

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

2/20/2026 10:14 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Untrill 800 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	97.676	97.576	97.376	97.226	5.500	98.276	98.176	97.976	97.826	5.500	98.251	98.151	97.951	97.801
5.625	98.363	98.263	98.063	97.713	5.625	98.963	98.863	98.513	98.363	5.625	98.939	98.839	98.489	98.339
5.750	99.051	98.951	98.751	98.401	5.750	99.651	99.551	99.051	99.551	5.750	99.626	99.526	99.026	99.526
5.875	99.676	99.576	99.376	99.026	5.875	100.276	100.176	100.176	100.176	5.875	100.251	100.151	100.151	100.151
6.000	100.301	100.201	100.001	99.651	6.000	100.901	100.801	100.801	100.801	6.000	100.876	100.776	100.776	100.776
6.125	100.863	100.763	100.563	100.213	6.125	101.463	101.363	101.363	101.363	6.125	101.439	101.339	101.339	101.339
6.250	101.426	101.326	101.126	100.776	6.250	102.026	101.926	101.926	101.926	6.250	102.001	101.901	101.901	101.901
6.375	101.926	101.826	101.626	101.276	6.375	102.526	102.426	102.426	102.426	6.375	102.501	102.401	102.401	102.401
6.500	102.426	102.326	102.126	101.776	6.500	103.026	102.926	102.926	102.926	6.500	103.001	102.901	102.901	102.901
6.625	103.239	103.139	102.939	102.589	6.625	103.464	103.364	103.364	103.364	6.625	103.439	103.339	103.339	103.339
6.750	103.676	103.576	103.376	103.026	6.750	103.901	103.801	103.801	103.801	6.750	103.876	103.776	103.776	103.776
6.875	104.114	104.014	103.814	103.464	6.875	104.339	104.239	104.239	104.239	6.875	104.314	104.214	104.214	104.214
7.000	104.551	104.451	104.251	103.901	7.000	104.776	104.676	104.676	104.676	7.000	104.751	104.651	104.651	104.651
7.125	104.926	104.826	104.626	104.276	7.125	105.151	105.051	105.051	105.051	7.125	105.126	105.026	105.026	105.026
7.250	105.301	105.201	105.001	104.651	7.250	105.526	105.426	105.426	105.426	7.250	105.501	105.401	105.401	105.401
7.375	105.676	105.576	105.376	105.026	7.375	105.901	105.801	105.801	105.801	7.375	105.876	105.776	105.776	105.776
7.500	106.051	105.951	105.751	105.401	7.500	106.276	106.176	106.176	106.176	7.500	106.251	106.151	106.151	106.151
7.625	106.364	106.264	106.064	105.714	7.625	106.589	106.489	106.489	106.489	7.625	106.564	106.464	106.464	106.464
7.750	106.676	106.576	106.376	106.026	7.750	106.901	106.801	106.801	106.801	7.750	106.876	106.776	106.776	106.776
7.875	106.957	106.857	106.657	106.307	7.875	107.182	107.082	107.082	107.082	7.875	107.157	107.057	107.057	107.057
8.000	107.239	107.139	106.939	106.589	8.000	107.464	107.364	107.364	107.364	8.000	107.439	107.339	107.339	107.339
8.125	107.489	107.389	107.189	106.839	8.125	107.714	107.614	107.614	107.614	8.125	107.689	107.589	107.589	107.589
8.250	107.739	107.639	107.439	107.089	8.250	107.964	107.864	107.864	107.864	8.250	107.939	107.839	107.839	107.839
8.375	107.989	107.889	107.689	107.339	8.375	108.214	108.114	108.114	108.114	8.375	108.189	108.089	108.089	108.089
8.500	108.239	108.139	107.939	107.589	8.500	108.464	108.364	108.364	108.364	8.500	108.439	108.339	108.339	108.339
8.625	108.489	108.389	108.189	107.839	8.625	108.714	108.614	108.614	108.614	8.625	108.689	108.589	108.589	108.589
8.750	108.739	108.639	108.439	108.089	8.750	108.964	108.864	108.864	108.864	8.750	108.939	108.839	108.839	108.839
8.875	108.989	108.889	108.689	108.339	8.875	109.214	109.114	109.114	109.114	8.875	109.189	109.089	109.089	109.089
9.000	109.239	109.139	108.939	108.589	9.000	109.464	109.364	109.364	109.364	9.000	109.314	109.214	109.214	109.214
9.125	109.489	109.389	109.189	108.839	9.125	109.714	109.614	109.614	109.614	9.125	109.564	109.464	109.464	109.464
9.250	109.739	109.639	109.439	109.089	9.250	109.964	109.864	109.864	109.864	9.250	109.814	109.714	109.714	109.714
9.375	109.989	109.889	109.689	109.339	9.375	110.089	109.989	109.989	109.989	9.375	110.064	109.964	109.964	109.964
9.500	110.239	110.139	109.939	109.589	9.500	110.339	110.239	110.239	110.239	9.500	110.314	110.214	110.214	110.214
9.625	110.489	110.389	110.189	109.839	9.625	110.714	110.614	110.614	110.614	9.625	110.564	110.464	110.464	110.464
9.750	110.739	110.639	110.439	110.089	9.750	110.964	110.864	110.864	110.864	9.750	110.814	110.714	110.714	110.714
9.875	110.989	110.889	110.689	110.339	9.875	111.089	110.989	110.989	110.989	9.875	111.064	110.964	110.964	110.964
10.000	111.239	111.139	110.939	110.589	10.000	111.339	111.239	111.239	111.239	10.000	111.314	111.214	111.214	111.214
10.125	111.489	111.389	111.189	110.839	10.125	111.589	111.489	111.489	111.489	10.125	111.564	111.464	111.464	111.464
10.250	111.739	111.639	111.439	111.089	10.250	111.839	111.739	111.739	111.739	10.250	111.814	111.714	111.714	111.714
10.375	111.989	111.889	111.689	111.339	10.375	112.089	111.989	111.989	111.989	10.375	112.064	111.964	111.964	111.964
10.500	112.239	112.139	111.939	111.589	10.500	112.339	112.239	112.239	112.239	10.500	112.314	112.214	112.214	112.214
10.625	112.489	112.389	112.189	111.839	10.625	112.589	112.489	112.489	112.489	10.625	112.564	112.464	112.464	112.464
10.750	112.739	112.639	112.439	112.089	10.750	112.839	112.739	112.739	112.739	10.750	112.814	112.714	112.714	112.714
10.875	112.989	112.889	112.689	112.339	10.875	113.089	112.989	112.989	112.989	10.875	113.064	112.964	112.964	112.964
11.000	113.239	113.139	112.939	112.589	11.000	113.339	113.239	113.239	113.239	11.000	113.314	113.214	113.214	113.214
11.125	113.489	113.389	113.189	112.839	11.125	113.589	113.489	113.489	113.489	11.125	113.564	113.464	113.464	113.464
11.250	113.739	113.639	113.439	113.089	11.250	113.839	113.739	113.739	113.739	11.250	113.814	113.714	113.714	113.714
11.375	113.989	113.889	113.689	113.339	11.375	114.089	113.989	113.989	113.989	11.375	114.064	113.964	113.964	113.964
11.500	114.239	114.139	113.939	113.589	11.500	114.339	114.239	114.239	114.239	11.500	114.314	114.214	114.214	114.214

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	98.026	97.926	97.726	97.576	5.500	97.901	97.801	97.601	97.451					
5.625	98.713	98.613	98.413	98.263	5.625	98.588	98.488	98.288	98.138					
5.750	99.401	99.301	99.101	98.951	5.750	99.276	99.176	98.976	98.826					
5.875	100.026	99.926	99.726	99.576	5.875	99.901	99.801	99.601	99.451					
6.000	100.651	100.551	100.351	100.201	6.000	100.526	100.426	100.226	100.076					
6.125	101.213	101.113	100.913	100.763	6.125	101.088	100.988	100.788	100.638					
6.250	101.776	101.676	101.476	101.326	6.250	101.651	101.551	101.351	101.201					
6.375	102.276	102.176	101.976	101.826	6.375	102.151	102.051	101.851	101.701					
6.500	102.776	102.676	102.476	102.326	6.500	102.651	102.551	102.351	102.201					
6.625	103.214	103.114	102.914	102.764	6.625	103.089	102.989	102.789	102.639					
6.750	103.651	103.551	103.351	103.201	6.750	103.526	103.426	103.226	103.076					
6.875	104.089	103.989	103.789	103.639	6.875	103.964	103.864	103.664	103.514					
7.000	104.526	104.426	104.226	104.076	7.000	104.401	104.301	104.101	103.951					
7.125	104.901	104.801	104.601	104.451	7.125	104.776	104.676	104.476	104.326					
7.250	105.276	105.176	104.976	104.826	7.250	105.151	105.051	104.851	104.701					
7.375	105.651	105.551	105.351	105.201	7.375	105.526	105.426	105.226	105.076					
7.500	106.026	105.926	105.726	105.576	7.500	105.901	105.801	105.601	105.451					
7.625	106.339	106.239	106.039	105.889	7.625	106.214	106.114	105.914	105.764					
7.750	106.651	106.551	106.351	106.201	7.750	106.526	106.426</							

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Gold 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	85.01-90
780+	1.125	1.000	0.875	0.750	0.625	0.375	0.125	(1.375)	(2.000)
760 - 779	1.000	0.875	0.750	0.625	0.500	0.375	0.000	(1.500)	(2.500)
740 - 759	1.000	0.875	0.750	0.625	0.250	0.125	(0.125)	(1.875)	(4.000)
720 - 739	0.875	0.750	0.625	0.500	0.125	(0.125)	(0.750)	(2.625)	(4.500)
700 - 719	0.750	0.625	0.500	0.250	(0.125)	(0.625)	(1.250)	(4.625)	(5.000)
680 - 699	0.250	0.125	(0.500)	(0.875)	(1.000)	(2.125)	(2.750)	(4.750)	(6.000)
660 - 679	(0.375)	(0.500)	(1.125)	(1.375)	(2.125)	(3.375)	(4.375)	(5.000)	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(1.625)	(4.000)
760 - 779	1.000	1.000	0.750	0.625	0.375	0.000	(1.750)	(4.250)	(5.000)
740 - 759	0.875	0.875	0.750	0.500	0.375	0.125	(0.125)	(2.375)	(5.000)
720 - 739	0.625	0.625	0.500	0.375	0.250	(0.125)	(0.750)	(3.375)	-
700 - 719	0.500	0.500	0.375	0.250	(0.125)	(0.625)	(1.250)	(4.625)	-
680 - 699	0.375	0.250	0.000	(0.375)	(1.000)	(2.125)	(2.750)	(5.000)	-
660 - 679	(0.375)	(0.500)	(1.125)	(1.375)	(2.125)	(3.375)	(4.625)	-	-

Type	Full / Alt Doc	Inv W / PPP
Min Price	98.000	98.000
Max Price	105.000	105.000

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

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

Loan Type	Full & ALT Doc Loan Type Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI > 50	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-
Interest Only	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-
Escrow Waiver	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)
Purchase	0.500	0.500	0.250	0.250	0.250	0.250	0.250	0.000	0.000
Cash-Out Refi >=700	(0.375)	(0.375)	(0.500)	(0.750)	(0.750)	(1.125)	(1.500)	-	-
Cash-Out Refi < 700	(0.500)	(0.500)	(0.750)	(1.000)	(1.125)	(1.500)	(2.500)	-	-
Second Home	0.250	0.250	0.250	0.000	0.000	0.000	0.000	(0.500)	-
Investor	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.750)	(1.250)	-
40 Year Maturity	0.000	0.000	0.125	0.000	0.000	0.125	0.250	0.000	(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)	(0.875)	(1.000)

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



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Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED					Silver Full / Alt Doc 15 YEAR FIXED					Silver Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.875	99.094	98.994	98.794	98.644	5.875	99.244	99.144	99.144	99.144	5.875	98.944	98.844	98.844	98.844
6.000	99.844	99.744	99.544	99.194	6.000	99.994	99.894	99.894	99.894	6.000	99.694	99.594	99.594	99.594
6.125	100.594	100.494	100.294	99.944	6.125	100.744	100.644	100.644	100.644	6.125	100.444	100.344	100.344	100.344
6.250	101.344	101.244	101.044	100.694	6.250	101.494	101.394	101.394	101.394	6.250	101.194	101.094	101.094	101.094
6.375	102.062	101.962	101.762	101.412	6.375	102.212	102.112	102.112	102.112	6.375	101.912	101.812	101.812	101.812
6.500	102.687	102.587	102.387	102.037	6.500	102.837	102.737	102.737	102.737	6.500	102.537	102.437	102.437	102.437
6.625	103.250	103.150	102.950	102.600	6.625	103.400	103.300	103.300	103.300	6.625	103.100	103.000	103.000	103.000
6.750	103.812	103.712	103.512	103.162	6.750	103.962	103.862	103.862	103.862	6.750	103.662	103.562	103.562	103.562
6.875	104.343	104.243	104.043	103.693	6.875	104.493	104.393	104.393	104.393	6.875	104.193	104.093	104.093	104.093
7.000	104.843	104.743	104.543	104.193	7.000	104.993	104.893	104.893	104.893	7.000	104.693	104.593	104.593	104.593
7.125	105.312	105.212	105.012	104.662	7.125	105.462	105.362	105.362	105.362	7.125	105.162	105.062	105.062	105.062
7.250	105.780	105.680	105.480	105.130	7.250	105.930	105.830	105.830	105.830	7.250	105.630	105.530	105.530	105.530
7.375	106.155	106.055	105.855	105.505	7.375	106.305	106.205	106.205	106.205	7.375	106.005	105.905	105.905	105.905
7.500	106.530	106.430	106.230	105.880	7.500	106.680	106.580	106.580	106.580	7.500	106.380	106.280	106.280	106.280
7.625	106.874	106.774	106.574	106.224	7.625	107.024	106.924	106.924	106.924	7.625	106.724	106.624	106.624	106.624
7.750	107.156	107.056	106.856	106.506	7.750	107.306	107.206	107.206	107.206	7.750	107.006	106.906	106.906	106.906
7.875	107.406	107.306	107.106	106.756	7.875	107.556	107.456	107.456	107.456	7.875	107.256	107.156	107.156	107.156
8.000	107.656	107.556	107.356	107.006	8.000	107.806	107.706	107.706	107.706	8.000	107.506	107.406	107.406	107.406
8.125	107.906	107.806	107.606	107.256	8.125	108.056	107.956	107.956	107.956	8.125	107.756	107.656	107.656	107.656
8.250	108.156	108.056	107.856	107.506	8.250	108.306	108.206	108.206	108.206	8.250	108.006	107.906	107.906	107.906
8.375	108.406	108.306	108.106	107.756	8.375	108.556	108.456	108.456	108.456	8.375	108.256	108.156	108.156	108.156
8.500	108.656	108.556	108.356	108.006	8.500	108.806	108.706	108.706	108.706	8.500	108.506	108.406	108.406	108.406
8.625	108.906	108.806	108.606	108.256	8.625	109.056	108.956	108.956	108.956	8.625	108.756	108.656	108.656	108.656
8.750	109.093	108.993	108.793	108.443	8.750	109.243	109.143	109.143	109.143	8.750	108.943	108.843	108.843	108.843
8.875	109.281	109.181	108.981	108.631	8.875	109.431	109.331	109.331	109.331	8.875	109.131	109.031	109.031	109.031
9.000	109.468	109.368	109.168	108.818	9.000	109.618	109.518	109.518	109.518	9.000	109.318	109.218	109.218	109.218

Silver Full / Alt Doc 7/6 ARM					Silver Full / Alt Doc 10/6 ARM									
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY					
5.875	98.794	98.694	98.494	98.344	5.875	98.944	98.844	98.644	98.494					
6.000	99.544	99.444	99.244	99.094	6.000	99.694	99.594	99.394	99.244					
6.125	100.294	100.194	99.994	99.844	6.125	100.444	100.344	100.144	99.994					
6.250	101.044	100.944	100.744	100.594	6.250	101.194	101.094	100.894	100.744					
6.375	101.762	101.662	101.462	101.312	6.375	101.912	101.812	101.612	101.462					
6.500	102.387	102.287	102.087	101.937	6.500	102.537	102.437	102.237	102.087					
6.625	102.950	102.850	102.650	102.500	6.625	103.100	103.000	102.800	102.650					
6.750	103.512	103.412	103.212	103.062	6.750	103.662	103.562	103.362	103.212					
6.875	104.043	103.943	103.743	103.593	6.875	104.193	104.093	103.893	103.743					
7.000	104.543	104.443	104.243	104.093	7.000	104.693	104.593	104.393	104.243					
7.125	105.012	104.912	104.712	104.562	7.125	105.162	105.062	104.862	104.712					
7.250	105.480	105.380	105.180	105.030	7.250	105.630	105.530	105.330	105.180					
7.375	105.855	105.755	105.555	105.405	7.375	106.005	105.905	105.705	105.555					
7.500	106.230	106.130	105.930	105.780	7.500	106.380	106.280	106.080	105.930					
7.625	106.574	106.474	106.274	106.124	7.625	106.724	106.624	106.424	106.274					
7.750	106.856	106.756	106.556	106.406	7.750	107.006	106.906	106.706	106.556					
7.875	107.106	107.006	106.806	106.656	7.875	107.256	107.156	106.956	106.806					
8.000	107.356	107.256	107.056	106.906	8.000	107.506	107.406	107.206	107.056					
8.125	107.606	107.506	107.306	107.156	8.125	107.756	107.656	107.456	107.306					
8.250	107.856	107.756	107.556	107.406	8.250	108.006	107.906	107.706	107.556					
8.375	108.106	108.006	107.806	107.656	8.375	108.256	108.156	107.956	107.806					
8.500	108.356	108.256	108.056	107.906	8.500	108.506	108.406	108.206	108.056					
8.625	108.606	108.506	108.306	108.156	8.625	108.756	108.656	108.456	108.306					
8.750	108.793	108.693	108.493	108.343	8.750	108.943	108.843	108.643	108.493					
8.875	108.981	108.881	108.681	108.531	8.875	109.131	109.031	108.831	108.681					
9.000	109.168	109.068	108.868	108.718	9.000	109.318	109.218	109.018	108.868					



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

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Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	0.875	0.875	0.625	0.500	0.250	0.000	(0.125)	(1.375)	-
760 - 779	0.875	0.875	0.625	0.500	0.250	0.000	(0.250)	(1.500)	-
740 - 759	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(1.875)	-
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.250)	(0.875)	(4.125)	-
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.625)	(1.375)	(5.375)	-
680 - 699	0.250	0.125	(0.250)	(0.375)	(1.250)	(2.250)	(2.875)	-	-
660 - 679	(0.250)	(0.500)	(0.875)	(1.500)	(2.375)	(2.500)	(4.125)	-	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
780+	0.875	0.875	0.625	0.500	0.250	0.000	(0.125)	(2.000)	-
760 - 779	0.875	0.875	0.625	0.500	0.250	0.000	(0.250)	(2.625)	-
740 - 759	0.750	0.750	0.500	0.375	0.125	(0.125)	(0.375)	(3.000)	-
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.375)	(1.125)	(4.375)	-
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.750)	(1.625)	(5.625)	-
680 - 699	0.250	0.125	(0.375)	(0.500)	(1.500)	(2.500)	(3.250)	-	-
660 - 679	(0.250)	(0.500)	(1.000)	(1.625)	(2.625)	(3.375)	(4.500)	-	-
Loan Size	Full & ALT Doc Loan Amount Adjusters								
<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	
UPB <= 250K	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.875)
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	-	-
>\$2.5mm, <=\$3.0mm	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	-	-	-

Type	Full /Alt Doc	Inv W/PPP
Min Price	98.000	98.000
Max Price	105.000	105.000

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

Property Type	Full & ALT Doc Loan Type Adjustments								
	<=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)	-
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	-	-
Multi Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	-
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)	(0.625)	(0.500)

Doc Type	ALT Doc Documentation Type Adjustments								
	<=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	-	-	-	-	-	-	-	-	-
Asset Depletion/Asset Qualifier	-	-	-	-	-	-	-	-	-
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	-
12/24 Month CPA PaL	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.750)	(1.000)	-	-
WVOE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	-	-



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

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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.875	99.094	98.994	98.794	98.644	5.875	99.244	99.144	99.144	99.144	5.875	98.794	98.694	98.694	98.694
6.000	99.719	99.619	99.419	99.069	6.000	99.869	99.769	99.769	99.769	6.000	99.419	99.319	99.319	99.319
6.125	100.469	100.369	100.169	99.819	6.125	100.619	100.519	100.519	100.519	6.125	100.169	100.069	100.069	100.069
6.250	101.219	101.119	100.919	100.569	6.250	101.369	101.269	101.269	101.269	6.250	100.919	100.819	100.819	100.819
6.375	101.937	101.837	101.637	101.287	6.375	102.087	101.987	101.987	101.987	6.375	101.637	101.537	101.537	101.537
6.500	102.562	102.462	102.262	101.912	6.500	102.712	102.612	102.612	102.612	6.500	102.262	102.162	102.162	102.162
6.625	103.125	103.025	102.825	102.475	6.625	103.275	103.175	103.175	103.175	6.625	102.825	102.725	102.725	102.725
6.750	103.687	103.587	103.387	103.037	6.750	103.837	103.737	103.737	103.737	6.750	103.387	103.287	103.287	103.287
6.875	104.343	104.243	104.043	103.693	6.875	104.493	104.393	104.393	104.393	6.875	104.043	103.943	103.943	103.943
7.000	104.843	104.743	104.543	104.193	7.000	104.993	104.893	104.893	104.893	7.000	104.543	104.443	104.443	104.443
7.125	105.312	105.212	105.012	104.662	7.125	105.462	105.362	105.362	105.362	7.125	105.012	104.912	104.912	104.912
7.250	105.780	105.680	105.480	105.130	7.250	105.930	105.830	105.830	105.830	7.250	105.480	105.380	105.380	105.380
7.375	106.155	106.055	105.855	105.505	7.375	106.305	106.205	106.205	106.205	7.375	105.855	105.755	105.755	105.755
7.500	106.530	106.430	106.230	105.880	7.500	106.680	106.580	106.580	106.580	7.500	106.230	106.130	106.130	106.130
7.625	106.874	106.774	106.574	106.224	7.625	107.024	106.924	106.924	106.924	7.625	106.574	106.474	106.474	106.474
7.750	107.156	107.056	106.856	106.506	7.750	107.306	107.206	107.206	107.206	7.750	106.856	106.756	106.756	106.756
7.875	107.406	107.306	107.106	106.756	7.875	107.556	107.456	107.456	107.456	7.875	107.106	107.006	107.006	107.006
8.000	107.656	107.556	107.356	107.006	8.000	107.806	107.706	107.706	107.706	8.000	107.356	107.256	107.256	107.256
8.125	107.906	107.806	107.606	107.256	8.125	108.056	107.956	107.956	107.956	8.125	107.606	107.506	107.506	107.506
8.250	108.156	108.056	107.856	107.506	8.250	108.311	108.211	108.211	108.211	8.250	107.856	107.756	107.756	107.756
8.375	108.406	108.306	108.106	107.756	8.375	108.561	108.461	108.461	108.461	8.375	108.106	108.006	108.006	108.006
8.500	108.656	108.556	108.356	108.006	8.500	108.811	108.711	108.711	108.711	8.500	108.356	108.256	108.256	108.256
8.625	108.906	108.806	108.606	108.256	8.625	109.061	108.961	108.961	108.961	8.625	108.606	108.506	108.506	108.506
8.750	109.156	109.056	108.856	108.506	8.750	109.311	109.211	109.211	109.211	8.750	108.856	108.756	108.756	108.756
8.875	109.406	109.306	109.106	108.756	8.875	109.561	109.461	109.461	109.461	8.875	109.106	109.006	109.006	109.006
9.000	109.656	109.556	109.356	109.006	9.000	109.811	109.711	109.711	109.711	9.000	109.356	109.256	109.256	109.256

Bronze Full / Alt Doc 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.875	98.944	98.844	98.644	98.494
6.000	99.569	99.469	99.269	99.119
6.125	100.319	100.219	100.019	99.869
6.250	101.069	100.969	100.769	100.619
6.375	101.787	101.687	101.487	101.337
6.500	102.412	102.312	102.112	101.962
6.625	102.975	102.875	102.675	102.525
6.750	103.537	103.437	103.237	103.087
6.875	104.193	104.093	103.893	103.743
7.000	104.693	104.593	104.393	104.243
7.125	105.162	105.062	104.862	104.712
7.250	105.630	105.530	105.330	105.180
7.375	106.005	105.905	105.705	105.555
7.500	106.380	106.280	106.080	105.930
7.625	106.724	106.624	106.424	106.274
7.750	107.006	106.906	106.706	106.556
7.875	107.256	107.156	106.956	106.806
8.000	107.506	107.406	107.206	107.056
8.125	107.756	107.656	107.456	107.306
8.250	107.881	107.781	107.581	107.431
8.375	108.131	108.031	107.831	107.681
8.500	108.381	108.281	108.081	107.931
8.625	108.631	108.531	108.331	108.181
8.750	108.818	108.718	108.518	108.368
8.875	109.006	108.906	108.706	108.556
9.000	109.193	109.093	108.893	108.743

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	0.500	0.375	0.125	(0.125)	(0.375)	(1.875)
720 - 739	0.625	0.625	0.375	0.125	0.000	(0.250)	(0.875)	(2.750)
700 - 719	0.375	0.375	0.125	0.000	(0.375)	(0.625)	(1.375)	(3.750)
680 - 699	0.250	0.125	(0.250)	(0.375)	(1.250)	(2.250)	(2.875)	-
660 - 679	(0.250)	(0.500)	(0.875)	(1.500)	(2.375)	(3.125)	(4.125)	-
640 - 659	(1.000)	(1.000)	(1.125)	(1.625)	(2.500)	(3.250)	(4.500)	-
620 - 639	(2.000)	(2.000)	(2.000)	(2.250)	(3.000)	(4.500)	-	-

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

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

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

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

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

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

Doc Type	Full & ALT Doc Documentation Type Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.375)
12 Month CPA PnL	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.625)	(0.875)

Type	Full / Alt Doc	Inv W/PPP
Min Price	98.000	98.000
Max Price	103.500	104.000

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

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Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR

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	97.643	97.543	97.343	97.193	5.500	97.868	97.768	97.568	97.418	5.500	97.843	97.743	97.543	97.393
5.625	98.268	98.168	97.968	97.818	5.625	98.493	98.393	98.193	98.043	5.625	98.468	98.368	98.168	98.018
5.750	99.018	98.918	98.718	98.568	5.750	99.243	99.143	98.943	98.793	5.750	99.218	99.118	98.918	98.768
5.875	99.768	99.668	99.468	99.318	5.875	99.993	99.893	99.693	99.543	5.875	99.968	99.868	99.668	99.518
6.000	100.518	100.418	100.218	100.068	6.000	100.743	100.643	100.443	100.293	6.000	100.718	100.618	100.418	100.268
6.125	101.205	101.105	100.905	100.755	6.125	101.430	101.330	101.130	100.980	6.125	101.405	101.305	101.105	100.955
6.250	101.893	101.793	101.593	101.443	6.250	102.118	102.018	101.818	101.668	6.250	102.093	101.993	101.793	101.643
6.375	102.581	102.481	102.281	102.131	6.375	102.806	102.706	102.506	102.356	6.375	102.781	102.681	102.481	102.331
6.500	103.331	103.231	103.031	102.881	6.500	103.556	103.456	103.256	103.106	6.500	103.531	103.431	103.231	103.081
6.625	103.956	103.856	103.656	103.506	6.625	104.181	104.081	103.881	103.731	6.625	104.156	104.056	103.856	103.706
6.750	104.518	104.418	104.218	104.068	6.750	104.743	104.643	104.443	104.293	6.750	104.718	104.618	104.418	104.268
6.875	105.081	104.981	104.781	104.631	6.875	105.306	105.206	105.006	104.856	6.875	105.281	105.181	104.981	104.831
7.000	105.581	105.481	105.281	105.131	7.000	105.806	105.706	105.506	105.356	7.000	105.781	105.681	105.481	105.331
7.125	106.081	105.981	105.781	105.631	7.125	106.306	106.206	106.006	105.856	7.125	106.281	106.181	105.981	105.831
7.250	106.518	106.418	106.218	106.068	7.250	106.743	106.643	106.443	106.293	7.250	106.718	106.618	106.418	106.268
7.375	106.956	106.856	106.656	106.506	7.375	107.181	107.081	106.881	106.731	7.375	107.156	107.056	106.856	106.706
7.500	107.331	107.231	107.031	106.881	7.500	107.556	107.456	107.256	107.106	7.500	107.531	107.431	107.231	107.081
7.625	107.706	107.606	107.406	107.256	7.625	107.931	107.831	107.631	107.481	7.625	107.906	107.806	107.606	107.456
7.750	108.018	107.918	107.718	107.568	7.750	108.243	108.143	107.943	107.793	7.750	108.218	108.118	107.918	107.768
7.875	108.206	108.106	107.906	107.756	7.875	108.431	108.331	108.131	107.981	7.875	108.406	108.306	108.106	107.956
8.000	108.518	108.418	108.218	108.068	8.000	108.743	108.643	108.443	108.293	8.000	108.718	108.618	108.418	108.268
8.125	108.831	108.731	108.531	108.381	8.125	109.056	108.956	108.756	108.606	8.125	109.031	108.931	108.731	108.581
8.250	109.112	109.012	108.812	108.662	8.250	109.337	109.237	109.037	108.887	8.250	109.312	109.212	109.012	108.862
8.375	109.362	109.262	109.062	108.912	8.375	109.587	109.487	109.287	109.137	8.375	109.562	109.462	109.262	109.112
8.500	109.612	109.512	109.312	109.162	8.500	109.837	109.737	109.537	109.387	8.500	109.812	109.712	109.512	109.362
8.625	109.862	109.762	109.562	109.412	8.625	110.087	109.987	109.787	109.637	8.625	110.062	109.962	109.762	109.612
8.750	110.112	110.012	109.812	109.662	8.750	110.337	110.237	110.037	109.887	8.750	110.312	110.212	110.012	109.862
8.875	110.362	110.262	110.062	109.912	8.875	110.587	110.487	110.287	110.137	8.875	110.562	110.462	110.262	110.112
9.000	110.612	110.512	110.312	110.162	9.000	110.837	110.737	110.537	110.387	9.000	110.812	110.712	110.512	110.362
9.125	110.862	110.762	110.562	110.412	9.125	111.087	110.987	110.787	110.637	9.125	111.062	110.962	110.762	110.612
9.250	111.112	111.012	110.812	110.662	9.250	111.337	111.237	111.037	110.887	9.250	111.312	111.212	111.012	110.862
9.375	111.362	111.262	111.062	110.912	9.375	111.587	111.487	111.287	111.137	9.375	111.562	111.462	111.262	111.112
9.500	111.612	111.512	111.312	111.162	9.500	111.837	111.737	111.537	111.387	9.500	111.812	111.712	111.512	111.362
9.625	111.862	111.762	111.562	111.412	9.625	112.087	111.987	111.787	111.637	9.625	112.062	111.962	111.762	111.612
9.750	112.112	112.012	111.812	111.662	9.750	112.337	112.237	112.037	111.887	9.750	112.312	112.212	112.012	111.862
9.875	112.362	112.262	112.062	111.912	9.875	112.587	112.487	112.287	112.137	9.875	112.562	112.462	112.262	112.112
10.000	112.612	112.512	112.312	112.162	10.000	112.837	112.737	112.537	112.387	10.000	112.812	112.712	112.512	112.362
10.125	112.862	112.762	112.562	112.412	10.125	113.087	112.987	112.787	112.637	10.125	113.062	112.962	112.762	112.612
10.250	113.112	113.012	112.812	112.662	10.250	113.337	113.237	113.037	112.887	10.250	113.312	113.212	113.012	112.862
10.375	113.362	113.262	113.062	112.912	10.375	113.587	113.487	113.287	113.137	10.375	113.562	113.462	113.262	113.112
10.500	113.612	113.512	113.312	113.162	10.500	113.837	113.737	113.537	113.387	10.500	113.812	113.712	113.512	113.362
10.625	113.862	113.762	113.562	113.412	10.625	114.087	113.987	113.787	113.637	10.625	114.062	113.962	113.762	113.612
10.750	114.112	114.012	113.812	113.662	10.750	114.337	114.237	114.037	113.887	10.750	114.312	114.212	114.012	113.862
10.875	114.362	114.262	114.062	113.912	10.875	114.587	114.487	114.287	114.137	10.875	114.562	114.462	114.262	114.112
11.000	114.612	114.512	114.312	114.162	11.000	114.837	114.737	114.537	114.387	11.000	114.812	114.712	114.512	114.362
11.125	114.862	114.762	114.562	114.412	11.125	115.087	114.987	114.787	114.637	11.125	115.062	114.962	114.762	114.612
11.250	115.112	115.012	114.812	114.662	11.250	115.337	115.237	115.037	114.887	11.250	115.312	115.212	115.012	114.862
11.375	115.362	115.262	115.062	114.912	11.375	115.587	115.487	115.287	115.137	11.375	115.562	115.462	115.262	115.112
11.500	115.612	115.512	115.312	115.162	11.500	115.837	115.737	115.537	115.387	11.500	115.812	115.712	115.512	115.362

Non-QM DSCR 7/6 ARM

Non-QM DSCR 7/6 ARM					Non-QM DSCR 10/6 ARM								
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY				
5.500	97.768	97.668	97.468	97.318	5.500	97.643	97.543	97.343	97.193				
5.625	98.393	98.293	98.093	97.943	5.625	98.268	98.168	97.968	97.818				
5.750	99.143	99.043	98.843	98.693	5.750	99.018	98.918	98.718	98.568				
5.875	99.893	99.793	99.593	99.443	5.875	99.768	99.668	99.468	99.318				
6.000	100.643	100.543	100.343	100.193	6.000	100.518	100.418	100.218	100.068				
6.125	101.330	101.230	101.030	100.880	6.125	101.205	101.105	100.905	100.755				
6.250	102.018	101.918	101.718	101.568	6.250	101.893	101.793	101.593	101.443				
6.375	102.706	102.606	102.406	102.256	6.375	102.581	102.481	102.281	102.131				
6.500	103.456	103.356	103.156	103.006	6.500	103.331	103.231	103.031	102.881				
6.625	104.081	103.981	103.781	103.631	6.625	103.956	103.856	103.656	103.506				
6.750	104.643	104.543	104.343	104.193	6.750	104.518	104.418	104.218	104.068				
6.875	105.206	105.106	104.906	104.756	6.875	105.081	104.981	104.781	104.631				
7.000	105.706	105.606	105.406	105.256	7.000	105.581	105.481	105.281	105.131				
7.125	106.206	106.106	105.906	105.756	7.125	106.081	105.981	105.781	105.631				
7.250	106.643	106.543	106.343	106.193	7.250	106.518	106.418	106.218	106.068				
7.375	107.081	106.981	106.781	106.631	7.375	106.956	106.856	106.656	106.506				
7.500	107.456	107.356	107.156	107.006	7.500	107.331	107.231	107.031	106.881				
7.625	107.831	107.731	107.531	107.381	7.625	107.706	107.606	107.406	107.256				
7.750	108.143	108.043	107.843	107.693	7.750	108.018							

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

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Non-QM DSCR LLPA's

CREDIT SCORE	FICO / LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	0.625	0.375	0.375	0.125	(0.250)	(0.750)	(1.375)
760 - 779	0.500	0.375	0.375	0.125	(0.375)	(0.875)	(1.500)
740 - 759	0.500	0.375	0.250	0.000	(0.625)	(1.250)	(1.875)
720 - 739	0.375	0.125	0.000	(0.250)	(0.875)	(1.500)	(2.375)
700 - 719	0.125	(0.125)	(0.375)	(0.750)	(1.500)	(2.250)	(2.750)
680 - 699	(0.375)	(0.750)	(1.000)	(1.625)	(2.750)	(3.500)	-
660 - 679	(1.000)	(1.250)	(1.500)	(2.250)	(3.250)	(3.750)	-
640 - 659	(2.750)	(3.000)	(3.125)	(3.750)	(4.500)	(5.500)	-

Prepay Penalty Price Adjustments		
Investor Only	Max Price	
5 year	1.250	105.500
4 year	0.750	105.000
3 year	0.250	104.500
2 year	0.000	104.000
1 year	(0.750)	103.500
No Prepay Penalty	(1.375)	103.000
Type	Min Price	
Min Price	98.000	

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



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

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DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.444	96.344	96.144	95.994	6.125	96.794	96.694	96.494	96.344	6.125	96.794	96.694	96.494	96.344
6.250	97.069	96.969	96.769	96.619	6.250	97.419	97.319	97.119	96.969	6.250	97.419	97.319	97.119	96.969
6.375	97.787	97.687	97.487	97.337	6.375	98.137	98.037	97.837	97.687	6.375	98.137	98.037	97.837	97.687
6.500	98.412	98.312	98.112	97.962	6.500	98.762	98.662	98.462	98.312	6.500	98.762	98.662	98.462	98.312
6.625	98.975	98.875	98.675	98.525	6.625	99.325	99.225	99.025	98.875	6.625	99.325	99.225	99.025	98.875
6.750	99.537	99.437	99.237	99.087	6.750	99.887	99.787	99.587	99.437	6.750	99.887	99.787	99.587	99.437
6.875	100.068	99.968	99.768	99.618	6.875	100.418	100.318	100.118	99.968	6.875	100.418	100.318	100.118	99.968
7.000	100.568	100.468	100.268	100.118	7.000	100.918	100.818	100.618	100.468	7.000	100.918	100.818	100.618	100.468
7.125	101.162	101.062	100.862	100.712	7.125	101.512	101.412	101.212	101.062	7.125	101.512	101.412	101.212	101.062
7.250	101.630	101.530	101.330	101.180	7.250	101.980	101.880	101.680	101.530	7.250	101.980	101.880	101.680	101.530
7.375	102.005	101.905	101.705	101.555	7.375	102.355	102.255	102.055	101.905	7.375	102.355	102.255	102.055	101.905
7.500	102.380	102.280	102.080	101.930	7.500	102.730	102.630	102.430	102.280	7.500	102.730	102.630	102.430	102.280
7.625	102.724	102.624	102.424	102.274	7.625	103.074	102.974	102.774	102.624	7.625	103.074	102.974	102.774	102.624
7.750	103.006	102.906	102.706	102.556	7.750	103.356	103.256	103.056	102.906	7.750	103.356	103.256	103.056	102.906
7.875	103.256	103.156	102.956	102.806	7.875	103.606	103.506	103.306	103.156	7.875	103.606	103.506	103.306	103.156
8.000	103.506	103.406	103.206	103.056	8.000	103.856	103.756	103.556	103.406	8.000	103.856	103.756	103.556	103.406
8.125	103.756	103.656	103.456	103.306	8.125	104.106	104.006	103.806	103.656	8.125	104.106	104.006	103.806	103.656
8.250	104.006	103.906	103.706	103.556	8.250	104.356	104.256	104.056	103.906	8.250	104.356	104.256	104.056	103.906
8.375	104.256	104.156	103.956	103.806	8.375	104.606	104.506	104.306	104.156	8.375	104.606	104.506	104.306	104.156

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.125	96.944	96.844	96.644	96.494										
6.250	97.569	97.469	97.269	97.119										
6.375	98.287	98.187	97.987	97.837										
6.500	98.912	98.812	98.612	98.462										
6.625	99.475	99.375	99.175	99.025										
6.750	100.037	99.937	99.737	99.587										
6.875	100.568	100.468	100.268	100.118										
7.000	101.068	100.968	100.768	100.618										
7.125	101.662	101.562	101.362	101.212										
7.250	102.130	102.030	101.830	101.680										
7.375	102.505	102.405	102.205	102.055										
7.500	102.880	102.780	102.580	102.430										
7.625	103.224	103.124	102.924	102.774										
7.750	103.506	103.406	103.206	103.056										
7.875	103.756	103.656	103.456	103.306										
8.000	104.006	103.906	103.706	103.556										
8.125	104.256	104.156	103.956	103.806										
8.250	104.506	104.406	104.206	104.056										
8.375	104.756	104.656	104.456	104.306										

DSCR ITIN LPA'S

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

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

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



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

2/20/2026 10:14 EST

Welcome to Planet Home Lending

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Non-QM Second Lien Rate Sheet

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

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments

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

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

STATE ADJUSTMENTS (2nd Lien Products)

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

ADMIN FEES

Non-Delegated: \$700
 Delegated: \$660
 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	Delivery of Final / Trailing Docs
<p>Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans</p>	<p>Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905</p>

