



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

9/24/2026 11:52 EST

Welcome

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

Gold Full/Alt Doc

Gold Full/Alt Doc 30 Year Fixed					Gold Full/Alt Doc 15 Year Fixed					Gold Full / Alt Doc 5/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.701	96.601	96.401	96.251	6.125	96.926	96.826	96.626	96.476	6.125	96.902	96.802	96.602	96.452
6.250	97.389	97.289	97.089	96.739	6.250	97.614	97.514	97.164	97.014	6.250	97.589	97.489	97.139	96.989
6.375	97.889	97.789	97.589	97.239	6.375	98.114	98.014	97.514	98.014	6.375	98.089	97.989	97.489	97.989
6.500	98.389	98.289	98.089	97.739	6.500	98.614	98.514	98.514	98.514	6.500	98.589	98.489	98.489	98.489
6.625	98.952	98.852	98.652	98.302	6.625	99.177	99.077	99.077	99.077	6.625	99.152	99.052	99.052	99.052
6.750	99.389	99.289	99.089	98.739	6.750	99.614	99.514	99.514	99.514	6.750	99.589	99.489	99.489	99.489
6.875	99.902	99.802	99.602	99.252	6.875	100.127	100.027	100.027	100.027	6.875	100.102	100.002	100.002	100.002
7.000	100.389	100.289	100.089	99.739	7.000	100.614	100.514	100.514	100.514	7.000	100.589	100.489	100.489	100.489
7.125	100.764	100.664	100.464	100.114	7.125	100.989	100.889	100.889	100.889	7.125	100.964	100.864	100.864	100.864
7.250	101.264	101.164	100.964	100.614	7.250	101.489	101.389	101.389	101.389	7.250	101.464	101.364	101.364	101.364
7.375	101.764	101.664	101.464	101.114	7.375	101.989	101.889	101.889	101.889	7.375	101.964	101.864	101.864	101.864
7.500	102.139	102.039	101.839	101.489	7.500	102.364	102.264	102.264	102.264	7.500	102.339	102.239	102.239	102.239
7.625	102.452	102.352	102.152	101.802	7.625	102.677	102.577	102.577	102.577	7.625	102.652	102.552	102.552	102.552
7.750	102.764	102.664	102.464	102.114	7.750	102.989	102.889	102.889	102.889	7.750	102.964	102.864	102.864	102.864
7.875	103.095	102.995	102.795	102.445	7.875	103.320	103.220	103.220	103.220	7.875	103.295	103.195	103.195	103.195
8.000	103.377	103.277	103.077	102.727	8.000	103.602	103.502	103.502	103.502	8.000	103.577	103.477	103.477	103.477
8.125	103.627	103.527	103.327	102.977	8.125	103.852	103.752	103.752	103.752	8.125	103.827	103.727	103.727	103.727
8.250	103.877	103.777	103.577	103.227	8.250	104.102	104.002	104.002	104.002	8.250	104.077	103.977	103.977	103.977
8.375	104.127	104.027	103.827	103.477	8.375	104.352	104.252	104.252	104.252	8.375	104.327	104.227	104.227	104.227
8.500	104.377	104.277	104.077	103.727	8.500	104.602	104.502	104.502	104.502	8.500	104.577	104.477	104.477	104.477
8.625	104.627	104.527	104.327	103.977	8.625	104.852	104.752	104.752	104.752	8.625	104.827	104.727	104.727	104.727
8.750	104.777	104.677	104.477	104.127	8.750	105.002	104.902	104.902	104.902	8.750	104.977	104.877	104.877	104.877
8.875	104.927	104.827	104.627	104.277	8.875	105.152	105.052	105.052	105.052	8.875	105.127	105.027	105.027	105.027
9.000	105.077	104.977	104.777	104.427	9.000	105.302	105.202	105.202	105.202	9.000	105.277	105.177	105.177	105.177
9.125	105.327	105.227	105.027	104.677	9.125	105.552	105.452	105.452	105.452	9.125	105.527	105.427	105.427	105.427
9.250	105.577	105.477	105.277	104.927	9.250	105.802	105.702	105.702	105.702	9.250	105.777	105.677	105.677	105.677
9.375	105.827	105.727	105.527	105.177	9.375	106.052	105.952	105.952	105.952	9.375	106.027	105.927	105.927	105.927
9.500	106.077	105.977	105.777	105.427	9.500	106.302	106.202	106.202	106.202	9.500	106.277	106.177	106.177	106.177
9.625	106.327	106.227	106.027	105.677	9.625	106.552	106.452	106.452	106.452	9.625	106.527	106.427	106.427	106.427
9.750	106.577	106.477	106.277	105.927	9.750	106.802	106.702	106.702	106.702	9.750	106.777	106.677	106.677	106.677
9.875	106.827	106.727	106.527	106.177	9.875	107.052	106.952	106.952	106.952	9.875	107.027	106.927	106.927	106.927
10.000	106.927	106.827	106.627	106.277	10.000	(0.510)	(0.610)	(0.610)	(0.610)	10.000	(0.510)	(0.610)	(0.610)	(0.610)
10.125	107.177	107.077	106.877	106.527	10.125	(0.510)	(0.610)	(0.610)	(0.610)	10.125	(0.510)	(0.610)	(0.610)	(0.610)
10.250	107.327	107.227	107.027	106.677	10.250	(0.610)	(0.710)	(0.710)	(0.710)	10.250	(0.610)	(0.710)	(0.710)	(0.710)
10.375	107.577	107.477	107.277	106.927	10.375	(0.610)	(0.710)	(0.710)	(0.710)	10.375	(0.610)	(0.710)	(0.710)	(0.710)
10.500	107.827	107.727	107.527	107.177	10.500	(0.610)	(0.710)	(0.710)	(0.710)	10.500	(0.610)	(0.710)	(0.710)	(0.710)

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					
6.125	96.826	96.726	96.526	96.376	5.500	93.514	93.414	93.214	93.064					
6.250	97.514	97.414	97.214	97.064	5.625	94.201	94.101	93.901	93.751					
6.375	98.014	97.914	97.714	97.564	5.750	94.889	94.789	94.589	94.439					
6.500	98.514	98.414	98.214	98.064	5.875	95.514	95.414	95.214	95.064					
6.625	99.077	98.977	98.777	98.627	6.000	96.139	96.039	95.839	95.689					
6.750	99.514	99.414	99.214	99.064	6.125	96.701	96.601	96.401	96.251					
6.875	100.027	99.927	99.727	99.577	6.250	97.389	97.289	97.089	96.939					
7.000	100.514	100.414	100.214	100.064	6.375	97.889	97.789	97.589	97.439					
7.125	100.889	100.789	100.589	100.439	6.500	98.389	98.289	98.089	97.939					
7.250	101.389	101.289	101.089	100.939	6.625	98.952	98.852	98.652	98.502					
7.375	101.889	101.789	101.589	101.439	6.750	99.389	99.289	99.089	98.939					
7.500	102.264	102.164	101.964	101.814	6.875	99.902	99.802	99.602	99.452					
7.625	102.577	102.477	102.277	102.127	7.000	100.389	100.289	100.089	99.939					
7.750	102.889	102.789	102.589	102.439	7.125	100.764	100.664	100.464	100.314					
7.875	103.220	103.120	102.920	102.770	7.250	101.264	101.164	100.964	100.814					
8.000	103.502	103.402	103.202	103.052	7.375	101.764	101.664	101.464	101.314					
8.125	103.752	103.652	103.452	103.302	7.500	102.139	102.039	101.839	101.689					
8.250	104.002	103.902	103.702	103.552	7.625	102.452	102.352	102.152	102.002					
8.375	104.252	104.152	103.952	103.802	7.750	102.764	102.664	102.464	102.314					
8.500	104.502	104.402	104.202	104.052	7.875	103.095	102.995	102.795	102.645					
8.625	104.752	104.652	104.452	104.302	8.000	103.377	103.277	103.077	102.927					
8.750	104.902	104.802	104.602	104.452	8.125	103.627	103.527	103.327	103.177					
8.875	105.052	104.952	104.752	104.602	8.250	103.877	103.777	103.577	103.427					
9.000	105.202	105.102	104.902	104.752	8.375	104.127	104.027	103.827	103.677					
9.125	105.452	105.352	105.152	105.002	8.500	104.377	104.277	104.077	103.927					
9.250	105.702	105.602	105.402	105.252	8.625	104.627	104.527	104.327	104.177					
9.375	105.952	105.852	105.652	105.502	8.750	104.777	104.677	104.477	104.327					
9.500	106.202	106.102	105.902	105.752	8.875	104.927	104.827	104.627	104.477					
9.625	106.452	106.352	106.152	106.002	9.000	105.077	104.977	104.777	104.627					
9.750	106.702	106.602	106.402	106.252	9.125	105.327	105.227	105.027	104.877					
9.875	106.952	106.852	106.652	106.502	9.250	105.577	105.477	105.277	105.127					
10.000	(0.510)	(0.610)	(0.810)	(0.960)	9.375	105.827	105.727	105.527	105.377					
10.125	(0.510)	(0.610)	(0.810)	(0.960)	9.500	106.077	105.977	105.777	105.627					
10.250	(0.610)	(0.710)	(0.910)	(1.060)	9.625	106.327	106.227	106.027	105.877					
10.375	(0.610)	(0.710)	(0.910)	(1.060)	9.750	106.577	106.477	106.277	106.127					
10.500	(0.610)	(0.710)	(0.910)	(1.060)	9.875	106.827	106.727	106.527	106.377					





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Gold Full / Alt Doc LLPA's

CREDIT SCORE		Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size >	
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	Min Price	98.000	98.000	98.000	
780+		1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	(4.500)	Max Price	104.500	104.500	102.500	
760 - 779		1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	(4.875)					
740 - 759		0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	(5.625)					
720 - 739		0.625	0.625	0.500	0.250	0.250	(0.125)	(0.250)	(3.750)	(5.250)					
700 - 719		0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	(5.750)					
680 - 699		0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	(5.125)	(6.250)					
660 - 679		(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	(5.625)	-					
CREDIT SCORE		ALT Doc FICO / LTV ADJUSTMENTS													
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
780+		0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	(3.750)					
760 - 779		0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	(3.875)					
740 - 759		0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	(4.625)					
720 - 739		0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-					
700 - 719		0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(5.250)	-					
680 - 699		0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	(5.375)	-					
660 - 679		(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-					
Loan Size		Full & ALT Doc Loan Amount Adjusters													
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
UPB <= 150K		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)					
UPB <= 250K		0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)					
>\$2.0mm, <=\$2.5mm		0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-					
>\$2.5mm, <=\$3.0mm		(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-					
3.0mm, <=\$3.5mm		(0.500)	(0.500)	(0.750)	(1.250)	(1.500)	-	-	-	-					
Loan Type		Full & ALT Doc Loan Type Adjustments													
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
DTI > 43		0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.375)					
DTI > 50		(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	-	-					
Interest Only		0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(1.000)	-					
Escrow Waiver		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.625)					
Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250					
Cash-Out Refi >=700		(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	-	-					
Cash-Out Refi < 700		(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.250)	(1.875)	-	-					
Second Home		(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	-					
Investor		(0.500)	(0.500)	(0.750)	(0.750)	(0.875)	(0.875)	(1.250)	(1.750)	-					
40 Year Maturity		0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)					
Property Type		Full & ALT Doc Documentation Type Adjustments													
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
Condo		(0.375)	(0.375)	(0.500)	(0.500)	(0.750)	(0.875)	(1.000)	(1.250)	-					
Florida Condo		(0.500)	(0.625)	(0.625)	(0.750)	(0.875)	(1.000)	(1.125)	(1.500)	-					
Non - Warrantable Condo		(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.000)	-	-					
Multi Unit		(0.375)	(0.375)	(0.500)	(0.625)	(0.875)	(0.875)	(1.375)	(1.250)	-					
CT, IL, NJ, NY, DC, MD		0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)					
Florida		0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)					
Doc Type		Full & ALT Doc Documentation Type Adjustments													
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90					
Streamlined Documentation		0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)					
Asset Depletion/Asset Qualifier		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-					
1099 Program		(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.625)	-	-					
12 Month Bank Statement		0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)	(1.000)					
24 Month Bank Statement		0.375	0.375	0.250	0.250	0.125	0.125	0.125	(0.250)	(0.750)					
12 Month CPA PnL		(0.125)	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.750)	-	-					
24 Month CPA PnL		0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	-	-					
WVOE		0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.375)	(0.500)	(0.500)					

Prepay Penalty Price Adjustments			Loan Size >
Investor Only		Max Price	
5 year	1.250	104.000	
4 year	1.000	104.000	
3 year	0.750	103.500	
2 year	0.500	103.000	
1 year	0.250	102.500	
No Prepay Penalty		(1.375)	102.000
Type	Min Price		
Min Price	98.000		

Prepay Penalty Price Adjustments		
Investor Only		Max Price
5 year	1.250	104.000
4 year	1.000	104.000
3 year	0.750	103.500
2 year	0.500	103.000
1 year	0.250	102.500
No Prepay Penalty		102.000
Type	Min Price	
Min Price	98.000	





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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
5.500	91.451	91.351	91.151	91.001	5.500	91.451	91.351	91.351	91.351	5.500	91.351	91.251	91.251	91.251
5.625	92.277	92.177	91.977	91.627	5.625	92.277	92.177	92.177	92.177	5.625	92.177	92.077	92.077	92.077
5.750	93.103	93.003	92.803	92.453	5.750	93.103	93.003	93.003	93.003	5.750	93.003	92.903	92.903	92.903
5.875	93.838	93.738	93.538	93.188	5.875	93.838	93.738	93.738	93.738	5.875	93.738	93.638	93.638	93.638
6.000	94.572	94.472	94.272	93.922	6.000	94.572	94.472	94.472	94.472	6.000	94.472	94.372	94.372	94.372
6.125	95.260	95.160	94.960	94.610	6.125	95.260	95.160	95.160	95.160	6.125	95.160	95.060	95.060	95.060
6.250	96.025	95.925	95.725	95.375	6.250	96.025	95.925	95.925	95.925	6.250	95.925	95.825	95.825	95.825
6.375	96.666	96.566	96.366	96.016	6.375	96.666	96.566	96.566	96.566	6.375	96.566	96.466	96.466	96.466
6.500	97.248	97.148	96.948	96.598	6.500	97.248	97.148	97.148	97.148	6.500	97.148	97.048	97.048	97.048
6.625	97.895	97.795	97.595	97.245	6.625	97.895	97.795	97.795	97.795	6.625	97.795	97.695	97.695	97.695
6.750	98.418	98.318	98.118	97.768	6.750	98.418	98.318	98.318	98.318	6.750	98.318	98.218	98.218	98.218
6.875	99.015	98.915	98.715	98.365	6.875	99.015	98.915	98.915	98.915	6.875	98.915	98.815	98.815	98.815
7.000	99.513	99.413	99.213	98.863	7.000	99.513	99.413	99.413	99.413	7.000	99.413	99.313	99.313	99.313
7.125	99.938	99.838	99.638	99.288	7.125	99.938	99.838	99.838	99.838	7.125	99.838	99.738	99.738	99.738
7.250	100.438	100.338	100.138	99.788	7.250	100.438	100.338	100.338	100.338	7.250	100.338	100.238	100.238	100.238
7.375	100.880	100.780	100.580	100.230	7.375	100.880	100.780	100.780	100.780	7.375	100.780	100.680	100.680	100.680
7.500	101.197	101.097	100.897	100.547	7.500	101.197	101.097	101.097	101.097	7.500	101.097	100.997	100.997	100.997
7.625	101.512	101.412	101.212	100.862	7.625	101.512	101.412	101.412	101.412	7.625	101.412	101.312	101.312	101.312
7.750	101.764	101.664	101.464	101.114	7.750	101.764	101.664	101.664	101.664	7.750	101.664	101.564	101.564	101.564
7.875	102.064	101.964	101.764	101.414	7.875	102.064	101.964	101.964	101.964	7.875	101.964	101.864	101.864	101.864
8.000	102.314	102.214	102.014	101.664	8.000	102.314	102.214	102.214	102.214	8.000	102.214	102.114	102.114	102.114
8.125	102.561	102.461	102.261	101.911	8.125	102.561	102.461	102.461	102.461	8.125	102.461	102.361	102.361	102.361
8.250	102.806	102.706	102.506	102.156	8.250	102.806	102.706	102.706	102.706	8.250	102.706	102.606	102.606	102.606
8.375	103.051	102.951	102.751	102.401	8.375	103.051	102.951	102.951	102.951	8.375	102.951	102.851	102.851	102.851
8.500	103.235	103.135	102.935	102.585	8.500	103.235	103.135	103.135	103.135	8.500	103.135	103.035	103.035	103.035
8.625	103.410	103.310	103.110	102.760	8.625	103.410	103.310	103.310	103.310	8.625	103.310	103.210	103.210	103.210

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					
5.500	91.351	91.251	91.051	90.901	5.500	91.351	91.251	91.051	90.901					
5.625	92.177	92.077	91.877	91.727	5.625	92.177	92.077	91.877	91.727					
5.750	93.003	92.903	92.703	92.553	5.750	93.003	92.903	92.703	92.553					
5.875	93.738	93.638	93.438	93.288	5.875	93.738	93.638	93.438	93.288					
6.000	94.472	94.372	94.172	94.022	6.000	94.472	94.372	94.172	94.022					
6.125	95.160	95.060	94.860	94.710	6.125	95.160	95.060	94.860	94.710					
6.250	95.925	95.825	95.625	95.475	6.250	95.925	95.825	95.625	95.475					
6.375	96.566	96.466	96.266	96.116	6.375	96.566	96.466	96.266	96.116					
6.500	97.148	97.048	96.848	96.698	6.500	97.148	97.048	96.848	96.698					
6.625	97.795	97.695	97.495	97.345	6.625	97.795	97.695	97.495	97.345					
6.750	98.318	98.218	98.018	97.868	6.750	98.318	98.218	98.018	97.868					
6.875	98.915	98.815	98.615	98.465	6.875	98.915	98.815	98.615	98.465					
7.000	99.413	99.313	99.113	98.963	7.000	99.413	99.313	99.113	98.963					
7.125	99.838	99.738	99.538	99.388	7.125	99.838	99.738	99.538	99.388					
7.250	100.338	100.238	100.038	99.888	7.250	100.338	100.238	100.038	99.888					
7.375	100.780	100.680	100.480	100.330	7.375	100.780	100.680	100.480	100.330					
7.500	101.097	100.997	100.797	100.647	7.500	101.097	100.997	100.797	100.647					
7.625	101.412	101.312	101.112	100.962	7.625	101.412	101.312	101.112	100.962					
7.750	101.664	101.564	101.364	101.214	7.750	101.664	101.564	101.364	101.214					
7.875	101.964	101.864	101.664	101.514	7.875	101.964	101.864	101.664	101.514					
8.000	102.214	102.114	101.914	101.764	8.000	102.214	102.114	101.914	101.764					
8.125	102.461	102.361	102.161	102.011	8.125	102.461	102.361	102.161	102.011					
8.250	102.706	102.606	102.406	102.256	8.250	102.706	102.606	102.406	102.256					
8.375	102.951	102.851	102.651	102.501	8.375	102.951	102.851	102.651	102.501					
8.500	103.135	103.035	102.835	102.685	8.500	103.135	103.035	102.835	102.685					
8.625	103.310	103.210	103.010	102.860	8.625	103.310	103.210	103.010	102.860					





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

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Silver Full / Alt Doc LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS									Type	Full /Alt Doc	Inv W/PPP	Loan Size >
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	Min Price	98.000	98.000	98.000
780+	1.125	1.000	0.875	0.750	0.625	0.500	0.250	(1.750)	-	Max Price	104.000	104.500	102.500
760 - 779	1.000	1.000	0.875	0.750	0.500	0.375	0.125	(2.125)	-				
740 - 759	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)	-				
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)	-				
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)	-				
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-	-				
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-	-				
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-	-				
No Score	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-	-				
CREDIT SCORE	ALT Doc FICO / LTV ADJUSTMENTS												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
780+	0.875	0.750	0.625	0.500	0.375	0.250	0.000	(2.000)	-				
760 - 779	0.750	0.750	0.625	0.500	0.250	0.125	(0.125)	(2.375)	-				
740 - 759	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	(3.125)	-				
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	(4.000)	-				
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	(4.250)	-				
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-	-				
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-	-				
Loan Size	Full & ALT Doc Loan Amount Adjusters												
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90				
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.375)				
UPB <= 250K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)	(1.000)				
>\$2.0mm, <=\$2.5mm	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)	(1.500)	-	-				
>\$2.5mm, <=\$3.0mm	(0.125)	(0.125)	(0.375)	(0.625)	(0.625)	(0.875)	-	-	-				

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

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

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



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Bronze Full / Alt Doc

Bronze Full / Alt Doc 30 YEAR FIXED					Bronze Full / Alt Doc 5/6 ARM					Bronze Full / Alt Doc 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.500	90.901	90.801	90.601	90.451	5.500	91.176	91.076	91.076	91.076	5.500	91.176	91.076	91.076	91.076
5.625	91.727	91.627	91.427	91.077	5.625	92.002	91.902	91.902	91.902	5.625	92.002	91.902	91.902	91.902
5.750	92.553	92.453	92.253	91.903	5.750	92.828	92.728	92.728	92.728	5.750	92.828	92.728	92.728	92.728
5.875	93.288	93.188	92.988	92.638	5.875	93.563	93.463	93.463	93.463	5.875	93.563	93.463	93.463	93.463
6.000	94.022	93.922	93.722	93.372	6.000	94.297	94.197	94.197	94.197	6.000	94.297	94.197	94.197	94.197
6.125	94.710	94.610	94.410	94.060	6.125	94.985	94.885	94.885	94.885	6.125	94.985	94.885	94.885	94.885
6.250	95.475	95.375	95.175	94.825	6.250	95.625	95.525	95.525	95.525	6.250	95.625	95.525	95.525	95.525
6.375	96.116	96.016	95.816	95.466	6.375	96.266	96.166	96.166	96.166	6.375	96.266	96.166	96.166	96.166
6.500	96.698	96.598	96.398	96.048	6.500	96.848	96.748	96.748	96.748	6.500	96.848	96.748	96.748	96.748
6.625	97.345	97.245	97.045	96.695	6.625	97.370	97.270	97.270	97.270	6.625	97.370	97.270	97.270	97.270
6.750	97.868	97.768	97.568	97.218	6.750	97.893	97.793	97.793	97.793	6.750	97.893	97.793	97.793	97.793
6.875	98.465	98.365	98.165	97.815	6.875	98.415	98.315	98.315	98.315	6.875	98.415	98.315	98.315	98.315
7.000	98.963	98.863	98.663	98.313	7.000	98.863	98.763	98.763	98.763	7.000	98.863	98.763	98.763	98.763
7.125	99.388	99.288	99.088	98.738	7.125	99.288	99.188	99.188	99.188	7.125	99.288	99.188	99.188	99.188
7.250	99.898	99.798	99.598	99.238	7.250	99.663	99.563	99.563	99.563	7.250	99.663	99.563	99.563	99.563
7.375	100.330	100.230	100.030	99.680	7.375	99.980	99.880	99.880	99.880	7.375	99.980	99.880	99.880	99.880
7.500	100.647	100.547	100.347	99.997	7.500	100.297	100.197	100.197	100.197	7.500	100.297	100.197	100.197	100.197
7.625	100.962	100.862	100.662	100.312	7.625	100.612	100.512	100.512	100.512	7.625	100.612	100.512	100.512	100.512
7.750	101.214	101.114	100.914	100.564	7.750	100.864	100.764	100.764	100.764	7.750	100.864	100.764	100.764	100.764
7.875	101.514	101.414	101.214	100.864	7.875	101.114	101.014	101.014	101.014	7.875	101.114	101.014	101.014	101.014
8.000	101.764	101.664	101.464	101.114	8.000	101.364	101.264	101.264	101.264	8.000	101.364	101.264	101.264	101.264
8.125	102.011	101.911	101.711	101.361	8.125	101.611	101.511	101.511	101.511	8.125	101.611	101.511	101.511	101.511
8.250	102.256	102.156	101.956	101.606	8.250	101.856	101.756	101.756	101.756	8.250	101.856	101.756	101.756	101.756
8.375	102.501	102.401	102.201	101.851	8.375	102.101	102.001	102.001	102.001	8.375	102.101	102.001	102.001	102.001
8.500	102.685	102.585	102.385	102.035	8.500	102.285	102.185	102.185	102.185	8.500	102.285	102.185	102.185	102.185
8.625	102.860	102.760	102.560	102.210	8.625	102.460	102.360	102.360	102.360	8.625	102.460	102.360	102.360	102.360

Bronze Full /Alt DOC LLPA's

CREDIT SCORE	Full Doc FICO / LTV ADJUSTMENTS							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740+	0.750	0.750	0.625	0.500	0.250	0.125	(0.250)	(2.875)
720 - 739	0.625	0.625	0.500	0.250	0.250	(0.125)	(0.875)	(3.750)
700 - 719	0.375	0.250	0.250	0.000	(0.250)	(0.875)	(1.500)	(5.000)
680 - 699	0.250	0.125	(0.125)	(0.500)	(1.125)	(2.125)	(2.875)	-
660 - 679	(0.250)	(0.375)	(0.750)	(1.250)	(2.000)	(3.000)	(4.250)	-
640 - 659	(1.250)	(1.250)	(1.375)	(1.875)	(2.750)	(3.125)	-	-
620 - 639	(2.250)	(2.250)	(2.250)	(2.500)	(3.250)	(3.750)	-	-
ALT Doc FICO / LTV ADJUSTMENTS								
CREDIT SCORE	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
740 +	0.500	0.500	0.375	0.250	0.000	(0.125)	(0.500)	-
720 - 739	0.375	0.375	0.250	0.000	0.000	(0.375)	(1.125)	-
700 - 719	0.125	0.000	0.000	(0.250)	(0.500)	(1.125)	(1.750)	-
680 - 699	0.000	(0.125)	(0.375)	(0.750)	(1.375)	(2.375)	(3.125)	-
660 - 679	(0.500)	(0.625)	(1.000)	(1.500)	(2.250)	(3.250)	(4.500)	-
Full & ALT Doc Loan Amount Adjusters								
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
UPB <= 150K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)
>\$150k <= \$250 K	0.000	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.750)
>\$1.00mm, <=\$1.50mm	0.000	0.000	0.125	0.125	0.125	0.125	0.000	-
Full & ALT Doc Loan Amount Adjusters								
Housing History	<=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)
Full & ALT Doc Loan Amount Adjusters								
Housing Event Seasoning	<=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)
Full & ALT Doc Loan Type Adjustments								
Loan Type	<=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)
Full & ALT Doc Property Type Adjustments								
Property Type	<=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)
Full & ALT Doc Documentation Type Adjustments								
Doc Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
1099 Program	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
12 Month Bank Statement	0.250	0.250	0.125	0.125	0.000	0.000	0.000	(0.375)
24 Month Bank Statement	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.125
CPA PnL	(0.125)	(0.125)	(0.250)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)

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

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



Rate sheets are intended for use by mortgage professionals only.



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

9/24/2026 11:52 EST

Welcome

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

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	
6.125	96.798	96.698	96.498	96.348	6.125	97.023	96.923	96.723	96.573	6.125	96.998	96.898	96.698	96.548	
6.250	97.486	97.386	97.186	97.036	6.250	97.711	97.611	97.411	97.261	6.250	97.686	97.586	97.386	97.236	
6.375	98.174	98.074	97.874	97.724	6.375	98.399	98.299	98.099	97.949	6.375	98.374	98.274	98.074	97.924	
6.500	98.799	98.699	98.499	98.349	6.500	99.024	98.924	98.724	98.574	6.500	98.999	98.899	98.699	98.549	
6.625	99.424	99.324	99.124	98.974	6.625	99.649	99.549	99.349	99.199	6.625	99.624	99.524	99.324	99.174	
6.750	99.986	99.886	99.686	99.536	6.750	100.211	100.111	99.911	99.761	6.750	100.186	100.086	99.886	99.736	
6.875	100.744	100.644	100.444	100.294	6.875	100.969	100.869	100.669	100.519	6.875	100.944	100.844	100.644	100.494	
7.000	101.244	101.144	100.944	100.794	7.000	101.469	101.369	101.169	101.019	7.000	101.444	101.344	101.144	100.994	
7.125	101.824	101.724	101.524	101.374	7.125	102.049	101.949	101.749	101.599	7.125	102.024	101.924	101.724	101.574	
7.250	102.261	102.161	101.961	101.811	7.250	102.486	102.386	102.186	102.036	7.250	102.461	102.361	102.161	102.011	
7.375	102.699	102.599	102.399	102.249	7.375	102.924	102.824	102.624	102.474	7.375	102.899	102.799	102.599	102.449	
7.500	103.074	102.974	102.774	102.624	7.500	103.299	103.199	102.999	102.849	7.500	103.274	103.174	102.974	102.824	
7.625	103.449	103.349	103.149	102.999	7.625	103.674	103.574	103.374	103.224	7.625	103.649	103.549	103.349	103.199	
7.750	103.861	103.761	103.561	103.411	7.750	104.086	103.986	103.786	103.636	7.750	104.061	103.961	103.761	103.611	
7.875	104.174	104.074	103.874	103.724	7.875	104.399	104.299	104.099	103.949	7.875	104.374	104.274	104.074	103.924	
8.000	104.486	104.386	104.186	104.036	8.000	104.711	104.611	104.411	104.261	8.000	104.686	104.586	104.386	104.236	
8.125	104.799	104.699	104.499	104.349	8.125	105.024	104.924	104.724	104.574	8.125	104.999	104.899	104.699	104.549	
8.250	105.080	104.980	104.780	104.630	8.250	105.305	105.205	105.005	104.855	8.250	105.280	105.180	104.980	104.830	
8.375	105.330	105.230	105.030	104.880	8.375	105.555	105.455	105.255	105.105	8.375	105.530	105.430	105.230	105.080	
8.500	105.580	105.480	105.280	105.130	8.500	105.805	105.705	105.505	105.355	8.500	105.780	105.680	105.480	105.330	
8.625	105.830	105.730	105.530	105.380	8.625	106.055	105.955	105.755	105.605	8.625	106.030	105.930	105.730	105.580	
8.750	106.080	105.980	105.780	105.630	8.750	106.305	106.205	106.005	105.855	8.750	106.280	106.180	105.980	105.830	
8.875	106.330	106.230	106.030	105.880	8.875	106.555	106.455	106.255	106.105	8.875	106.530	106.430	106.230	106.080	
9.000	106.580	106.480	106.280	106.130	9.000	106.805	106.705	106.505	106.355	9.000	106.780	106.680	106.480	106.330	
9.125	106.830	106.730	106.530	106.380	9.125	107.055	106.955	106.755	106.605	9.125	107.030	106.930	106.730	106.580	
9.250	107.080	106.980	106.780	106.630	9.250	107.305	107.205	107.005	106.855	9.250	107.280	107.180	106.980	106.830	
9.375	107.330	107.230	107.030	106.880	9.375	107.555	107.455	107.255	107.105	9.375	107.530	107.430	107.230	107.080	
9.500	107.580	107.480	107.280	107.130	9.500	107.805	107.705	107.505	107.355	9.500	107.780	107.680	107.480	107.330	
9.625	107.830	107.730	107.530	107.380	9.625	108.055	107.955	107.755	107.605	9.625	108.030	107.930	107.730	107.580	
9.750	108.080	107.980	107.780	107.630	9.750	108.305	108.205	108.005	107.855	9.750	108.280	108.180	107.980	107.830	
9.875	108.330	108.230	108.030	107.880	9.875	108.555	108.455	108.255	108.105	9.875	108.530	108.430	108.230	108.080	
10.000	108.580	108.480	108.280	108.130	10.000	108.805	108.705	108.505	108.355	10.000	108.780	108.680	108.480	108.330	
10.125	108.830	108.730	108.530	108.380	10.125	109.055	108.955	108.755	108.605	10.125	109.030	108.930	108.730	108.580	
10.250	109.080	108.980	108.780	108.630	10.250	109.305	109.205	109.005	108.855	10.250	109.280	109.180	108.980	108.830	
10.375	109.205	109.105	108.905	108.755	10.375	109.430	109.330	109.130	108.980	10.375	109.405	109.305	109.105	108.955	
10.500	109.455	109.355	109.155	109.005	10.500	109.680	109.580	109.380	109.230	10.500	109.655	109.555	109.355	109.205	
10.625	109.705	109.605	109.405	109.255	10.625	109.930	109.830	109.630	109.480	10.625	109.905	109.805	109.605	109.455	
10.750	109.955	109.855	109.655	109.505	10.750	110.180	110.080	109.880	109.730	10.750	110.155	110.055	109.855	109.705	
10.875	110.205	110.105	109.905	109.755	10.875	110.430	110.330	110.130	109.980	10.875	110.405	110.305	110.105	109.955	
11.000	110.455	110.355	110.155	110.005	11.000	110.680	110.580	110.380	110.230	11.000	110.655	110.555	110.355	110.205	
11.125	110.705	110.605	110.405	110.255	11.125	110.930	110.830	110.630	110.480	11.125	110.905	110.805	110.605	110.455	
11.250	110.955	110.855	110.655	110.505	11.250	111.180	111.080	110.880	110.730	11.250	111.155	111.055	110.855	110.705	
11.375	111.205	111.105	110.905	110.755	11.375	111.430	111.330	111.130	110.980	11.375	111.405	111.305	111.105	110.955	
11.500	111.455	111.355	111.155	111.005	11.500	111.680	111.580	111.380	111.230	11.500	111.655	111.555	111.355	111.205	

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						
6.125	96.923	96.823	96.623	96.473	6.125	96.798	96.698	96.498	96.348						
6.250	97.611	97.511	97.311	97.161	6.250	97.486	97.386	97.186	97.036						
6.375	98.299	98.199	97.999	97.849	6.375	98.174	98.074	97.874	97.724						
6.500	98.924	98.824	98.624	98.474	6.500	98.799	98.699	98.499	98.349						
6.625	99.549	99.449	99.249	99.099	6.625	99.424	99.324	99.124	98.974						
6.750	100.111	100.011	99.811	99.661	6.750	99.986	99.886	99.686	99.536						
6.875	100.869	100.769	100.569	100.419	6.875	100.744	100.644	100.444	100.294						
7.000	101.369	101.269	101.069	100.919	7.000	101.244	101.144	100.944	100.794						
7.125	101.949	101.849	101.649	101.499	7.125	101.824	101.724	101.524	101.374						
7.250	102.386	102.286	102.086	101.936	7.250	102.261	102.161	101.961	101.811						
7.375	102.824	102.724	102.524	102.374	7.375	102.699	102.599	102.399	102.249						
7.500	103.199	103.099	102.899	102.749	7.500	103.074	102.974	102.774	102.624						
7.625	103.574	103.474	103.274	103.124	7.625	103.449	103.349	103.149	102.999						
7.750	103.986	103.886	103.686	103.536	7.750	103.861	103.761	103.561	103.411						
7.875	104.299	104.199	103.999	103.849	7.875	104.174	104.074	103.874	103.724						
8.000	104.611	104.511	104.311	104.161	8.000	104.486	104.386	104.186	104.036						
8.125	104.924	104.824	104.624	104.474	8.125	104.799	104.699	104.499	104.349						
8.250	105.205	105.105	104.905	104.755	8.250	105.080	104.980	104.780	104.630						
8.375	105.455	105.355	105.155	105.005	8.375	105.330	105.230	105.030	104.880						
8.500	105.705	105.605	105.405	105.255	8.500	105.580	105.480	105.280	105.130						
8.625	105.955	105.855	105.655	105.505	8.625	105.830	105.730	105.530	105.380						
8.750	106.205	106.105	105.905	105.755	8.750	106.080	105.980	105.780	105.630						
8.875	106.455	106.355	106.155	106.005	8.875	106.330	106.230	106.030	105.880						
9.000	106.705	106.605	106.405	106.255	9.000	106.580	106.480	106.280	106.130						
9.125	106.955	106.855	106.655	106.505	9.125	106.830	106.730	106.530	106.380						
9.250	107.205	107.105	106.905	106.755	9.250	107.080	106.980	106.780	106.630						
9.375	107.455	107.355	107.155	107.005	9.375	107.330	107.230	107.030	106.880						
9.500	107.705	107.605	107.405	107.255	9.500	107.580	107.480	107.280	107.130						
9.625	107.955	107.855	107.655	107.505	9.625	107.830	107.730	107.530	107.380						
9.750	108.080	107.980	107.780	107.630	9.750	108.080	107.980	107.780	107.630						
9.875	108.330	108.230	108.030	107.880	9.875	108.330	108.230	108.030	107.880						
10.000	108.580	108.480	108.280	108.130	10.000	108.580	108.480	108.280	108.130						
10.125	108.830	108.730	108.530	108.380	10.125	108.705	108.605	108.405	108.255						
10.250	109.080	108.980	108.780	108.630	10.250	108.955	108.855	108.655	108.505						
10.375	109.330	109.230	109.030	108.880	10.375	109.205	109.105	108.905	108.755						
10.500	109.580	109.480	109.280	109.130	10.500	109.455	109.355	109.155	109.005						
10.625	109.830	109.730	109.530	109.380	10.625	109.705	109.605	109.405	109.255						
10.750	110.080	109.980	109.780	109.630	10.750	109.955	109.855	109.655	109.505						
10.875	110.330	110.230	110.030	109.880	10.875	110.205	110.105	109.905	109.755						
11.000	110.580	110.480	110.280	110.130	11.000	110.455	110.355	110.155	110.005						
11.125	110.830	110.730	110.530	110.380	11.125	110.705	110.605	110.405	110.255						
11.250	111.080	110.980	110.780	110.630	11.250	110.955	110.855	110.655	110.505						
11.375	111.330	111.230	111.030	110.880	11.375	111.205	111.105	110.905	110.755						
11.500	111.580	111.480	111.280	111.130	11.500	111.455	111.355	111.155	111.005						



Welcome

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

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

Non-QM DSCR LLPA's

CREDIT SCORE	LTV ADJUSTMENTS						
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
780+	1.000	0.750	0.625	0.375	0.000	(0.500)	(1.250)
760 - 779	0.750	0.875	0.625	0.375	0.000	(0.500)	(1.250)
740 - 759	0.875	0.750	0.500	0.375	0.000	(0.875)	(1.625)
720 - 739	0.750	0.500	0.375	0.125	(0.250)	(1.500)	(2.125)
700 - 719	0.500	0.375	0.000	(0.500)	(1.000)	(2.000)	(2.500)
680 - 699	0.125	(0.250)	(0.625)	(1.250)	(1.875)	(3.250)	-
660 - 679	(0.375)	(0.625)	(1.000)	(1.750)	(2.750)	(3.750)	-
640 - 659	(1.875)	(2.250)	(2.375)	(3.125)	(4.125)	(4.750)	-

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)
Type	Min Price
Min Price	98.000

Loan Level Price Adjustments							
Loan Size	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
UPB <= 150K	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)
>150K<= \$250K	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
>\$2.0mm, <=\$2.5mm	(0.375)	(0.375)	(0.500)	(0.750)	(1.000)	-	-
>\$2.5mm, <=\$3.0mm	(0.750)	(0.750)	(0.750)	(1.125)	(1.250)	-	-
<=\$3.5mm	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	-	-
DSCR							
DSCR < 0.75	(2.000)	(2.375)	(2.750)	(3.000)	(3.750)	(4.375)	-
DSCR 0.75 - 0.99	(0.625)	(0.875)	(1.000)	(1.250)	(1.750)	(2.750)	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR >= 1.25	0.500	0.500	0.500	0.500	0.375	0.375	0.375
Credit Event							
FC/SS/DIL/BK 36 - 47mo	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	(0.750)	(1.125)
FC/SS/DIL/BK 24 - 35mo	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(1.625)
Purpose							
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash-Out Refi & DSCR>=1.0	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.250)	-
Cash-Out Refi & DSCR<1.0	(0.750)	(0.750)	(0.750)	(0.875)	(1.250)	-	-
Other							
Interest Only	(0.125)	(0.125)	(0.250)	(0.250)	(0.500)	(0.625)	-
Escrow Waiver	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
40 Year Maturity	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.375)	(0.500)
Property Type							
Short Term Rental	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Condo	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(0.750)	(1.125)
Condotel	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)
Florida Condo	0.000	(0.250)	(0.375)	(0.625)	(0.750)	(0.875)	(2.000)
Non - Warrantable Condo	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)	(0.750)	(2.000)
Multi Unit	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(1.500)
CT, IL, NJ, NY, DC, MD	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
Florida	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)

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





9/24/2026 11:52 EST

Lock Desk Available Until 8:00 PM EST

Foreign National DSCR

Foreign National DSCR 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.375	94.738	94.638	94.438	94.288
6.500	95.532	95.432	95.232	95.082
6.625	96.319	96.219	96.019	95.869
6.750	97.038	96.938	96.738	96.588
6.875	97.756	97.656	97.456	97.306
7.000	98.475	98.375	98.175	98.025
7.125	99.178	99.078	98.878	98.728
7.250	99.865	99.765	99.565	99.415
7.375	100.503	100.403	100.203	100.053
7.500	101.140	101.040	100.840	100.690
7.625	101.697	101.597	101.397	101.247
7.750	102.424	102.324	102.124	101.974
7.875	102.955	102.855	102.655	102.505
8.000	103.535	103.435	103.235	103.085
8.125	103.972	103.872	103.672	103.522
8.250	104.410	104.310	104.110	103.960
8.375	104.785	104.685	104.485	104.335
8.500	105.160	105.060	104.860	104.710
8.625	105.635	105.535	105.335	105.185
8.750	106.010	105.910	105.710	105.560
8.875	106.385	106.285	106.085	105.935
9.000	106.697	106.597	106.397	106.247
9.125	107.010	106.910	106.710	106.560
9.250	107.323	107.223	107.023	106.873
9.375	107.635	107.535	107.335	107.185
9.500	107.948	107.848	107.648	107.498
9.625	108.198	108.098	107.898	107.748
9.750	108.448	108.348	108.148	107.998
9.875	108.573	108.473	108.273	108.123
10.000	108.823	108.723	108.523	108.373
10.125	109.073	108.973	108.773	108.623

[illegible]

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

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
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 Size > \$2.0 MM
Term	Max Price	Max Price
5 year	105.000	102.500
4 year	104.500	102.500
3 year	104.000	102.500
2 year	104.000	101.500
1 year	103.500	101.000
No Prepay Penalty	103.000	101.000

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



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

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

9/24/2026 11:52 EST

Welcome

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

DSCR ITIN

DSCR ITIN 30 YEAR FIXED					DSCR ITIN 5/6 ARM					DSCR ITIN 7/6 ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
6.625	94.341	94.241	94.041	93.891	6.625	93.991	93.891	93.691	93.541	6.625	93.991	93.891	93.691	93.541
6.750	94.997	94.897	94.697	94.547	6.750	94.647	94.547	94.347	94.197	6.750	94.647	94.547	94.347	94.197
6.875	95.640	95.540	95.340	95.190	6.875	95.290	95.190	94.990	94.840	6.875	95.290	95.190	94.990	94.840
7.000	96.246	96.146	95.946	95.796	7.000	95.896	95.796	95.596	95.446	7.000	95.896	95.796	95.596	95.446
7.125	96.809	96.709	96.509	96.359	7.125	96.459	96.359	96.159	96.009	7.125	96.459	96.359	96.159	96.009
7.250	97.309	97.209	97.009	96.859	7.250	96.959	96.859	96.659	96.509	7.250	96.959	96.859	96.659	96.509
7.375	97.777	97.677	97.477	97.327	7.375	97.427	97.327	97.127	96.977	7.375	97.427	97.327	97.127	96.977
7.500	98.183	98.083	97.883	97.733	7.500	97.833	97.733	97.533	97.383	7.500	97.833	97.733	97.533	97.383
7.625	98.558	98.458	98.258	98.108	7.625	98.208	98.108	97.908	97.758	7.625	98.208	98.108	97.908	97.758
7.750	98.933	98.833	98.633	98.483	7.750	98.583	98.483	98.283	98.133	7.750	98.583	98.483	98.283	98.133
7.875	99.277	99.177	98.977	98.827	7.875	98.927	98.827	98.627	98.477	7.875	98.927	98.827	98.627	98.477
8.000	99.785	99.685	99.485	99.335	8.000	99.435	99.335	99.135	98.985	8.000	99.435	99.335	99.135	98.985
8.125	100.098	99.998	99.798	99.648	8.125	99.748	99.648	99.448	99.298	8.125	99.748	99.648	99.448	99.298
8.250	100.459	100.359	100.159	100.009	8.250	100.109	100.009	99.809	99.659	8.250	100.109	100.009	99.809	99.659
8.375	100.741	100.641	100.441	100.291	8.375	100.391	100.291	100.091	99.941	8.375	100.391	100.291	100.091	99.941
8.500	100.991	100.891	100.691	100.541	8.500	100.641	100.541	100.341	100.191	8.500	100.641	100.541	100.341	100.191
8.625	101.241	101.141	100.941	100.791	8.625	100.891	100.791	100.591	100.441	8.625	100.991	100.891	100.691	100.541
8.750	101.591	101.491	101.291	101.141	8.750	101.241	101.141	100.941	100.791	8.750	101.241	101.141	100.941	100.791
8.875	101.841	101.741	101.541	101.391	8.875	101.491	101.391	101.191	101.041	8.875	101.491	101.391	101.191	101.041

DSCR ITIN 10/6 ARM														
RATE	15 DAY	30 DAY	45 DAY	60 DAY										
6.625	94.141	94.041	93.841	93.691										
6.750	94.797	94.697	94.497	94.347										
6.875	95.440	95.340	95.140	94.990										
7.000	96.046	95.946	95.746	95.596										
7.125	96.609	96.509	96.309	96.159										
7.250	97.109	97.009	96.809	96.659										
7.375	97.577	97.477	97.277	97.127										
7.500	97.983	97.883	97.683	97.533										
7.625	98.358	98.258	98.058	97.908										
7.750	98.733	98.633	98.433	98.283										
7.875	99.077	98.977	98.777	98.627										
8.000	99.585	99.485	99.285	99.135										
8.125	99.898	99.798	99.598	99.448										
8.250	100.259	100.159	99.959	99.809										
8.375	100.541	100.441	100.241	100.091										
8.500	100.791	100.691	100.491	100.341										
8.625	101.141	101.041	100.841	100.691										
8.750	101.391	101.291	101.091	100.941										
8.875	101.641	101.541	101.341	101.191										

DSCR ITIN LLPA's

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

Prepay Penalty Price Adjustments	
Investor Only	
5 year	1.125
4 year	0.875
3 year	0.500
2 year	0.000
1 year	(0.750)
No Prepay Penalty	(1.750)
Type Min Price	
Min Price	98.000

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





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

National Non-Delegated 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 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	100.225	100.225	99.975	99.725	7.625	100.475	100.475	100.225	99.975
7.750	100.657	100.657	100.407	100.157	7.750	100.907	100.907	100.657	100.407
7.875	101.070	101.070	100.820	100.570	7.875	101.320	101.320	101.070	100.820
8.000	101.467	101.467	101.217	100.967	8.000	101.717	101.717	101.467	101.217
8.125	101.842	101.842	101.592	101.342	8.125	102.092	102.092	101.842	101.592
8.250	102.195	102.195	101.945	101.695	8.250	102.445	102.445	102.195	101.945
8.375	102.525	102.525	102.275	102.025	8.375	102.775	102.775	102.525	102.275
8.500	102.833	102.833	102.583	102.333	8.500	103.083	103.083	102.833	102.583
8.625	103.118	103.118	102.868	102.618	8.625	103.368	103.368	103.118	102.868
8.750	103.400	103.400	103.150	102.900	8.750	103.650	103.650	103.400	103.150
8.875	103.676	103.676	103.426	103.176	8.875	103.926	103.926	103.676	103.426
9.000	103.935	103.935	103.685	103.435	9.000	104.185	104.185	103.935	103.685
9.125	104.177	104.177	103.927	103.677	9.125	104.427	104.427	104.177	103.927
9.250	104.401	104.401	104.151	103.901	9.250	104.651	104.651	104.401	104.151
9.375	104.608	104.608	104.358	104.108	9.375	104.858	104.858	104.608	104.358
9.500	104.798	104.798	104.548	104.298	9.500	105.048	105.048	104.798	104.548
9.625	104.994	104.994	104.744	104.494	9.625	105.244	105.244	104.994	104.744
9.750	105.188	105.188	104.938	104.688	9.750	105.438	105.438	105.188	104.938
9.875	105.368	105.368	105.118	104.868	9.875	105.619	105.618	105.368	105.118
10.000	105.535	105.535	105.285	105.035	10.000	105.785	105.785	105.535	105.285
10.125	105.688	105.688	105.438	105.188	10.125	105.938	105.938	105.688	105.438
10.250	105.827	105.827	105.577	105.327	10.250	106.077	106.077	105.827	105.577
10.375	105.952	105.952	105.702	105.452	10.375	106.202	106.202	105.952	105.702
10.500	106.041	106.041	105.791	105.541	10.500	106.291	106.291	106.041	105.791
10.625	106.175	106.175	105.925	105.675	10.625	106.425	106.425	106.175	105.925
10.750	106.298	106.298	106.048	105.798	10.750	106.548	106.548	106.298	106.048
10.875	106.410	106.410	106.160	105.910	10.875	106.660	106.660	106.410	106.160
11.000	106.511	106.511	106.261	106.011	11.000	106.761	106.761	106.511	106.261
11.125	106.601	106.601	106.351	106.101	11.125	106.851	106.851	106.601	106.351
11.250	106.679	106.679	106.429	106.179	11.250	106.929	106.929	106.679	106.429
11.375	106.734	106.734	106.484	106.234	11.375	106.984	106.984	106.734	106.484
11.500	106.778	106.778	106.528	106.278	11.500	107.028	107.028	106.778	106.528

Type	All
Min Price	98.000
Max Price	105.000

Price Adjustments

CLTV / HCLTV									
FICO	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 800	3.125	3.125	3.125	3.000	2.875	2.750	2.125	0.625	(1.375)
780 - 799	3.000	3.000	3.000	2.875	2.750	2.625	2.000	0.500	(1.500)
760 - 779	2.875	2.875	2.875	2.750	2.625	2.125	1.750	(0.375)	(3.000)
740 - 759	2.375	2.375	2.375	2.250	1.750	1.500	0.625	(1.000)	(4.375)
720 - 739	1.750	1.750	1.750	1.500	1.250	0.875	0.000	(1.625)	(6.500)
700 - 719	1.500	1.500	1.500	1.125	0.750	0.375	(0.750)	(2.375)	(7.500)
680 - 699	1.125	1.125	1.125	0.625	0.125	(0.250)	(1.625)	(3.375)	-
660 - 679	1.000	1.000	1.000	(0.375)	(1.375)	(2.375)	(5.125)	-	-
640 - 659	(0.750)	(0.750)	(0.750)	(2.250)	(4.000)	-	-	-	-
CLTV / HCLTV									
Other Adjusters	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	<=43	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.01-45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
> 45	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.625)	(0.750)	(0.750)
Term - from 20 year base price									
10yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Property Type									
Condo-Warrantable	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
2-Unit	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
3-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
4-Unit	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Modular	(0.250)	(0.375)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(0.750)	(1.500)
Loan Amount									
< \$50k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
\$50k-\$75k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
\$75,001-\$100k	0.375	0.375	0.375	0.250	0.250	0.250	0.125	0.000	0.000
\$100,001-\$125k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
\$125,001 - \$200k	-	-	0.000	0.000	0.000	0.000	0.000	(0.500)	(0.500)
>\$200k	-	-	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(1.750)
Cash Out	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.375)
Investor	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(3.000)	-	-
Second Home	(0.500)	(0.500)	(0.625)	(0.875)	(0.875)	(0.875)	(1.000)	(1.625)	(2.000)
Manufactured/Housing	(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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