	110.929	110.729	110.579					
10.000	111.279	111.179	110.979	110.829	10.000	111.279	111.179	110.979	110.829					
10.125	111.529	111.429	111.229	111.079	10.125	111.404	111.304	111.104	110.954					
10.250	111.779	111.679	111.479	111.329	10.250	111.654	111.554	111.354	111.204					
10.375	112.029	111.929	111.729	111.579	10.375	111.904	111.804	111.604	111.454					
10.500	112.279	112.179	111.979	111.829	10.500	112.154	112.054	111.854	111.704					
10.625	112.529	112.429	112.229	112.079	10.625	112.404	112.304	112.104	111.954					
10.750	112.779	112.679	112.479	112.329	10.750	112.654	112.554	112.354	112.204					
10.875	113.029	112.929	112.729	112.579	10.875	112.904	112.804	112.604	112.454					
11.000	113.279	113.179	112.979	112.829	11.000	113.154	113.054	112.854	112.704					
11.125	113.529	113.429	113.229	113.079	11.125	113.404	113.304	113.104	112.954					
11.250	113.779	113.679	113.479	113.329	11.250	113.654	113.554	113.354	113.204					
11.375	114.029	113.929	113.729	113.579	11.375	113.904	113.804	113.604	113.454					
11.500	114.279	114.179	113.979	113.829	11.500	114.154	114.054	113.854	113.704					



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

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

Welcome

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8/18/2026 10:00 EST

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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	(0.250)	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.500)	(1.125)	(2.125)
700 - 719	0.500	0.375	0.000	(0.375)	(1.125)	(1.875)	(2.375)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(2.375)	(3.000)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.000)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Loan Level Price Adjustments							
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(1.000)
>\$150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=\$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	(4.375)	-
DSCR 0.75 - 0.99	(0.250)	(0.375)	(0.625)	(0.875)	(1.000)	(1.125)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(0.875)	(1.250)	-	-
Other							
Interest Only	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
40 Year Maturity	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)
Property Type							
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)

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
Type	Type	Min Price
Min Price	Min Price	98





8/18/2026 10:00 EST

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Untill 8:00 PM EST

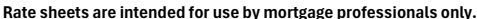
Sales Support: 800-203-5719

Foreign National DSCR 30 YEAR FIXED					
RATE	15 DAY	30 DAY	45 DAY	60 DAY	
6.000	97.459	97.359	97.159	97.009	
6.125	98.177	98.077	97.877	97.727	
6.250	98.864	98.764	98.564	98.414	
6.375	99.552	99.452	99.252	99.102	
6.500	100.239	100.139	99.939	99.789	
6.625	100.864	100.764	100.564	100.414	
6.750	101.489	101.389	101.189	101.039	
6.875	102.114	102.014	101.814	101.664	
7.000	102.739	102.639	102.439	102.289	
7.125	103.364	103.264	103.064	102.914	
7.250	103.989	103.889	103.689	103.539	
7.375	104.571	104.471	104.271	104.121	
7.500	105.158	105.058	104.858	104.708	
7.625	105.596	105.496	105.296	105.146	
7.750	106.033	105.933	105.733	105.583	
7.875	106.408	106.308	106.108	105.958	
8.000	106.783	106.683	106.483	106.333	
8.125	107.158	107.058	106.858	106.708	
8.250	107.533	107.433	107.233	107.083	
8.375	107.858	107.758	107.558	107.408	
8.500	108.171	108.071	107.871	107.721	
8.625	108.483	108.383	108.183	108.033	
8.750	108.796	108.696	108.496	108.346	
8.875	109.046	108.946	108.746	108.596	
9.000	109.296	109.196	108.996	108.846	
9.125	109.546	109.446	109.246	109.096	
9.250	109.796	109.696	109.496	109.346	
9.375	110.046	109.946	109.746	109.596	
9.500	110.171	110.071	109.871	109.721	
9.625	110.421	110.321	110.121	109.971	
9.750	110.671	110.571	110.371	110.221	

[illegible]

Foreign National DSCR LLPA's	

DSCR	FICO / LTV ADJUSTMENTS						No Prepay Penalty			Prepay Penalty Price Adjustments			
	Investor Only									Loan Size > \$2.0 MM			
>=680	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)	5 year	105.000	102.500	1.375	1.000		
No Credit Score	0.125	(0.125)	(1.000)	(2.500)	(3.750)	(4.125)	4 year	104.500	102.500	0.000	0.000		
DSCR Adjustments							3 year	104.000	102.500	(0.500)	(1.375)		
DSCR .01 - .74	(1.750)	(2.000)	(2.000)	(2.750)	(3.000)	-	2 year	103.500	101.000	(1.750)			
DSCR 0.75 - .99	(0.250)	(0.375)	(0.500)	(0.750)	(1.500)	-	1 year	103.000	101.000				
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	No Prepay Penalty	103.000	101.000				
DSCR >= 1.25	0.250	0.250	0.250	0.375	0.375	0.375	Type	Type	Min Price				
Loan Size	Loan Amount Adjusters						Min Price	Min Price	98				
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	Term	Max Price	Max Price				
\$150k <= \$1.0 mm	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	5 year	105.000	102.500				
>\$1.00mm, <=\$1.50mm	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-	4 year	104.500	102.500				
>\$1.50mm, <=\$2.50mm	(0.375)	(0.375)	(0.500)	(0.750)	-	-	3 year	104.000	102.500				
>\$2.50mm, <=\$3.00mm	(0.750)	(1.125)	(1.250)	-	-	-	2 year	104.000	101.500				
Loan Type	Loan Type Adjustments						1 year	103.500	101.000				
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	No Prepay Penalty	103.000	101.000				
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	Type	Type	Min Price				
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	Min Price	Min Price	98				
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)	-	-							
Property Type	Property Type Adjustments												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75							
Condo	(0.125)	(0.125)	(0.125)	(0.250)	(0.500)	-							
Condotel	(1.375)	(1.375)	(1.375)	(1.375)	(1.375)	-							
Florida Condo	(0.375)	(0.500)	(0.500)	(0.625)	(0.625)	-							
Multi Unit	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	-							
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.500)	-							
Florida	0.000	0.000	0.000	0.000	(0.250)	(0.375)							





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

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

Welcome

www.PHLCorrespondent.com

8/18/2026 10:00 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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	96.914	96.814	96.614	95.464	6.250	95.764	95.664	95.464	95.314	6.250	95.764	95.664	95.464	95.314
6.375	96.539	96.439	96.239	96.089	6.375	96.389	96.289	96.089	95.939	6.375	96.389	96.289	96.089	95.939
6.500	97.102	97.002	96.802	96.652	6.500	96.952	96.852	96.652	96.502	6.500	96.952	96.852	96.652	96.502
6.625	97.664	97.564	97.364	97.214	6.625	97.514	97.414	97.214	97.064	6.625	97.514	97.414	97.214	97.064
6.750	98.195	98.095	97.895	97.745	6.750	98.045	97.945	97.745	97.595	6.750	98.045	97.945	97.745	97.595
6.875	98.695	98.595	98.395	98.245	6.875	98.545	98.445	98.245	98.095	6.875	98.545	98.445	98.245	98.095
7.000	99.264	99.164	98.964	98.814	7.000	99.114	99.014	98.814	98.664	7.000	99.114	99.014	98.814	98.664
7.125	99.732	99.632	99.432	99.282	7.125	99.582	99.482	99.282	99.132	7.125	99.582	99.482	99.282	99.132
7.250	100.107	100.007	99.807	99.657	7.250	99.957	99.857	99.657	99.507	7.250	99.957	99.857	99.657	99.507
7.375	100.482	100.382	100.182	100.032	7.375	100.332	100.232	100.032	99.882	7.375	100.332	100.232	100.032	99.882
7.500	100.826	100.726	100.526	100.376	7.500	100.676	100.576	100.376	100.226	7.500	100.676	100.576	100.376	100.226
7.625	101.189	101.089	100.889	100.739	7.625	101.039	100.939	100.739	100.589	7.625	101.039	100.939	100.739	100.589
7.750	101.589	101.489	101.289	101.139	7.750	101.439	101.339	101.139	100.989	7.750	101.439	101.339	101.139	100.989
7.875	101.839	101.739	101.539	101.389	7.875	101.689	101.589	101.389	101.239	7.875	101.689	101.589	101.389	101.239
8.000	102.089	101.989	101.789	101.639	8.000	101.939	101.839	101.639	101.489	8.000	101.939	101.839	101.639	101.489
8.125	102.339	102.239	102.039	101.889	8.125	102.189	102.089	101.889	101.739	8.125	102.189	102.089	101.889	101.739
8.250	102.589	102.489	102.289	102.139	8.250	102.439	102.339	102.139	101.989	8.250	102.389	102.289	102.089	101.939
8.375	102.789	102.689	102.489	102.339	8.375	102.639	102.539	102.339	102.189	8.375	102.639	102.539	102.339	102.189
8.500	103.039	102.939	102.739	102.589	8.500	102.889	102.789	102.589	102.439	8.500	102.889	102.789	102.589	102.439

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.250	95.914	95.814	95.614	95.464										
6.375	96.539	96.439	96.239	96.089										
6.500	97.102	97.002	96.802	96.652										
6.625	97.664	97.564	97.364	97.214										
6.750	98.195	98.095	97.895	97.745										
6.875	98.695	98.595	98.395	98.245										
7.000	99.264	99.164	98.964	98.814										
7.125	99.732	99.632	99.432	99.282										
7.250	100.107	100.007	99.807	99.657										
7.375	100.482	100.382	100.182	100.032										
7.500	100.826	100.726	100.526	100.376										
7.625	101.189	101.089	100.889	100.739										
7.750	101.589	101.489	101.289	101.139										
7.875	101.839	101.739	101.539	101.389										
8.000	102.089	101.989	101.789	101.639										
8.125	102.339	102.239	102.039	101.889										
8.250	102.539	102.439	102.239	102.089										
8.375	102.789	102.689	102.489	102.339										
8.500	103.039	102.939	102.739	102.589										

DSCR ITIN LLPA's

DSCR	FICO / LTV ADJUSTMENTS					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
>=700	0.500	0.125	(0.125)	(1.000)	(2.500)	(3.750)
DSCR Adjustments						
>= 1.25	0.125	0.125	0.125	0.125	0.125	0.125
1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
Loan Size	Loan Amount Adjusters					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
\$150k <= \$250 k	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
>\$500 k, <=\$1.00mm	0.000	0.000	0.000	0.000	0.000	-
Loan Type	Loan Type Adjustments					
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
Purchase	0.000	0.000	0.000	0.000	0.000	0.000
Cashout DSCR >= 1.0	(0.375)	(0.375)	(0.375)	(0.500)	-	-

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)

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)

Term	Max Price	Loan Size > \$2.0 MM	Min Price
		Max Price	
5 year	105.000	102.500	98
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	
Type	Type		
Min Price	Min Price		





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

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

Welcome

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8/18/2026 10:00 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

30 Year Fixed Term					15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	102.805	102.805	102.555	102.305	7.625	103.155	103.155	102.905	102.655
7.750	103.555	103.555	103.305	103.055	7.750	103.905	103.905	103.655	103.405
7.875	104.180	104.180	103.930	103.680	7.875	104.530	104.530	104.280	104.030
8.000	104.805	104.805	104.555	104.305	8.000	105.155	105.155	104.905	104.655
8.125	105.430	105.430	105.180	104.930	8.125	105.780	105.780	105.530	105.280
8.250	106.055	106.055	105.805	105.555	8.250	106.405	106.405	106.155	105.905
8.375	106.555	106.555	106.305	106.055	8.375	106.905	106.905	106.655	106.405
8.500	107.055	107.055	106.805	106.555	8.500	107.405	107.405	107.155	106.905
8.625	107.555	107.555	107.305	107.055	8.625	107.905	107.905	107.655	107.405
8.750	108.055	108.055	107.805	107.555	8.750	108.405	108.405	108.155	107.905
8.875	108.430	108.430	108.180	107.930	8.875	108.780	108.780	108.530	108.280
9.000	108.805	108.805	108.555	108.305	9.000	109.155	109.155	108.905	108.655
9.125	109.180	109.180	108.930	108.680	9.125	109.530	109.530	109.280	109.030
9.250	109.555	109.555	109.305	109.055	9.250	109.905	109.905	109.655	109.405
9.375	109.930	109.930	109.680	109.430	9.375	110.280	110.280	110.030	109.780
9.500	110.305	110.305	110.055	109.805	9.500	110.655	110.655	110.405	110.155
9.625	110.680	110.680	110.430	110.180	9.625	111.030	111.030	110.780	110.530
9.750	111.055	111.055	110.805	110.555	9.750	111.405	111.405	111.155	110.905
9.875	111.430	111.430	111.180	110.930	9.875	111.780	111.780	111.530	111.280
10.000	111.805	111.805	111.555	111.305	10.000	112.155	112.155	111.905	111.655
10.125	112.055	112.055	111.805	111.555	10.125	112.405	112.405	112.155	111.905
10.250	112.305	112.305	112.055	111.805	10.250	112.655	112.655	112.405	112.155
10.375	112.555	112.555	112.305	112.055	10.375	112.905	112.905	112.655	112.405
10.500	112.805	112.805	112.555	112.305	10.500	113.155	113.155	112.905	112.655
10.625	113.055	113.055	112.805	112.555	10.625	113.405	113.405	113.155	112.905
10.750	113.305	113.305	113.055	112.805	10.750	113.655	113.655	113.405	113.155
10.875	113.555	113.555	113.305	113.055	10.875	113.905	113.905	113.655	113.405
11.000	113.680	113.680	113.430	113.180	11.000	114.030	114.030	113.780	113.530
11.125	113.805	113.805	113.555	113.305	11.125	114.155	114.155	113.905	113.655
11.250	113.930	113.930	113.680	113.430	11.250	114.280	114.280	114.030	113.780
11.375	114.055	114.055	113.805	113.555	11.375	114.405	114.405	114.155	113.905
11.500	114.180	114.180	113.930	113.680	11.500	114.530	114.530	114.280	114.030
11.625	114.305	114.305	114.055	113.805	11.625	114.655	114.655	114.405	114.155
11.750	114.430	114.430	114.180	113.930	11.750	114.780	114.780	114.530	114.280

Type	All
Min Price	98.000
Max Price	105.000

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

CLTV / HCLTV										
Other Adjusters	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
DTI	<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	43.01-45	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	
	> 45	(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)	(2.000)	-	-	
Loan Amount	\$50k-\$75k	-	-	-	-	-	-	-	-	
	\$75,001-\$100k	-	-	-	-	-	-	-	-	
	\$100,001-\$125k	-	-	-	-	-	-	-	-	
	\$125,001 - \$250k	-	-	-	-	-	-	-	-	
	>\$250k	-	-	-	-	-	-	-	-	
Cash Out	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.650)	(1.875)	-	-	
Second Home	(0.500)	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	
ManufacturedHousing	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	

STATE ADJUSTMENTS (2nd Lien Products)

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

ADMIN FEES	Third Party Due Diligence (NQM and DSCR)
Non-Delegated: \$595 Delegated: \$575 HELOAN \$350	NQM Loans: \$500 DSCR Loans: \$400 Reliance Letter Transfer: \$50
	Note Endorsement or Allonge
MERS Organization ID	Pay to the order of Planet Home Lending, LLC
1006543	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



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