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

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

Welcome

www.PHLCorrespondent.com

11/24/2026 10:11 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.163	97.063	96.863	96.713
6.750	97.976	97.876	97.676	97.326
6.875	98.757	98.657	98.457	98.107
7.000	99.882	99.782	99.582	99.232
7.125	100.570	100.470	100.270	99.920
7.250	101.307	101.207	101.007	100.657
7.375	101.932	101.832	101.632	101.282
7.500	102.607	102.507	102.307	101.957
7.625	103.226	103.126	102.926	102.576
7.750	103.788	103.688	103.488	103.138
7.875	104.320	104.220	104.020	103.670
8.000	104.820	104.720	104.520	104.170
8.125	105.132	105.032	104.832	104.482
8.250	105.570	105.470	105.270	104.920
8.375	106.007	105.907	105.707	105.357
8.500	106.382	106.282	106.082	105.732
8.625	106.757	106.657	106.457	106.107
8.750	107.070	106.970	106.770	106.420
8.875	107.332	107.232	107.032	106.682
9.000	107.645	107.545	107.345	106.995
9.125	107.876	107.776	107.576	107.226
9.250	108.157	108.057	107.857	107.507
9.375	108.382	108.282	108.082	107.732
9.500	108.632	108.532	108.332	107.982
9.625	108.882	108.782	108.582	108.232
9.750	109.132	109.032	108.832	108.482
9.875	109.257	109.157	108.957	108.607
10.000	109.507	109.407	109.207	108.857
10.125	109.757	109.657	109.457	109.107
10.250	110.007	109.907	109.707	109.357
10.375	110.257	110.157	109.957	109.607
10.500	110.507	110.407	110.207	109.857
10.625	110.757	110.657	110.457	110.107
10.750	111.007	110.907	110.707	110.357
10.875	111.257	111.157	110.957	110.607
11.000	111.507	111.407	111.207	110.857

Gold Full/Alt Doc 15 Year Fixed

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.388	97.288	97.088	96.938
6.750	98.201	98.101	97.751	97.601
6.875	98.982	98.882	98.382	98.882
7.000	100.107	100.007	100.007	100.007
7.125	100.795	100.695	100.695	100.695
7.250	101.532	101.432	101.432	101.432
7.375	102.157	102.057	102.057	102.057
7.500	102.832	102.732	102.732	102.732
7.625	103.451	103.351	103.351	103.351
7.750	104.013	103.913	103.913	103.913
7.875	104.545	104.445	104.445	104.445
8.000	105.045	104.945	104.945	104.945
8.125	105.357	105.257	105.257	105.257
8.250	105.795	105.695	105.695	105.695
8.375	106.232	106.132	106.132	106.132
8.500	106.607	106.507	106.507	106.507
8.625	106.982	106.882	106.882	106.882
8.750	107.295	107.195	107.195	107.195
8.875	107.557	107.457	107.457	107.457
9.000	107.870	107.770	107.770	107.770
9.125	108.101	108.001	108.001	108.001
9.250	108.382	108.282	108.282	108.282
9.375	108.607	108.507	108.507	108.507
9.500	108.857	108.757	108.757	108.757
9.625	109.107	109.007	109.007	109.007
9.750	109.357	109.257	109.257	109.257
9.875	109.482	109.382	109.382	109.382
10.000	109.732	109.632	109.632	109.632
10.125	109.982	109.882	109.882	109.882
10.250	110.232	110.132	110.132	110.132
10.375	110.482	110.382	110.382	110.382
10.500	110.732	110.632	110.632	110.632
10.625	110.982	110.882	110.882	110.882
10.750	111.232	111.132	111.132	111.132
10.875	111.482	111.382	111.382	111.382
11.000	111.732	111.632	111.632	111.632

Gold Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.363	97.263	97.063	96.913
6.750	98.176	98.076	97.726	97.576
6.875	98.957	98.857	98.357	98.857
7.000	100.082	99.982	99.982	99.982
7.125	100.770	100.670	100.670	100.670
7.250	101.507	101.407	101.407	101.407
7.375	102.132	102.032	102.032	102.032
7.500	102.807	102.707	102.707	102.707
7.625	103.426	103.326	103.326	103.326
7.750	103.988	103.888	103.888	103.888
7.875	104.520	104.420	104.420	104.420
8.000	105.020	104.920	104.920	104.920
8.125	105.332	105.232	105.232	105.232
8.250	105.770	105.670	105.670	105.670
8.375	106.207	106.107	106.107	106.107
8.500	106.582	106.482	106.482	106.482
8.625	106.957	106.857	106.857	106.857
8.750	107.270	107.170	107.170	107.170
8.875	107.532	107.432	107.432	107.432
9.000	107.845	107.745	107.745	107.745
9.125	108.076	107.976	107.976	107.976
9.250	108.357	108.257	108.257	108.257
9.375	108.582	108.482	108.482	108.482
9.500	108.832	108.732	108.732	108.732
9.625	109.082	108.982	108.982	108.982
9.750	109.332	109.232	109.232	109.232
9.875	109.457	109.357	109.357	109.357
10.000	109.707	109.607	109.607	109.607
10.125	109.957	109.857	109.857	109.857
10.250	110.207	110.107	110.107	110.107
10.375	110.457	110.357	110.357	110.357
10.500	110.707	110.607	110.607	110.607
10.625	110.957	110.857	110.857	110.857
10.750	111.207	111.107	111.107	111.107
10.875	111.457	111.357	111.357	111.357
11.000	111.707	111.607	111.607	111.607

Gold Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.338	97.238	97.038	96.888
6.750	98.151	98.051	97.851	97.701
6.875	98.932	98.832	98.632	98.482
7.000	100.057	99.957	99.757	99.607
7.125	100.745	100.645	100.445	100.295
7.250	101.482	101.382	101.182	101.032
7.375	102.107	102.007	101.807	101.657
7.500	102.782	102.682	102.482	102.332
7.625	103.401	103.301	103.101	102.951
7.750	103.963	103.863	103.663	103.513
7.875	104.495	104.395	104.195	104.045
8.000	104.995	104.895	104.695	104.545
8.125	105.307	105.207	105.007	104.857
8.250	105.745	105.645	105.445	105.295
8.375	106.182	106.082	105.882	105.732
8.500	106.557	106.457	106.257	106.107
8.625	106.932	106.832	106.632	106.482
8.750	107.245	107.145	106.945	106.795
8.875	107.507	107.407	107.207	107.057
9.000	107.820	107.720	107.520	107.370
9.125	108.051	107.951	107.751	107.601
9.250	108.332	108.232	108.032	107.882
9.375	108.557	108.457	108.257	108.107
9.500	108.807	108.707	108.507	108.357
9.625	109.057	108.957	108.757	108.607
9.750	109.307	109.207	109.007	108.857
9.875	109.432	109.332	109.132	108.982
10.000	109.682	109.582	109.382	109.232
10.125	109.932	109.832	109.632	109.482
10.250	110.182	110.082	109.882	109.732
10.375	110.432	110.332	110.132	109.982
10.500	110.682	110.582	110.382	110.232
10.625	110.932	110.832	110.632	110.482
10.750	111.182	111.082	110.882	110.732
10.875	111.432	111.332	111.132	110.982
11.000	111.682	111.582	111.382	111.232

Gold Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.213	97.113	96.913	96.763
6.750	98.026	97.926	97.726	97.576
6.875	98.807	98.707	98.507	98.357
7.000	99.932	99.832	99.632	99.482
7.125	100.620	100.520	100.320	100.170
7.250	101.357	101.257	101.057	100.907
7.375	101.982	101.882	101.682	101.532
7.500	102.657	102.557	102.357	102.207
7.625	103.276	103.176	102.976	102.826
7.750	103.838	103.738	103.538	103.388
7.875	104.370	104.270	104.070	103.920
8.000	104.870	104.770	104.570	104.420
8.125	105.182	105.082	104.882	104.732
8.250	105.620	105.520	105.320	105.170
8.375	106.057	105.957	105.757	105.607
8.500	106.432	106.332	106.132	105.982
8.625	106.807	106.707	106.507	106.357
8.750	107.120	107.020	106.820	106.670
8.875	107.382	107.282	107.082	106.932
9.000	107.695	107.595	107.395	107.245
9.125	107.926	107.826	107.626	107.476
9.250	108.207	108.107	107.907	107.757
9.375	108.432	108.332	108.132	107.982
9.500	108.682	108.582	108.382	108.232
9.625	108.932	108.832	108.632	108.482
9.750	109.182	109.082	108.882	108.732
9.875	109.307	109.207	109.007	108.857
10.000	109.557	109.457	109.257	109.107
10.125	109.807	109.707	109.507	109.357
10.250	110.057	109.957	109.757	109.607
10.375	110.307	110.207	110.007	109.857
10.500	110.557	110.457	110.257	110.107
10.625	110.807	110.707	110.507	110.357
10.750	111.057	110.957	110.757	110.607
10.875	111.307	111.207	111.007	110.857
11.000	111.557	111.457	111.257	111.107

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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+	1.500	1.250	1.125	0.875	0.875	0.500	0.125	(2.250)	(4.125)
760 - 779	1.250	1.125	1.000	0.875	0.875	0.375	0.000	(2.500)	(4.250)
740 - 759	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)	(5.125)
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)	(5.250)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)	(5.750)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	(5.625)	(6.250)
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	(5.625)	-
CREDIT SCORE	**ALT Doc FICO / LTV ADJUSTMENTS**								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.375	1.125	1.000	0.750	0.750	0.375	0.000	(2.500)	(4.500)
760 - 779	1.125	1.000	0.875	0.750	0.750	0.250	(0.125)	(2.625)	(4.750)
740 - 759	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	(3.500)	(6.000)
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	(4.375)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(5.375)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	(5.750)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-

Type	Full /Alt Doc	Inv W/PPP	Loan Size > $2.0 mm
Min Price	98.000	98.000	98.000
Max Price	104.000	105.000	102.500

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.000	104.000
4 year	0.875	104.000
3 year	0.625	103.500
2 year	0.250	103.000
1 year	(0.625)	102.500
No Prepay Penalty	(1.375)	102.000
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)	(1.500)	(2.000)
>150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(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 > 43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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)	(0.750)	(1.000)	(1.500)	-
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	0.500	0.250	0.250	0.250	0.250	0.250	0.250
Cash-Out Refi >=700	0.000	0.000	0.000	(0.250)	(0.500)	(1.250)	(1.500)	-	-
Cash-Out Refi < 700	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.625)	(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)	(0.375)	(0.500)	(0.750)

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

Rate sheets are intended for use by mortgage professionals only.

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11/24/2026 10:11 EST

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Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Silver Full / Alt Doc

Silver Full / Alt Doc 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.360	99.260	99.060	98.910
7.500	99.839	99.739	99.539	99.189
7.625	100.258	100.158	99.958	99.608
7.750	100.645	100.545	100.345	99.995
7.875	101.375	101.275	101.075	100.725
8.000	101.695	101.595	101.395	101.045
8.125	102.030	101.930	101.730	101.380
8.250	102.250	102.150	101.950	101.600
8.375	102.491	102.391	102.191	101.841
8.500	102.682	102.582	102.382	102.032
8.625	102.827	102.727	102.527	102.177
8.750	102.955	102.855	102.655	102.305
8.875	103.070	102.970	102.770	102.420
9.000	103.051	102.951	102.751	102.401
9.125	103.152	103.052	102.852	102.502
9.250	103.252	103.152	102.952	102.602
9.375	103.352	103.252	103.052	102.702
9.500	103.452	103.352	103.152	102.802
9.625	103.522	103.422	103.222	102.872
9.750	103.572	103.472	103.272	102.922
9.875	103.672	103.572	103.372	103.022
10.000	103.722	103.622	103.422	103.072
10.125	103.822	103.722	103.522	103.172
10.250	103.897	103.797	103.597	103.247
10.375	103.997	103.897	103.697	103.347
10.500	104.097	103.997	103.797	103.447

Silver Full / Alt Doc 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.961	98.861	98.861	98.861
7.500	99.642	99.542	99.542	99.542
7.625	100.231	100.131	100.131	100.131
7.750	100.710	100.610	100.610	100.610
7.875	101.504	101.404	101.404	101.404
8.000	101.891	101.791	101.791	101.791
8.125	102.261	102.161	102.161	102.161
8.250	102.546	102.446	102.446	102.446
8.375	102.849	102.749	102.749	102.749
8.500	103.094	102.994	102.994	102.994
8.625	103.285	103.185	103.185	103.185
8.750	103.451	103.351	103.351	103.351
8.875	103.596	103.496	103.496	103.496
9.000	103.599	103.499	103.499	103.499
9.125	103.714	103.614	103.614	103.614
9.250	103.820	103.720	103.720	103.720
9.375	103.921	103.821	103.821	103.821
9.500	104.021	103.921	103.921	103.921
9.625	104.121	104.021	104.021	104.021
9.750	104.141	104.041	104.041	104.041
9.875	104.241	104.141	104.141	104.141
10.000	104.291	104.191	104.191	104.191
10.125	104.391	104.291	104.291	104.291
10.250	104.466	104.366	104.366	104.366
10.375	104.566	104.466	104.466	104.466
10.500	104.666	104.566	104.566	104.566

Silver Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.467	99.367	99.367	99.367
7.500	99.946	99.846	99.846	99.846
7.625	100.365	100.265	100.265	100.265
7.750	100.752	100.652	100.652	100.652
7.875	101.482	101.382	101.382	101.382
8.000	101.767	101.667	101.667	101.667
8.125	102.070	101.970	101.970	101.970
8.250	102.290	102.190	102.190	102.190
8.375	102.531	102.431	102.431	102.431
8.500	102.722	102.622	102.622	102.622
8.625	102.867	102.767	102.767	102.767
8.750	102.995	102.895	102.895	102.895
8.875	103.110	103.010	103.010	103.010
9.000	103.091	102.991	102.991	102.991
9.125	103.192	103.092	103.092	103.092
9.250	103.292	103.192	103.192	103.192
9.375	103.392	103.292	103.292	103.292
9.500	103.492	103.392	103.392	103.392
9.625	103.458	103.358	103.358	103.358
9.750	103.508	103.408	103.408	103.408
9.875	103.608	103.508	103.508	103.508
10.000	103.658	103.558	103.558	103.558
10.125	103.758	103.658	103.658	103.658
10.250	103.833	103.733	103.733	103.733
10.375	103.933	103.833	103.833	103.833
10.500	104.033	103.933	103.933	103.933

Silver Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.548	99.448	99.248	99.098
7.500	99.967	99.867	99.667	99.517
7.625	100.354	100.254	100.054	99.904
7.750	100.709	100.609	100.409	100.259
7.875	101.404	101.304	101.104	100.954
8.000	101.657	101.557	101.357	101.207
8.125	101.927	101.827	101.627	101.477
8.250	102.118	102.018	101.818	101.668
8.375	102.334	102.234	102.034	101.884
8.500	102.504	102.404	102.204	102.054
8.625	102.632	102.532	102.332	102.182
8.750	102.747	102.647	102.447	102.297
8.875	102.853	102.753	102.553	102.403
9.000	102.829	102.729	102.529	102.379
9.125	102.929	102.829	102.629	102.479
9.250	103.029	102.929	102.729	102.579
9.375	103.129	103.029	102.829	102.679
9.500	103.229	103.129	102.929	102.779
9.625	103.329	103.229	103.029	102.879
9.750	103.349	103.249	103.049	102.899
9.875	103.449	103.349	103.149	102.999
10.000	103.499	103.399	103.199	103.049
10.125	103.599	103.499	103.299	103.149
10.250	103.674	103.574	103.374	103.224
10.375	103.774	103.674	103.474	103.324
10.500	103.874	103.774	103.574	103.424

Silver Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	99.141	99.041	98.841	98.691
7.500	99.620	99.520	99.320	99.170
7.625	100.039	99.939	99.739	99.589
7.750	100.426	100.326	100.126	99.976
7.875	101.156	101.056	100.856	100.706
8.000	101.476	101.376	101.176	101.026
8.125	101.811	101.711	101.511	101.361
8.250	102.031	101.931	101.731	101.581
8.375	102.272	102.172	101.972	101.822
8.500	102.463	102.363	102.163	102.013
8.625	102.608	102.508	102.308	102.158
8.750	102.736	102.636	102.436	102.286
8.875	102.851	102.751	102.551	102.401
9.000	102.832	102.732	102.532	102.382
9.125	102.933	102.833	102.633	102.483
9.250	103.033	102.933	102.733	102.583
9.375	103.133	103.033	102.833	102.683
9.500	103.233	103.133	102.933	102.783
9.625	103.303	103.203	103.003	102.853
9.750	103.353	103.253	103.053	102.903
9.875	103.453	103.353	103.153	103.003
10.000	103.503	103.403	103.203	103.053
10.125	103.603	103.503	103.303	103.153
10.250	103.678	103.578	103.378	103.228
10.375	103.778	103.678	103.478	103.328
10.500	103.878	103.778	103.578	103.428

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

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Sales Support: 800-203-5719

Silver Full / Alt Doc LLPA's

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

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+	1.500	1.250	1.125	0.875	0.875	0.500	0.125	(2.250)	-
760 - 779	1.250	1.125	1.000	0.875	0.875	0.375	0.000	(2.500)	-
740 - 759	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)	-
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)	-
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)	-
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
780+	1.375	1.125	1.000	0.750	0.750	0.375	0.000	(2.500)	-
760 - 779	1.125	1.000	0.875	0.750	0.750	0.250	(0.125)	(2.625)	-
740 - 759	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	(3.500)	-
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	(4.375)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	(5.375)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-	-

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

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

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

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

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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.810	98.710	98.510	98.360
7.500	99.289	99.189	98.989	98.639
7.625	99.708	99.608	99.408	99.058
7.750	100.095	99.995	99.795	99.445
7.875	100.825	100.725	100.525	100.175
8.000	101.145	101.045	100.845	100.495
8.125	101.480	101.380	101.180	100.830
8.250	101.700	101.600	101.400	101.050
8.375	101.941	101.841	101.641	101.291
8.500	102.132	102.032	101.832	101.482
8.625	102.277	102.177	101.977	101.627
8.750	102.405	102.305	102.105	101.755
8.875	102.520	102.420	102.220	101.870
9.000	102.501	102.401	102.201	101.851
9.125	102.602	102.502	102.302	101.952
9.250	102.702	102.602	102.402	102.052
9.375	102.802	102.702	102.502	102.152
9.500	102.902	102.802	102.602	102.252

Bronze Full / Alt Doc 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.917	98.817	98.817	98.817
7.500	99.396	99.296	99.296	99.296
7.625	99.815	99.715	99.715	99.715
7.750	100.202	100.102	100.102	100.102
7.875	100.932	100.832	100.832	100.832
8.000	101.217	101.117	101.117	101.117
8.125	101.520	101.420	101.420	101.420
8.250	101.740	101.640	101.640	101.640
8.375	101.981	101.881	101.881	101.881
8.500	102.172	102.072	102.072	102.072
8.625	102.317	102.217	102.217	102.217
8.750	102.445	102.345	102.345	102.345
8.875	102.560	102.460	102.460	102.460
9.000	102.541	102.441	102.441	102.441
9.125	102.642	102.542	102.542	102.542
9.250	102.742	102.642	102.642	102.642
9.375	102.842	102.742	102.742	102.742
9.500	102.942	102.842	102.842	102.842
9.625	102.917	102.817	102.817	102.817

Bronze Full / Alt Doc 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.998	98.898	98.898	98.898
7.500	99.417	99.317	99.317	99.317
7.625	99.804	99.704	99.704	99.704
7.750	100.159	100.059	100.059	100.059
7.875	100.854	100.754	100.754	100.754
8.000	101.107	101.007	101.007	101.007
8.125	101.377	101.277	101.277	101.277
8.250	101.568	101.468	101.468	101.468
8.375	101.784	101.684	101.684	101.684
8.500	101.954	101.854	101.854	101.854
8.625	102.082	101.982	101.982	101.982
8.750	102.197	102.097	102.097	102.097
8.875	102.303	102.203	102.203	102.203
9.000	102.279	102.179	102.179	102.179
9.125	102.379	102.279	102.279	102.279
9.250	102.479	102.379	102.379	102.379
9.375	102.579	102.479	102.479	102.479
9.500	102.679	102.579	102.579	102.579

Bronze Full / Alt Doc 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.375	98.591	98.491	98.291	98.141
7.500	99.070	98.970	98.770	98.620
7.625	99.489	99.389	99.189	99.039
7.750	99.876	99.776	99.576	99.426
7.875	100.606	100.506	100.306	100.156
8.000	100.926	100.826	100.626	100.476
8.125	101.261	101.161	100.961	100.811
8.250	101.481	101.381	101.181	101.031
8.375	101.722	101.622	101.422	101.272
8.500	101.913	101.813	101.613	101.463
8.625	102.058	101.958	101.758	101.608
8.750	102.186	102.086	101.886	101.736
8.875	102.301	102.201	102.001	101.851
9.000	102.282	102.182	101.982	101.832
9.125	102.383	102.283	102.083	101.933
9.250	102.483	102.383	102.183	102.033
9.375	102.583	102.483	102.283	102.133
9.500	102.683	102.583	102.383	102.233

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+	1.000	0.875	0.750	0.625	0.625	0.125	(0.125)	(3.125)
720 - 739	0.875	0.750	0.625	0.375	0.375	0.000	(0.875)	(4.250)
700 - 719	0.500	0.375	0.375	0.125	(0.125)	(0.875)	(1.375)	(5.250)
680 - 699	0.250	0.125	0.000	(0.125)	(0.750)	(2.000)	(2.875)	-
660 - 679	(0.375)	(0.500)	(0.500)	(1.125)	(2.125)	(3.000)	(4.125)	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-

CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740 +	0.875	0.750	0.625	0.500	0.500	0.000	(0.250)	-
720 - 739	0.750	0.625	0.500	0.250	0.250	(0.125)	(1.000)	-
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(1.000)	(1.500)	-
680 - 699	0.125	0.000	(0.125)	(0.250)	(0.875)	(2.125)	(3.000)	-
660 - 679	(0.500)	(0.625)	(0.625)	(1.250)	(2.250)	(3.125)	(4.250)	-

Loan Size	Full & ALT Doc Loan Amount Adjusters							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
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)

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

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.000	104.000
4 year	0.875	104.000
3 year	0.000	103.500
2 year	0.250	103.000
1 year	(0.625)	102.000
No Prepay Penalty	(1.750)	101.000

Type	Min Price
Min Price	98.000

Rate sheets are intended for use by mortgage professionals only.

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

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

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Welcome

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Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR

Non-QM DSCR 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.674	97.574	97.374	97.224
6.750	98.487	98.387	98.187	98.037
6.875	99.512	99.412	99.212	99.062
7.000	100.262	100.162	99.962	99.812
7.125	101.112	101.012	100.812	100.662
7.250	101.830	101.730	101.530	101.380
7.375	102.518	102.418	102.218	102.068
7.500	103.205	103.105	102.905	102.755
7.625	103.893	103.793	103.593	103.443
7.750	104.537	104.437	104.237	104.087
7.875	105.130	105.030	104.830	104.680
8.000	105.793	105.693	105.493	105.343
8.125	106.324	106.224	106.024	105.874
8.250	106.824	106.724	106.524	106.374
8.375	107.324	107.224	107.024	106.874
8.500	107.612	107.512	107.312	107.162
8.625	108.049	107.949	107.749	107.599
8.750	108.487	108.387	108.187	108.037
8.875	108.924	108.824	108.624	108.474
9.000	109.362	109.262	109.062	108.912
9.125	109.737	109.637	109.437	109.287
9.250	110.112	110.012	109.812	109.662
9.375	110.362	110.262	110.062	109.912
9.500	110.674	110.574	110.374	110.224
9.625	110.924	110.824	110.624	110.474
9.750	111.174	111.074	110.874	110.724
9.875	111.424	111.324	111.124	110.974
10.000	111.549	111.449	111.249	111.099
10.125	111.799	111.699	111.499	111.349
10.250	112.049	111.949	111.749	111.599
10.375	112.299	112.199	111.999	111.849
10.500	112.549	112.449	112.249	112.099
10.625	112.799	112.699	112.499	112.349
10.750	113.049	112.949	112.749	112.599
10.875	113.299	113.199	112.999	112.849
11.000	113.549	113.449	113.249	113.099
11.125	113.799	113.699	113.499	113.349

Non-QM DSCR 15 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.899	97.799	97.599	97.449
6.750	98.712	98.612	98.412	98.262
6.875	99.737	99.637	99.437	99.287
7.000	100.487	100.387	100.187	100.037
7.125	101.337	101.237	101.037	100.887
7.250	102.055	101.955	101.755	101.605
7.375	102.743	102.643	102.443	102.293
7.500	103.430	103.330	103.130	102.980
7.625	104.118	104.018	103.818	103.668
7.750	104.762	104.662	104.462	104.312
7.875	105.355	105.255	105.055	104.905
8.000	106.018	105.918	105.718	105.568
8.125	106.549	106.449	106.249	106.099
8.250	107.049	106.949	106.749	106.599
8.375	107.549	107.449	107.249	107.099
8.500	107.837	107.737	107.537	107.387
8.625	108.274	108.174	107.974	107.824
8.750	108.712	108.612	108.412	108.262
8.875	109.149	109.049	108.849	108.699
9.000	109.587	109.487	109.287	109.137
9.125	109.962	109.862	109.662	109.512
9.250	110.337	110.237	110.037	109.887
9.375	110.587	110.487	110.287	110.137
9.500	110.899	110.799	110.599	110.449
9.625	111.149	111.049	110.849	110.699
9.750	111.399	111.299	111.099	110.949
9.875	111.649	111.549	111.349	111.199
10.000	111.774	111.674	111.474	111.324
10.125	112.024	111.924	111.724	111.574
10.250	112.274	112.174	111.974	111.824
10.375	112.524	112.424	112.224	112.074
10.500	112.774	112.674	112.474	112.324
10.625	113.024	112.924	112.724	112.574
10.750	113.274	113.174	112.974	112.824
10.875	113.524	113.424	113.224	113.074
11.000	113.774	113.674	113.474	113.324
11.125	114.024	113.924	113.724	113.574

Non-QM DSCR 5/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.874	97.774	97.574	97.424
6.750	98.687	98.587	98.387	98.237
6.875	99.712	99.612	99.412	99.262
7.000	100.462	100.362	100.162	100.012
7.125	101.312	101.212	101.012	100.862
7.250	102.030	101.930	101.730	101.580
7.375	102.718	102.618	102.418	102.268
7.500	103.405	103.305	103.105	102.955
7.625	104.093	103.993	103.793	103.643
7.750	104.737	104.637	104.437	104.287
7.875	105.330	105.230	105.030	104.880
8.000	105.993	105.893	105.693	105.543
8.125	106.524	106.424	106.224	106.074
8.250	107.024	106.924	106.724	106.574
8.375	107.524	107.424	107.224	107.074
8.500	107.812	107.712	107.512	107.362
8.625	108.249	108.149	107.949	107.799
8.750	108.687	108.587	108.387	108.237
8.875	109.124	109.024	108.824	108.674
9.000	109.562	109.462	109.262	109.112
9.125	109.937	109.837	109.637	109.487
9.250	110.312	110.212	110.012	109.862
9.375	110.562	110.462	110.262	110.112
9.500	110.874	110.774	110.574	110.424
9.625	111.124	111.024	110.824	110.674
9.750	111.374	111.274	111.074	110.924
9.875	111.624	111.524	111.324	111.174
10.000	111.749	111.649	111.449	111.299
10.125	111.999	111.899	111.699	111.549
10.250	112.249	112.149	111.949	111.799
10.375	112.499	112.399	112.199	112.049
10.500	112.749	112.649	112.449	112.299
10.625	112.999	112.899	112.699	112.549
10.750	113.249	113.149	112.949	112.799
10.875	113.499	113.399	113.199	113.049
11.000	113.749	113.649	113.449	113.299
11.125	113.999	113.899	113.699	113.549

Non-QM DSCR 7/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.799	97.699	97.499	97.349
6.750	98.612	98.512	98.312	98.162
6.875	99.637	99.537	99.337	99.187
7.000	100.387	100.287	100.087	99.937
7.125	101.237	101.137	100.937	100.787
7.250	101.955	101.855	101.655	101.505
7.375	102.643	102.543	102.343	102.193
7.500	103.330	103.230	103.030	102.880
7.625	104.018	103.918	103.718	103.568
7.750	104.662	104.562	104.362	104.212
7.875	105.255	105.155	104.955	104.805
8.000	105.918	105.818	105.618	105.468
8.125	106.449	106.349	106.149	105.999
8.250	106.949	106.849	106.649	106.499
8.375	107.449	107.349	107.149	106.999
8.500	107.737	107.637	107.437	107.287
8.625	108.174	108.074	107.874	107.724
8.750	108.612	108.512	108.312	108.162
8.875	109.049	108.949	108.749	108.599
9.000	109.487	109.387	109.187	109.037
9.125	109.862	109.762	109.562	109.412
9.250	110.237	110.137	109.937	109.787
9.375	110.487	110.387	110.187	110.037
9.500	110.799	110.699	110.499	110.349
9.625	111.049	110.949	110.749	110.599
9.750	111.299	111.199	110.999	110.849
9.875	111.549	111.449	111.249	111.099
10.000	111.674	111.574	111.374	111.224
10.125	111.924	111.824	111.624	111.474
10.250	112.174	112.074	111.874	111.724
10.375	112.424	112.324	112.124	111.974
10.500	112.674	112.574	112.374	112.224
10.625	112.924	112.824	112.624	112.474
10.750	113.174	113.074	112.874	112.724
10.875	113.424	113.324	113.124	112.974
11.000	113.674	113.574	113.374	113.224
11.125	113.924	113.824	113.624	113.474

Non-QM DSCR 10/6 ARM

RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	97.674	97.574	97.374	97.224
6.750	98.487	98.387	98.187	98.037
6.875	99.512	99.412	99.212	99.062
7.000	100.262	100.162	99.962	99.812
7.125	101.112	101.012	100.812	100.662
7.250	101.830	101.730	101.530	101.380
7.375	102.518	102.418	102.218	102.068
7.500	103.205	103.105	102.905	102.755
7.625	103.893	103.793	103.593	103.443
7.750	104.537	104.437	104.237	104.087
7.875	105.130	105.030	104.830	104.680
8.000	105.793	105.693	105.493	105.343
8.125	106.324	106.224	106.024	105.874
8.250	106.824	106.724	106.524	106.374
8.375	107.324	107.224	107.024	106.874
8.500	107.612	107.512	107.312	107.162
8.625	108.049	107.949	107.749	107.599
8.750	108.487	108.387	108.187	108.037
8.875	108.924	108.824	108.624	108.474
9.000	109.362	109.262	109.062	108.912
9.125	109.737	109.637	109.437	109.287
9.250	110.112	110.012	109.812	109.662
9.375	110.362	110.262	110.062	109.912
9.500	110.674	110.574	110.374	110.224
9.625	110.924	110.824	110.624	110.474
9.750	111.174	111.074	110.874	110.724
9.875	111.424	111.324	111.124	110.974
10.000	111.549	111.449	111.249	111.099
10.125	111.799	111.699	111.499	111.349
10.250	112.049	111.949	111.749	111.599
10.375	112.299	112.199	111.999	111.849
10.500	112.549	112.449	112.249	112.099
10.625	112.799	112.699	112.499	112.349
10.750	113.049	112.949	112.749	112.599
10.875	113.299	113.199	112.999	112.849
11.000	113.549	113.449	113.249	113.099
11.125	113.799	113.699	113.499	113.349

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

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

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Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Non-QM DSCR LLPA's

CREDIT SCORE	FICO / LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	(0.125)	(0.625)	(1.250)
760 - 779	0.750	0.875	0.625	0.000	(0.375)	(0.875)	(1.500)
740 - 759	0.875	0.750	0.500	(0.125)	(0.500)	(1.000)	(1.750)
720 - 739	0.750	0.500	0.375	(0.250)	(0.250)	(1.125)	(2.000)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.125)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.125)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.625)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.625)	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

Type	Min Price
Min Price	98.000

Loan Level Price Adjustments							
Loan Size	**<=50**	**50.01-55**	**55.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**
UPB <= 150K	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)
>$150K <= 250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>$2.0mm, <=$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>$2.5mm, <=$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(1.000)	(1.500)	(1.750)	(2.000)	(2.750)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(1.250)	(1.500)	-	-
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	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	-
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)

		Loan Size > $2.0 MM
Term	**Max Price**	**Max Price**
5 year	104.000	102.500
4 year	103.500	102.500
3 year	103.000	102.500
2 year	103.000	101.500
1 year	102.500	101.000
No Prepay Penalty	102.000	101.000

Type	Type		Min Price
Min Price	Min Price		98

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

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Foreign National DSCR

Foreign National DSCR 30 YEAR FIXED

RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.250	99.537	99.437	99.237	99.087										
7.375	100.381	100.281	100.081	99.931										
7.500	101.224	101.124	100.924	100.774										
7.625	102.068	101.968	101.768	101.618										
7.750	102.880	102.780	102.580	102.430										
7.875	103.568	103.468	103.268	103.118										
8.000	104.255	104.155	103.955	103.805										
8.125	104.912	104.812	104.612	104.462										
8.250	105.812	105.712	105.512	105.362										
8.375	106.406	106.306	106.106	105.956										
8.500	107.037	106.937	106.737	106.587										
8.625	107.537	107.437	107.237	107.087										
8.750	107.975	107.875	107.675	107.525										
8.875	108.412	108.312	108.112	107.962										
9.000	108.850	108.750	108.550	108.400										
9.125	109.337	109.237	109.037	108.887										
9.250	109.712	109.612	109.412	109.262										
9.375	110.187	110.087	109.887	109.737										
9.500	110.499	110.399	110.199	110.049										
9.625	110.812	110.712	110.512	110.362										
9.750	111.125	111.025	110.825	110.675										
9.875	111.287	111.187	110.987	110.837										
10.000	111.600	111.500	111.300	111.150										
10.125	111.850	111.750	111.550	111.400										
10.250	112.100	112.000	111.800	111.650										
10.375	112.350	112.250	112.050	111.900										

RATE	15 DAY	30 DAY	45 DAY	60 DAY										

Foreign National DSCR LLPA's

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

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)

Term	Max Price	Max Price
		Loan Size > $2.0 MM
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

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

Rate sheets are intended for use by mortgage professionals only.

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

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

11/24/2026 10:11 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

DSCR ITIN

DSCR ITIN 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	99.511	99.411	99.211	99.061
8.000	99.979	99.879	99.679	99.529
8.125	100.448	100.348	100.148	99.998
8.250	100.886	100.786	100.586	100.436
8.375	101.292	101.192	100.992	100.842
8.500	101.911	101.811	101.611	101.461
8.625	102.224	102.124	101.924	101.774
8.750	102.605	102.505	102.305	102.155
8.875	102.887	102.787	102.587	102.437
9.000	103.137	103.037	102.837	102.687
9.125	103.387	103.287	103.087	102.937
9.250	103.637	103.537	103.337	103.187
9.375	103.887	103.787	103.587	103.437

DSCR ITIN 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	99.248	99.148	98.948	98.798
8.000	99.623	99.523	99.323	99.173
8.125	99.998	99.898	99.698	99.548
8.250	100.373	100.273	100.073	99.923
8.375	100.748	100.648	100.448	100.298
8.500	101.336	101.236	101.036	100.886
8.625	101.648	101.548	101.348	101.198
8.750	102.029	101.929	101.729	101.579
8.875	102.311	102.211	102.011	101.861
9.000	102.561	102.461	102.261	102.111
9.125	102.811	102.711	102.511	102.361
9.250	103.061	102.961	102.761	102.611
9.375	103.311	103.211	103.011	102.861

DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	99.173	99.073	98.873	98.723
8.000	99.611	99.511	99.311	99.161
8.125	100.048	99.948	99.748	99.598
8.250	100.423	100.323	100.123	99.973
8.375	100.798	100.698	100.498	100.348
8.500	101.386	101.286	101.086	100.936
8.625	101.698	101.598	101.398	101.248
8.750	102.079	101.979	101.779	101.629
8.875	102.361	102.261	102.061	101.911
9.000	102.611	102.511	102.311	102.161
9.125	102.861	102.761	102.561	102.411
9.250	103.111	103.011	102.811	102.661
9.375	103.361	103.261	103.061	102.911

DSCR ITIN 10/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.875	99.261	99.161	98.961	98.811
8.000	99.729	99.629	99.429	99.279
8.125	100.198	100.098	99.898	99.748
8.250	100.573	100.473	100.273	100.123
8.375	100.948	100.848	100.648	100.498
8.500	101.536	101.436	101.236	101.086
8.625	101.848	101.748	101.548	101.398
8.750	102.229	102.129	101.929	101.779
8.875	102.511	102.411	102.211	102.061
9.000	102.761	102.661	102.461	102.311
9.125	103.011	102.911	102.711	102.561
9.250	103.261	103.161	102.961	102.811
9.375	103.511	103.411	103.211	103.061

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	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)

		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

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

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

11/24/2026 10:11 EST

Welcome

www.PHLCorrespondent.com

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					20 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
7.625	100.399	100.399	100.274	100.149	7.625	100.649	100.649	100.524	100.399
7.750	100.834	100.834	100.709	100.584	7.750	101.084	101.084	100.959	100.834
7.875	101.249	101.249	101.124	100.999	7.875	101.499	101.499	101.374	101.249
8.000	101.647	101.647	101.522	101.397	8.000	101.897	101.897	101.772	101.647
8.125	102.023	102.023	101.898	101.773	8.125	102.273	102.273	102.148	102.023
8.250	102.377	102.377	102.252	102.127	8.250	102.627	102.627	102.502	102.377
8.375	102.709	102.709	102.584	102.459	8.375	102.959	102.959	102.834	102.709
8.500	103.018	103.018	102.893	102.768	8.500	103.268	103.268	103.143	103.018
8.625	103.305	103.305	103.180	103.055	8.625	103.555	103.555	103.430	103.305
8.750	103.588	103.588	103.463	103.338	8.750	103.838	103.838	103.713	103.588
8.875	103.866	103.866	103.741	103.616	8.875	104.116	104.116	103.991	103.866
9.000	104.126	104.126	104.001	103.876	9.000	104.376	104.376	104.251	104.126
9.125	104.369	104.369	104.244	104.119	9.125	104.619	104.619	104.494	104.369
9.250	104.595	104.595	104.470	104.345	9.250	104.845	104.845	104.720	104.595
9.375	104.803	104.803	104.678	104.553	9.375	105.053	105.053	104.928	104.803
9.500	104.993	104.993	104.868	104.743	9.500	105.243	105.243	105.118	104.993
9.625	105.190	105.190	105.065	104.940	9.625	105.440	105.440	105.315	105.190
9.750	105.385	105.385	105.260	105.135	9.750	105.635	105.635	105.510	105.385
9.875	105.567	105.567	105.442	105.317	9.875	105.817	105.817	105.692	105.567
10.000	105.734	105.734	105.609	105.484	10.000	105.984	105.984	105.859	105.734
10.125	105.888	105.888	105.763	105.638	10.125	106.138	106.138	106.013	105.888
10.250	106.028	106.028	105.903	105.778	10.250	106.278	106.278	106.153	106.028
10.375	106.155	106.155	106.030	105.905	10.375	106.405	106.405	106.280	106.155
10.500	106.245	106.245	106.120	105.995	10.500	106.495	106.495	106.370	106.245
10.625	106.380	106.380	106.255	106.130	10.625	106.630	106.630	106.505	106.380
10.750	106.504	106.504	106.379	106.254	10.750	106.754	106.754	106.629	106.504
10.875	106.616	106.616	106.491	106.366	10.875	106.866	106.866	106.741	106.616
11.000	106.718	106.718	106.593	106.468	11.000	106.968	106.968	106.843	106.718
11.125	106.809	106.809	106.684	106.559	11.125	107.059	107.059	106.934	106.809
11.250	106.888	106.888	106.763	106.638	11.250	107.138	107.138	107.013	106.888
11.375	106.944	106.944	106.819	106.694	11.375	107.194	107.194	107.069	106.944
11.500	106.989	106.989	106.864	106.739	11.500	107.239	107.239	107.114	106.989

Type	All
Min Price	98.000
Max Price	105.000

Not Available for correspondent at this time

Price Adjustments

Full Documentation CLTV / HCLTV									
FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 800	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-

CLTV / HCLTV									
Other Adjusters									
DTI	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
Term - from 20 year base price									
10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	-	-	-
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-
3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	-	-	-
Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Loan Amount									
< $50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$50k-$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$75,001-$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
$100,001-$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
$125,001 - $200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
>$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)
Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	-	-
Second Home	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	(2.000)
ManufacturedHousing	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)

STATE ADJUSTMENTS (2nd Lien Products)

		Adjustment
REGION 1:	AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,	**0.000**
REGION 1:	NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	**0.000**
REGION 2:	PR, FL	**0.000**
REGION 3:	AR, NE, NY, PA, TX,VA,OH, MI	**0.125**
REGION 4:	NV, UT, CO	**0**

ADMIN FEES

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

Third Party Due Diligence (NQM and DSCR)

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

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

Without Recourse
(Seller)
(Signature of Officer)
(Officer's Name and Title)

MERS Organization ID

1006543

Planet Home Lending Custodian

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

Delivery of Final / Trailing Docs

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

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