

FANNIE MAE CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 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
5.250	96.749	96.702	96.640	96.525	4.875	94.190	94.088	93.983	93.678	4.125	96.431	96.402	96.371	96.338
5.375	97.376	97.329	97.267	97.152	5.000	96.251	96.149	96.044	95.739	4.250	95.878	95.849	95.809	95.761
5.500	98.007	97.960	97.898	97.783	5.125	95.382	95.281	95.176	94.871	4.375	96.368	96.339	96.299	96.251
5.625	98.632	98.585	98.522	98.408	5.250	95.725	95.647	95.553	95.256	4.500	96.717	96.688	96.648	96.600
5.750	99.108	99.045	98.988	98.881	5.375	96.308	96.230	96.136	95.839	4.625	96.941	96.911	96.872	96.823
5.875	99.673	99.610	99.553	99.446	5.500	96.818	96.740	96.646	96.349	4.750	97.655	97.603	97.554	97.105
5.990	99.793	99.731	99.673	99.417	5.625	97.378	97.300	97.205	96.908	4.875	98.233	98.182	98.132	97.684
6.000	100.255	100.192	100.135	100.028	5.750	97.653	97.559	97.470	97.181	4.990	98.249	98.198	98.148	97.300
6.125	100.749	100.674	100.616	100.559	5.875	98.182	98.088	97.999	97.710	5.000	98.381	98.330	98.280	97.831
6.250	101.104	101.026	100.946	100.865	6.000	98.713	98.619	98.530	98.241	5.125	98.628	98.577	98.527	98.079
6.375	101.550	101.472	101.391	101.310	6.125	99.194	99.100	99.011	98.922	5.250	99.327	99.276	99.226	98.777
6.500	102.050	101.980	101.914	101.850	6.250	99.397	99.295	99.191	99.086	5.375	99.681	99.629	99.580	99.131
6.625	102.539	102.469	102.404	102.339	6.375	99.653	99.552	99.447	99.342	5.500	100.117	100.066	100.016	99.968
6.750	102.784	102.737	102.696	102.655	6.500	99.882	99.780	99.676	99.571	5.625	100.378	100.326	100.277	100.228
6.875	103.232	103.185	103.144	103.103	6.625	100.057	99.956	99.851	99.746	5.750	100.932	100.888	100.837	100.781
6.990	103.433	103.387	103.345	103.305	6.750	100.877	100.824	100.789	100.757	5.875	101.331	101.287	101.236	101.179
7.000	103.735	103.688	103.647	103.607	6.875	101.075	101.036	101.003	100.971	5.990	101.526	101.482	101.431	101.375
7.125	104.105	104.058	104.017	103.976	7.000	101.328	101.289	101.255	101.223	6.000	101.551	101.507	101.457	101.400
7.250	104.554	104.531	104.507	104.483	7.125	101.509	101.470	101.437	101.404	6.125	101.724	101.680	101.630	101.573
7.375	104.963	104.940	104.916	104.892	7.250	102.746	102.730	102.714	102.698	6.250	102.068	102.024	101.969	101.904
7.500	105.391	105.368	105.344	105.320	7.375	103.305	103.289	103.273	103.257	6.375	102.393	102.349	102.294	102.229
7.625	105.598	105.574	105.550	105.526	7.500	103.638	103.622	103.606	103.590	6.500	102.696	102.652	102.597	102.532
					7.625	103.943	103.927	103.911	103.895	6.625	102.696	102.652	102.597	102.533
										6.750	103.157	103.113	103.058	102.994
										6.875	103.380	103.336	103.281	103.216

CONFORMING 10 YEAR FIXED					HIGH BALANCE 30 YEAR FIXED					HIGH BALANCE 15 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
4.625	95.910	95.859	95.796	95.723	5.250	96.192	96.129	96.058	95.785	4.500	92.592	92.540	92.478	92.405
4.750	96.618	96.552	96.486	96.022	5.375	96.868	96.805	96.734	96.461	4.625	92.984	92.933	92.870	92.797
4.875	96.901	96.835	96.770	96.306	5.500	97.512	97.450	97.378	97.106	4.750	94.466	94.400	94.335	94.071
5.000	96.995	96.929	96.864	96.399	5.625	98.106	98.043	97.972	97.699	4.875	94.859	94.793	94.728	94.463
5.125	97.299	97.233	97.168	96.703	5.750	98.980	98.917	98.846	98.573	4.990	95.201	95.135	95.070	94.606
5.250	97.709	97.643	97.577	97.113	5.875	99.505	99.443	99.371	99.099	5.000	95.231	95.165	95.100	94.835
5.375	98.003	97.937	97.871	97.407	5.990	99.939	99.876	99.805	99.332	5.125	95.583	95.517	95.452	95.188
5.500	98.284	98.218	98.153	98.089	6.000	99.996	99.934	99.862	99.589	5.250	96.496	96.430	96.364	96.100
5.625	98.545	98.479	98.414	98.349	6.125	100.494	100.431	100.360	100.287	5.375	96.841	96.775	96.709	96.445
5.750	99.183	99.139	99.088	99.032	6.250	100.281	100.179	100.075	99.970	5.500	97.170	97.104	97.039	96.974
5.875	99.450	99.406	99.356	99.299	6.375	100.755	100.653	100.548	100.443	5.625	97.465	97.399	97.334	97.269
6.000	99.935	99.891	99.840	99.784	6.500	101.191	101.089	100.984	100.879	5.750	97.749	97.683	97.618	97.553
6.125	100.166	100.122	100.072	100.015	6.625	101.545	101.451	101.361	101.273	5.875	98.020	97.954	97.889	97.824
6.250	100.686	100.642	100.587	100.523	6.750	101.270	101.176	101.087	100.998	5.990	98.256	98.190	98.124	98.060
6.375	100.910	100.866	100.811	100.747	6.875	101.584	101.490	101.401	101.312	6.000	98.276	98.210	98.145	98.080
6.500	101.124	101.081	101.026	100.961	6.990	101.814	101.720	101.630	101.542	6.125	98.491	98.425	98.360	98.295
6.625	101.329	101.285	101.230	101.165	7.000	101.834	101.740	101.650	101.562	6.250	98.618	98.560	98.494	98.421
6.750	101.509	101.465	101.410	101.345	7.125	102.071	101.977	101.887	101.798	6.375	98.823	98.765	98.699	98.626
6.875	101.675	101.631	101.576	101.511	7.250	102.178	102.108	102.042	101.977	6.500	99.023	98.965	98.894	98.813
7.000	101.354	101.310	101.255	101.190	7.375	102.263	102.193	102.127	102.063	6.625	99.228	99.169	99.099	99.018
7.125	101.480	101.436	101.381	101.317	7.500	102.453	102.382	102.317	102.252	6.750	99.400	99.341	99.271	99.190
7.250	101.544	101.485	101.415	101.334	7.625	102.631	102.561	102.496	102.431	6.875	99.546	99.487	99.417	99.336
7.375	101.699	101.641	101.570	101.489						7.000	99.674	99.616	99.545	99.464
7.500	101.837	101.778	101.708	101.627						7.125	99.773	99.715	99.644	99.564
7.625	101.968	101.910	101.839	101.758						7.250	99.739	99.666	99.580	99.483

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR 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
5.000	98.718	98.633	98.548	98.451	5.000	97.967	97.881	97.796	97.699	5.375	97.114	97.028	96.943	96.846
5.125	99.011	98.926	98.840	98.744	5.125	98.361	98.275	98.190	98.093	5.500	97.487	97.402	97.317	97.220
5.250	99.300	99.215	99.130	99.033	5.250	98.992	98.907	98.822	98.725	5.625	98.798	98.713	98.627	98.530
5.375	99.578	99.493	99.408	99.311	5.375	99.348	99.263	99.178	99.081	5.750	99.693	99.608	99.523	99.426
5.500	99.855	99.770	99.684	99.587	5.500	99.650	99.565	99.479	99.382	5.875	99.968	99.882	99.797	99.700
5.625	100.134	100.049	99.964	99.867	5.625	99.875	99.789	99.704	99.607	6.000	100.184	100.098	100.013	99.916
5.750	100.364	100.279	100.194	100.097	5.750	100.084	99.999	99.914	99.817	6.125	100.302	100.217	100.132	100.035
5.875	100.521	100.436	100.351	100.254	5.875	100.272	100.187	100.102	100.005	6.250	100.413	100.327	100.242	100.145
6.000	100.664	100.578	100.493	100.396	6.000	100.415	100.330	100.245	100.148	6.375	100.556	100.471	100.386	100.289
6.125	100.775	100.689	100.604	100.507	6.125	100.479	100.394	100.309	100.212	6.500	100.696	100.611	100.526	100.429
6.250	100.849	100.764	100.678	100.581	6.250	100.494	100.409	100.323	100.226	6.625	100.829	100.744	100.658	100.561
6.375	100.914	100.829	100.744	100.647	6.375	100.481	100.396	100.311	100.214	6.750	100.904	100.819	100.733	100.636
6.500	100.967	100.882	100.796	100.699	6.500	100.528	100.442	100.357	100.260	6.875	100.897	100.812	100.726	100.629
6.625	100.998	100.913	100.828	100.731	6.625	100.660	100.575	100.490	100.393	7.000	100.890	100.805	100.720	100.623
6.750	101.006	100.921	100.835	100.738	6.750	100.760	100.675	100.590	100.493	7.125	100.879	100.794	100.708	100.612
6.875	100.983	100.898	100.813	100.716	6.875	100.816	100.730</							

FREDDIE MAC CONVENTIONAL / HOME POSSIBLE / HOME ONE PRODUCTS

CONFORMING 30 YEAR FIXED					CONFORMING 20 YEAR FIXED					CONFORMING 15 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
5.250	96.749	96.702	96.640	96.525	4.875	94.190	94.088	93.983	93.678	4.125	96.431	96.402	96.371	96.338
5.375	97.376	97.329	97.267	97.152	5.000	96.251	96.149	96.044	95.739	4.250	95.878	95.849	95.809	95.761
5.500	98.007	97.960	97.898	97.783	5.125	95.382	95.281	95.176	94.871	4.375	96.368	96.339	96.299	96.251
5.625	98.632	98.585	98.522	98.408	5.250	95.725	95.647	95.553	95.256	4.500	96.717	96.688	96.648	96.600
5.750	99.108	99.045	98.988	98.881	5.375	96.308	96.230	96.136	95.839	4.625	96.941	96.911	96.872	96.823
5.875	99.673	99.610	99.553	99.446	5.500	96.818	96.740	96.646	96.349	4.750	97.655	97.603	97.554	97.105
5.990	99.793	99.731	99.673	99.417	5.625	97.378	97.300	97.205	96.908	4.875	98.233	98.182	98.132	97.684
6.000	100.255	100.192	100.135	100.028	5.750	97.653	97.559	97.470	97.181	4.990	98.249	98.198	98.148	97.300
6.125	100.749	100.674	100.616	100.559	5.875	98.182	98.088	97.999	97.710	5.000	98.381	98.330	98.280	97.831
6.250	101.104	101.026	100.946	100.865	6.000	98.713	98.619	98.530	98.241	5.125	98.628	98.577	98.527	98.079
6.375	101.550	101.472	101.391	101.310	6.125	99.194	99.100	99.011	98.922	5.250	99.327	99.276	99.226	98.777
6.500	102.050	101.980	101.914	101.850	6.250	99.397	99.295	99.191	99.086	5.375	99.681	99.629	99.580	99.131
6.625	102.539	102.469	102.404	102.339	6.375	99.653	99.552	99.447	99.342	5.500	100.117	100.066	100.016	99.968
6.750	102.784	102.737	102.696	102.655	6.500	99.882	99.780	99.676	99.571	5.625	100.378	100.326	100.277	100.228
6.875	103.232	103.185	103.144	103.103	6.625	100.057	99.956	99.851	99.746	5.750	100.932	100.888	100.837	100.781
6.990	103.433	103.387	103.345	103.305	6.750	100.877	100.824	100.789	100.757	5.875	101.331	101.287	101.236	101.179
7.000	103.735	103.688	103.647	103.607	6.875	101.075	101.036	101.003	100.971	5.990	101.526	101.482	101.431	101.375
7.125	104.105	104.058	104.017	103.976	7.000	101.328	101.289	101.255	101.223	6.000	101.551	101.507	101.457	101.400
7.250	104.554	104.531	104.507	104.483	7.125	101.509	101.470	101.437	101.404	6.125	101.724	101.680	101.630	101.573
7.375	104.963	104.940	104.916	104.892	7.250	102.746	102.730	102.714	102.698	6.250	102.068	102.024	101.969	101.904
7.500	105.391	105.368	105.344	105.320	7.375	103.305	103.289	103.273	103.257	6.375	102.393	102.349	102.294	102.229
7.625	105.598	105.574	105.550	105.526	7.500	103.638	103.622	103.606	103.590	6.500	102.696	102.652	102.597	102.532
					7.625	103.943	103.927	103.911	103.895	6.625	102.696	102.652	102.597	102.532
										6.750	103.157	103.113	103.058	102.994
										6.875	103.380	103.336	103.281	103.216

CONFORMING 10 YEAR FIXED					SUPER CONFORMING 30 YEAR FIXED					SUPER CONFORMING 15 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
4.625	95.910	95.859	95.796	95.723	5.250	95.605	95.541	95.492	95.189	4.750	94.899	94.472	94.820	94.539
4.750	96.618	96.552	96.486	96.022	5.375	96.519	96.459	96.413	96.110	4.875	95.540	95.118	95.464	95.183
4.875	96.901	96.835	96.770	96.306	5.500	97.101	97.046	97.000	96.697	5.000	95.919	95.501	95.846	95.565
5.000	96.995	96.929	96.864	96.399	5.625	97.695	97.648	97.603	97.300	5.125	96.618	96.209	96.554	96.273
5.125	97.299	97.233	97.168	96.703	5.750	98.406	98.311	98.296	97.976	5.250	96.945	96.488	96.849	96.550
5.250	97.709	97.643	97.577	97.113	5.875	98.949	98.870	98.851	98.530	5.375	97.363	97.317	97.273	97.245
5.375	98.003	97.937	97.871	97.407	6.000	99.421	99.362	99.341	99.021	5.500	97.723	97.687	97.642	97.613
5.500	98.284	98.218	98.153	98.089	6.125	99.869	99.838	99.817	99.497	5.625	98.275	98.251	98.206	98.177
5.625	98.545	98.479	98.414	98.349	6.250	99.844	99.716	99.692	99.358	5.750	98.521	98.469	98.458	98.421
5.750	99.183	99.139	99.088	99.032	6.375	100.258	100.155	100.124	99.790	5.875	98.993	98.950	98.934	98.896
5.875	99.450	99.406	99.356	99.299	6.500	100.522	100.431	100.399	100.064	6.000	99.289	99.253	99.235	99.198
6.000	99.935	99.891	99.840	99.784	6.625	100.914	100.876	100.844	100.509	6.125	99.623	99.595	99.576	99.539
6.125	100.166	100.122	100.072	100.015	6.750	100.588	100.485	100.444	100.394	6.250	99.842	99.772	99.730	99.711
6.250	100.686	100.642	100.587	100.523	6.875	101.116	101.043	101.001	100.950	6.375	100.227	100.174	100.130	100.102
6.375	100.910	100.866	100.811	100.747	7.000	101.540	101.481	101.437	101.386	6.500	100.493	100.448	100.404	100.375
6.500	101.124	101.081	101.026	100.961	7.125	101.858	101.837	101.793	101.742	6.625	100.719	100.687	100.644	100.614
6.625	101.329	101.285	101.230	101.165	7.250	101.366	101.309	101.304	101.318	6.750	101.036	100.941	100.908	100.873
6.750	101.509	101.465	101.410	101.345	7.375	101.843	101.794	101.790	101.803	6.875	101.389	101.324	101.286	101.246
6.875	101.675	101.631	101.576	101.511	7.500	102.243	102.226	102.223	102.232	7.000	101.952	101.918	101.879	101.839
7.000	101.354	101.310	101.255	101.190	7.625	102.385	102.379	102.376	102.385	7.125	102.116	102.096	102.057	102.016
7.125	101.480	101.436	101.381	101.317						7.250	101.899	101.837	101.759	101.678
7.250	101.544	101.485	101.415	101.334						7.375	102.092	102.039	101.962	101.881
7.375	101.699	101.641	101.570	101.489						7.500	102.263	102.220	102.143	102.062
7.500	101.837	101.778	101.708	101.627										
7.625	101.968	101.910	101.839	101.758										

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR 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
5.250	98.915	98.869	98.805	98.551	5.250	98.618	98.573	98.510	98.256	5.250	95.556	95.505	95.432	95.172
5.375	99.242	99.192	99.124	98.865	5.375	99.027	98.977	98.908	98.648	5.375	96.190	96.135	96.058	95.793
5.500	99.564	99.510	99.437	99.173	5.500	99.274	99.220	99.148	98.884	5.500	96.569	96.510	96.429	96.159
5.625	99.885	99.827	99.749	99.681	5.625	99.559	99.502	99.425	99.157	5.625	98.448	98.384	98.298	98.024
5.750	100.177	100.118	100.043	99.975	5.750	99.863	99.802	99.722	99.451	5.750	99.419	99.352	99.263	98.984
5.875	100.433	100.370	100.290	100.217	5.875	100.159	100.094	100.010	99.733	5.875	99.783	99.712	99.618	99.335
6.000	100.686	100.619	100.534	100.457	6.000	100.427	100.358	100.269	99.989	6.000	100.144	100.069	99.971	99.683
6.125	100.927	100.855	100.767	100.684	6.125	100.713	100.640	100.546	100.261	6.125	100.494	100.414	100.312	100.020
6.250	101.045	100.984	100.918	100.850	6.250	100.897	100.830	100.739	100.450	6.250	100.705	100.638	100.563	100.288
6.375	101.041	100.975	100.904	100.831	6.375	101.018	100.947	100.863	100.782	6.375	100.772	100.701	100.621	100.541
6.500	101.043	100.972	100.897	100.818	6.500	101.133	101.057	100.969	100.882	6.500	100.847	100.771	100.686	100.601
6.625	101.051	100.976	100.896	100.812	6.625	101.248	101.168	101.075	100.984	6.625	100.926	100.846	100.756	100.666
6.750	101.021	100.947	100.873	100.792	6.750	101.337	101.270	101.183	101.087	6.750	100.792	100.740	100.706	100.652
6.875	100.939	100.861	100.782	100.696	6.875	101.182	101.109	101.039	100.960	6.875	100.370	100.312	100.273	100.213
7.000	100.859	100.776	100.692	100.600	7.000	101.010	100.931	100.855	100.768	7.000	99.949	99.886	99.841	99.775
7.125	100.774	100.686	100.596	100.500	7.125	100.860	100.776	100.695	100.603	7.125	99.523	99.455	99.405	99.333
7.250	100.803	100.694	100.568	100.444	7.250	100.758	100.662	100.563	100.458	7.250	99.284	99.182	99.074	98.962
7.375	100.986													



5020 Riverside Dr., Suite 300, Irving, TX 75039

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending
www.PHLCorrespondent.com

3/27/2026 15:53 EST
 Lock Desk: 443-313-8929
 Lock Desk Available Until 8:00 PM EST
 Sales Support: 800-203-5719

GOVERNMENT PRODUCTS

FHA/VA 30 YEAR FIXED					FHA/VA 15 YEAR FIXED					USDA 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
4.750	96.548	96.540	96.532	96.474	4.250	96.941	96.909	96.877	96.844	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.375	96.552	96.519	96.487	96.455	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.500	97.142	97.110	97.078	97.045	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	4.625	97.721	97.688	97.656	97.624	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	4.750	98.536	98.488	98.439	98.341	5.125	98.261	98.253	98.245	98.187
5.250	99.587	99.482	99.377	99.222	4.875	98.852	98.803	98.755	98.656	5.250	99.587	99.482	99.377	99.222
5.375	100.041	99.936	99.831	99.676	5.000	99.288	99.239	99.191	99.092	5.375	100.041	99.936	99.831	99.676
5.500	100.587	100.482	100.377	100.222	5.125	99.631	99.582	99.534	99.435	5.500	100.587	100.482	100.377	100.222
5.625	101.035	100.930	100.825	100.670	5.250	99.854	99.798	99.741	99.635	5.625	101.035	100.930	100.825	100.670
5.750	101.522	101.417	101.312	101.157	5.375	99.944	99.888	99.831	99.725	5.750	101.522	101.417	101.312	101.157
5.875	102.070	101.965	101.860	101.705	5.500	100.394	100.338	100.281	100.175	5.875	102.070	101.965	101.860	101.705
5.990	102.394	102.289	102.184	102.029	5.625	100.815	100.758	100.702	100.595	5.990	102.394	102.289	102.184	102.029
6.000	102.585	102.480	102.375	102.220	5.750	101.227	101.186	101.146	101.055	6.000	102.585	102.480	102.375	102.220
6.125	102.983	102.878	102.773	102.618	5.875	101.498	101.458	101.417	101.327	6.125	102.983	102.878	102.773	102.618
6.250	102.901	102.796	102.691	102.536	6.000	101.884	101.844	101.803	101.713	6.250	102.901	102.796	102.691	102.536
6.375	103.479	103.414	103.349	103.235	6.125	102.120	102.080	102.040	101.949	6.375	103.479	103.414	103.349	103.235
6.500	103.895	103.830	103.765	103.651	6.250	102.223	102.190	102.158	102.126	6.500	103.895	103.830	103.765	103.651
6.625	104.271	104.207	104.142	104.027	6.375	101.951	101.919	101.887	101.854	6.625	104.271	104.207	104.142	104.027
6.750	104.957	104.827	104.698	104.569	6.500	102.446	102.414	102.382	102.349	6.750	104.957	104.827	104.698	104.569
6.875	105.158	105.029	104.900	104.770	6.625	102.663	102.630	102.598	102.566	6.875	105.158	105.029	104.900	104.770
6.990	105.689	105.560	105.431	105.301						6.990	105.689	105.560	105.431	105.301
7.000	105.632	105.502	105.373	105.244						7.000	105.632	105.502	105.373	105.244
7.125	105.986	105.857	105.728	105.598						7.125	105.986	105.857	105.728	105.598

FHA/VA 30 YEAR HIGH BALANCE					FHA/VA 15 YEAR HIGH BALANCE					VA 90.01% - 95% CASH OUT				
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
4.750	95.076	95.068	95.060	95.001	4.250	93.441	93.409	93.377	93.344	4.750	94.204	94.195	94.187	93.629
4.875	95.340	95.332	95.324	95.266	4.375	92.722	92.689	92.657	92.625	4.875	94.864	94.856	94.847	94.289
4.990	96.161	96.153	96.145	96.086	4.500	93.042	93.010	92.978	92.945	4.990	95.264	95.256	95.247	94.689
5.000	96.225	96.217	96.209	96.151	4.625	93.721	93.688	93.656	93.624	5.000	95.468	95.460	95.452	94.894
5.125	96.979	96.970	96.962	96.904	4.750	94.599	94.550	94.502	94.403	5.125	95.871	95.863	95.855	95.297
5.250	98.817	98.712	98.607	98.452	4.875	94.914	94.866	94.817	94.719	5.250	98.897	98.792	98.687	98.032
5.375	99.611	99.506	99.401	99.246	5.000	95.350	95.302	95.253	95.155	5.375	99.332	99.227	99.122	98.467
5.500	100.132	100.027	99.922	99.767	5.125	95.693	95.645	95.596	95.498	5.500	99.858	99.753	99.648	98.993
5.625	100.445	100.340	100.235	100.080	5.250	96.979	96.923	96.866	96.760	5.625	100.289	100.184	100.079	99.424
5.750	100.889	100.784	100.679	100.524	5.375	97.069	97.013	96.956	96.850	5.750	100.826	100.721	100.616	99.961
5.875	101.618	101.513	101.408	101.253	5.500	97.519	97.463	97.406	97.300	5.875	101.347	101.242	101.137	100.482
5.990	101.751	101.646	101.541	101.386	5.625	97.940	97.883	97.827	97.720	5.990	101.657	101.551	101.446	100.791
6.000	102.053	101.948	101.843	101.688	5.750	98.914	98.874	98.833	98.743	6.000	101.848	101.742	101.637	100.982
6.125	102.340	102.235	102.130	101.975	5.875	99.186	99.145	99.105	99.015	6.125	102.233	102.128	102.023	101.718
6.250	101.913	101.808	101.703	101.548	6.000	99.572	99.531	99.491	99.400	6.250	102.193	102.088	101.982	101.677
6.375	102.411	102.347	102.282	102.167	6.125	99.808	99.768	99.727	99.637	6.375	102.748	102.683	102.619	102.354
6.500	102.867	102.803	102.738	102.623	6.250	100.410	100.378	100.346	100.313	6.500	103.150	103.085	103.020	102.756
6.625	103.134	103.069	103.004	102.890	6.375	100.139	100.107	100.074	100.042	6.625	103.521	103.457	103.392	103.127
6.750	102.939	102.810	102.680	102.551	6.500	100.634	100.601	100.569	100.537	6.750	103.364	103.234	103.105	102.976
6.875	102.971	102.842	102.712	102.583	6.625	100.850	100.818	100.785	100.753	6.875	103.544	103.414	103.285	103.156
6.990	103.502	103.372	103.243	103.114						6.990	104.069	103.940	103.810	103.681
7.000	103.444	103.315	103.186	103.056						7.000	104.012	103.882	103.753	103.624
7.125	103.799	103.669	103.540	103.411										

VA 95.01% - 100% CASH OUT					FHA/VA 5/1 ARM					FHA/VA 3/1 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
5.250	98.493	98.388	98.283	98.128	4.250	96.471	96.406	96.341	96.277	4.250	96.829	96.700	96.571	96.441
5.375	98.950	98.845	98.740	98.585	4.375	97.161	97.097	97.032	96.967	4.375	97.520	97.391	97.261	97.132
5.500	99.490	99.385	99.279	99.124	4.500	97.837	97.773	97.708	97.643	4.500	98.196	98.067	97.937	97.808
5.625	99.941	99.836	99.731	99.576	4.625	98.429	98.365	98.300	98.236	4.625	98.788	98.659	98.530	98.400
5.750	100.428	100.323	100.218	100.063	4.750	97.713	97.649	97.584	97.519	4.750	97.728	97.599	97.470	97.291
5.875	100.976	100.871	100.766	100.611	4.875	98.374	98.310	98.245	98.180	4.875	98.389	98.260	98.131	97.951
5.990	101.304	101.199	101.094	100.939	5.000	99.020	98.955	98.891	98.826	5.000	99.035	98.906	98.777	98.597
6.000	101.496	101.391	101.286	101.131	5.125	99.603	99.539	99.474	99.409	5.125	99.618	99.489	99.360	99.180
6.125	101.891	101.786	101.681	101.526	5.250	98.456	98.392	98.327	98.262	5.250	98.502	98.373	98.244	98.065
6.250	101.810	101.705	101.600	101.445	5.375	99.085	99.021	98.956	98.891	5.375	99.132	99.002	98.873	98.694
6.375	102.395	102.330	102.266	102.151	5.500	99.701	99.636	99.572	99.507	5.500	99.747	99.618	99.489	99.309
6.500	102.807	102.743	102.678	102.563	5.625	100.255	100.191	100.126	100.061	5.625	100.802	100.672	100.543	100.364
6.625	103.179	103.114	103.050	102.935	5.750	99.194	99.146	99.097	99.049					
6.750	102.992	102.863	102.734	102.605	5.875	99.790	99.741	99.693	99.644					
6.875	103.201	103.072	102.943	102.814	6.000	100.365	100.317	100.268	100.220					
6.990	103.727	103.597	103.468	103.339	6.125	100.859	100.810	100.762	100.713					
7.000	103.669	103.540	103.411	103.281										
7.125	104.019	103.890	103.760	103.631										
7.250	103.134	103.056	102.978	102.901										

FHA 30 YEAR FIXED 203k					FHA 30 YEAR FIXED HIGH BALANCE 203k				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	95.998	95.990	95.982	95.924	4.750	94.526	94.518	94.510	94.451
4.875	96.663	96.655	96.647	96.588	4.875	94.790	94.782	94.774	94.716
4.990	97.083	97.075	97.067	97.009	4.990	95.611	95.603	95.595	95.536
5.000	97.288	97.280	97.272	97.214</					

GOVERNMENT PRODUCTS LLPA's

BASE LOAN AMOUNT	FICO SCORE	VA LOAN TYPE	OTHER ADJUSTMENTS	Long Term Rate Locks												
\$40,000 - \$124,999 0.000	>= 740 0.150	VA Loan (0.250)	2 Unit (0.500)	(add to 60 day price)												
\$125,000 - \$149,999 0.000	720-739 0.100	VA IRRRL (95.01-110.00) (1.000)	3-4 Unit (1.000)	Rate Adj. Price Adj.												
\$150,000 - \$174,999 0.000	680 - 719 0.000	VA IRRRL (110.01-125% LTV) (2.250)	Manual Underwrite 0.000	75 Day Lock N/A (0.375)												
\$175,000 - \$199,999 0.000	660 - 679 (0.125)	VA Alterations (1.250)	Manufactured Housing (1.250)	90 Day Lock N/A (0.750)												
\$200,000 - \$224,999 0.000	640 - 659 (0.250)		ARM HB (0.500)	120 Day Lock N/A (1.500)												
\$225,000 - \$249,999 0.000	620 - 639 (1.000)		25 Year Term (Fixed Only) (0.250)	*180 Day Lock 0.125% (2.000)												
≥\$275,000 - Conform Max 0.000	600 - 619 (1.250)		20 Year Term (Fixed Only) (0.500)	*270 Day Lock 0.375% (3.000)												
ARM Notes	580 - 599 (3.000)		Mandatory Commitment 0.000	*360 Day Lock 0.500% (4.000)												
Margin: 2.00%	< 580 & No Score Streamlines (10.000)	Notes	Puerto Rico Property (0.250)	*A 1.00% upfront fee is due w/in 5 days of lock.												
Floor: 2.00%		FHA ID #: 27128-00009	(Approved Sellers only)	*Fixed Rates Only												
Caps: 1/1/5%		VA ID #: 5199980000	203k ARM's (0.500)													
Index: T-Bill		All borrowers must be checked against CAIVRS														
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products																
Buydown Adjustments by Note Rate																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.6%; text-align: center;"><5.25</td> <td style="width: 16.6%; text-align: center;">≥5.25 - <5.75</td> <td style="width: 16.6%; text-align: center;">≥5.75 - <6.25</td> <td style="width: 16.6%; text-align: center;">≥6.25 - <6.75</td> <td style="width: 16.6%; text-align: center;">≥6.75 - <7.25</td> <td style="width: 16.6%; text-align: center;">≥7.25</td> </tr> <tr> <td style="text-align: center;">(3.000)</td> <td style="text-align: center;">(1.500)</td> <td style="text-align: center;">(1.000)</td> <td style="text-align: center;">(0.750)</td> <td style="text-align: center;">(0.500)</td> <td style="text-align: center;">(2.000)</td> </tr> </table>					<5.25	≥5.25 - <5.75	≥5.75 - <6.25	≥6.25 - <6.75	≥6.75 - <7.25	≥7.25	(3.000)	(1.500)	(1.000)	(0.750)	(0.500)	(2.000)
<5.25	≥5.25 - <5.75	≥5.75 - <6.25	≥6.25 - <6.75	≥6.75 - <7.25	≥7.25											
(3.000)	(1.500)	(1.000)	(0.750)	(0.500)	(2.000)											



5020 Riverside Dr., Suite 300, Irving, TX 75039

National Correspondent Rate Sheet--Best Efforts

3/27/2026 15:53 EST

Welcome to Planet Home Lending

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)

	Adjustment
REGION 1: AK, AI, 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, NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	0.000
REGION 2: PR, VI	0.000
REGION 3: AR, NE, NY, PA, TX, VA, OH, MI, FL	-0.250
REGION 4: NV, UT, CO	0.125
	-0.06

ADMIN FEES

Prior Approval:	\$595
Delegated:	\$350
Reno Pre-Review	\$350
Contractor Validation:	\$395
Renovation Loan Products:	Supplemental/Draw Admin Fee Collected at Purchase
HELOAN	\$350

Conventional & Government Lock Extensions

1-3 Days	-0.02 bps/Day	
4-7Days	-0.125	
8-15 Days	-0.250	
16- 30 Days	-0.500	

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

Rates, fees, and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z which implements the Truth In Lending Act. All pricing and lock requests subject to confirmation and does not commit Planet Home Lending to purchase any loan.
Planet Home Lending, LLC NMLS #17022





National Correspondent Rate Sheet--Best Efforts

3/27/2026 15:53 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Until 8:00 PM EST

5020 Riverside Dr., Suite 300, Irving, TX 75039

Sales Support: 800-203-5719

FNMA SPEC

30 Year Fixed Rate - New York					30-Year Fixed Rate - 85k Max Loan Amount					30-Year Fixed Rate - 110k Max Loan Amount				
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
5.250	96.672	96.609	96.552	96.495	5.250	97.330	97.268	97.210	97.154	5.250	97.171	97.108	97.051	96.994
5.375	97.438	97.375	97.318	97.261	5.375	98.008	97.946	97.888	97.832	5.375	97.849	97.786	97.729	97.672
5.500	98.204	98.142	98.084	98.028	5.500	98.666	98.603	98.546	98.489	5.500	98.507	98.444	98.387	98.330
5.625	98.947	98.884	98.827	98.770	5.625	99.301	99.238	99.181	99.124	5.625	99.141	99.079	99.021	98.965
5.750	99.943	99.873	99.801	99.728	5.750	100.075	100.005	99.932	99.860	5.750	99.942	99.872	99.800	99.727
5.875	100.686	100.616	100.543	100.471	5.875	100.702	100.632	100.560	100.487	5.875	100.570	100.499	100.427	100.354
5.990	101.337	101.267	101.194	101.121	5.990	101.236	101.166	101.094	101.021	5.990	101.104	101.033	100.961	100.888
6.000	101.393	101.323	101.251	101.178	6.000	101.284	101.213	101.141	101.068	6.000	101.151	101.081	101.008	100.936
6.125	102.065	101.995	101.923	101.850	6.125	101.820	101.749	101.677	101.604	6.125	101.687	101.617	101.544	101.471
6.250	102.970	102.908	102.850	102.794	6.250	102.323	102.253	102.192	102.132	6.250	102.190	102.120	102.048	101.975
6.375	103.614	103.551	103.494	103.437	6.375	102.817	102.755	102.698	102.641	6.375	102.677	102.607	102.535	102.462
6.500	104.229	104.167	104.109	104.053	6.500	103.320	103.258	103.200	103.144	6.500	103.159	103.089	103.022	102.956
6.625	104.814	104.752	104.695	104.638	6.625	103.835	103.773	103.716	103.659	6.625	103.650	103.587	103.530	103.473
6.750	105.354	105.292	105.234	105.178	6.750	104.423	104.384	104.336	104.288	6.750	104.263	104.224	104.177	104.129
6.875	105.852	105.790	105.732	105.676	6.875	104.951	104.912	104.864	104.816	6.875	104.791	104.752	104.705	104.656
6.990	106.265	106.202	106.145	106.088	6.990	105.385	105.346	105.298	105.218	6.990	105.225	105.186	105.139	105.090
7.000	106.301	106.238	106.181	106.124	7.000	105.424	105.384	105.337	105.289	7.000	105.264	105.225	105.178	105.129
7.125	106.725	106.663	106.605	106.549	7.125	105.848	105.809	105.762	105.714	7.125	105.689	105.650	105.603	105.554
7.250	106.731	106.692	106.645	106.596	7.250	106.300	106.261	106.214	106.165	7.250	106.141	106.102	106.055	106.006
7.375	107.007	106.968	106.921	106.873	7.375	106.588	106.549	106.502	106.453	7.375	106.429	106.390	106.342	106.294
7.500	107.391	107.352	107.305	107.256	7.500	106.952	106.913	106.865	106.817	7.500	106.792	106.753	106.706	106.657
7.625	107.754	107.715	107.668	107.620	7.625	107.291	107.252	107.204	107.156	7.625	107.131	107.092	107.045	106.996

30-Year Fixed Rate - 125k Max Loan Amount					30-Year Fixed Rate - 150k Max Loan Amount					30-Year Fixed Rate - 175k Max Loan Amount				
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
5.250	97.066	97.003	96.946	96.889	5.250	97.039	96.977	96.919	96.863	5.250	96.959	96.897	96.840	96.783
5.375	97.737	97.675	97.617	97.561	5.375	97.711	97.648	97.591	97.534	5.375	97.631	97.569	97.511	97.455
5.500	98.406	98.343	98.286	98.229	5.500	98.379	98.317	98.260	98.203	5.500	98.300	98.237	98.180	98.123
5.625	99.046	98.983	98.926	98.869	5.625	99.024	98.962	98.904	98.848	5.625	98.944	98.882	98.825	98.768
5.750	99.697	99.627	99.554	99.481	5.750	99.684	99.614	99.541	99.469	5.750	99.631	99.560	99.488	99.415
5.875	100.339	100.269	100.196	100.124	5.875	100.337	100.267	100.195	100.122	5.875	100.284	100.214	100.141	100.069
5.990	100.887	100.816	100.744	100.671	5.990	100.896	100.826	100.754	100.681	5.990	100.843	100.773	100.701	100.628
6.000	100.935	100.865	100.793	100.720	6.000	100.946	100.876	100.803	100.730	6.000	100.893	100.822	100.750	100.677
6.125	101.491	101.421	101.349	101.276	6.125	101.513	101.443	101.371	101.298	6.125	101.460	101.390	101.318	101.245
6.250	102.080	102.017	101.960	101.903	6.250	102.117	102.054	101.997	101.940	6.250	102.037	101.975	101.917	101.861
6.375	102.605	102.542	102.485	102.428	6.375	102.652	102.589	102.532	102.476	6.375	102.572	102.510	102.452	102.396
6.500	103.108	103.045	102.988	102.931	6.500	103.159	103.096	103.039	102.983	6.500	103.079	103.017	102.959	102.903
6.625	103.623	103.560	103.503	103.446	6.625	103.674	103.612	103.554	103.498	6.625	103.594	103.532	103.475	103.418
6.750	104.116	104.054	103.997	103.940	6.750	104.167	104.105	104.048	103.991	6.750	104.088	104.025	103.968	103.911
6.875	104.605	104.566	104.519	104.471	6.875	104.632	104.591	104.544	104.495	6.875	104.552	104.511	104.464	104.415
6.990	105.039	105.000	104.953	104.904	6.990	105.064	105.025	104.978	104.929	6.990	104.984	104.945	104.898	104.850
7.000	105.078	105.039	104.992	104.943	7.000	105.103	105.064	105.017	104.968	7.000	105.023	104.984	104.937	104.888
7.125	105.503	105.464	105.417	105.368	7.125	105.528	105.489	105.441	105.393	7.125	105.448	105.409	105.362	105.313
7.250	105.955	105.916	105.869	105.820	7.250	105.980	105.941	105.893	105.845	7.250	105.900	105.861	105.814	105.765
7.375	106.236	106.197	106.150	106.102	7.375	106.261	106.222	106.175	106.126	7.375	106.181	106.142	106.095	106.047
7.500	106.596	106.557	106.509	106.461	7.500	106.620	106.581	106.534	106.486	7.500	106.541	106.502	106.454	106.406
7.625	106.929	106.890	106.843	106.794	7.625	106.954	106.915	106.868	106.819	7.625	106.874	106.835	106.788	106.740

30-Year Fixed Rate - 200k Max Loan Amount					30-Year Fixed Rate - 225k Max Loan Amount					30-Year Fixed Rate - 250k Max Loan Amount				
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
5.250	96.912	96.849	96.792	96.735	5.250	96.805	96.743	96.686	96.629	5.250	96.779	96.716	96.659	96.602
5.375	97.589	97.526	97.469	97.412	5.375	97.482	97.420	97.362	97.306	5.375	97.456	97.393	97.336	97.279
5.500	98.260	98.198	98.141	98.084	5.500	98.154	98.092	98.034	97.978	5.500	98.128	98.065	98.008	97.951
5.625	98.913	98.850	98.793	98.736	5.625	98.806	98.744	98.686	98.630	5.625	98.780	98.717	98.660	98.603
5.750	99.583	99.513	99.440	99.368	5.750	99.450	99.380	99.312	99.245	5.750	99.397	99.335	99.277	99.221
5.875	100.245	100.175	100.102	100.029	5.875	100.112	100.042	99.969	99.897	5.875	100.032	99.962	99.890	99.817
5.990	100.809	100.739	100.666	100.593	5.990	100.676	100.606	100.533	100.461	5.990	100.596	100.526	100.454	100.381
6.000	100.859	100.789	100.717	100.644	6.000	100.726	100.656	100.584	100.511	6.000	100.647	100.576	100.504	100.431
6.125	101.447	101.377	101.305	101.232	6.125	101.315	101.244	101.172	101.099	6.125	101.235	101.165	101.092	101.019
6.250	101.983	101.913	101.852	101.792	6.250	101.916	101.854	101.796	101.740	6.250	101.889	101.827	101.770	101.713
6.375	102.506	102.444	102.386	102.330	6.375	102.453	102.390	102.333	102.276	6.375	102.426	102.364	102.307	102.250
6.500	103.029	102.967	102.909	102.853	6.500	102.976	102.914	102.856	102.800	6.500	102.950	102.887	102.830	102.773
6.625	103.533	103.470	103.413	103.356	6.625	103.480	103.417	103.360	103.303	6.625	103.453	103.390	103.333	103.277
6.750	104.026	103.984	103.936	103.887	6.750	103.973	103.930	103.883	103.834	6.750	103.935	103.872	103.815	103.758
6.875	104.535	104.496	104.449	104.400	6.875	104.482	104.443	104.396	104.347	6.875	104.402	104.363	104.316	104.268
6.990	104.960	104.921	104.873	104.825	6.990	104.906	104.867	104.820	104.772	6.990	104.827	104.788	104.741	104.692
7.000	104.997	104.958	104.911	104.863	7.000	104.944	104.905	104.858	104.810	7.000	104.865	104.826	104.778	104.730
7.125	105.414	105.375	105.327	105.279	7.125	105.361	105.322	105.274	105.226	7.125	105.281	105.242	105.195	105.146
7.250														

30-Year Fixed Rate - 275k Max Loan Amount					30-Year Fixed Rate Homeready					30 Year Fixed Rate - Investment Property				
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
5.250	96.694	96.631	96.574	96.517	5.250	96.349	96.287	96.230	96.173	5.250	96.496	96.449	96.387	96.322
5.375	97.381	97.319	97.262	97.205	5.375	97.037	96.975	96.917	96.861	5.375	97.274	97.227	97.165	97.100
5.500	98.045	97.982	97.925	97.868	5.500	97.700	97.638	97.580	97.524	5.500	97.886	97.839	97.776	97.712
5.625	98.684	98.622	98.564	98.508	5.625	98.335	98.273	98.216	98.159	5.625	98.460	98.413	98.351	98.286
5.750	99.312	99.242	99.177	99.113	5.750	98.927	98.864	98.807	98.750	5.750	99.226	99.156	99.084	99.011
5.875	99.953	99.882	99.810	99.737	5.875	99.505	99.443	99.385	99.329	5.875	99.833	99.763	99.690	99.617
5.990	100.517	100.446	100.374	100.301	5.990	100.008	99.946	99.888	99.832	5.990	100.351	100.281	100.209	100.136
6.000	100.567	100.497	100.424	100.352	6.000	100.053	99.990	99.933	99.876	6.000	100.400	100.329	100.257	100.184
6.125	101.158	101.088	101.015	100.943	6.125	100.580	100.510	100.437	100.364	6.125	100.923	100.853	100.781	100.708
6.250	101.789	101.727	101.669	101.613	6.250	101.083	101.012	100.940	100.867	6.250	101.537	101.466	101.403	101.341
6.375	102.356	102.293	102.236	102.179	6.375	101.557	101.487	101.414	101.342	6.375	102.033	101.971	101.913	101.857
6.500	102.870	102.808	102.750	102.694	6.500	102.009	101.939	101.866	101.793	6.500	102.510	102.447	102.390	102.333
6.625	103.367	103.305	103.247	103.191	6.625	102.456	102.393	102.336	102.279	6.625	102.978	102.915	102.858	102.801
6.750	103.864	103.825	103.778	103.729	6.750	102.929	102.867	102.814	102.764	6.750	103.460	103.397	103.340	103.283
6.875	104.367	104.327	104.280	104.232	6.875	103.402	103.363	103.316	103.267	6.875	103.881	103.818	103.761	103.705
6.990	104.787	104.748	104.701	104.652	6.990	103.823	103.784	103.736	103.688	6.990	104.228	104.187	104.139	104.090
7.000	104.825	104.786	104.738	104.690	7.000	103.860	103.821	103.774	103.725	7.000	104.258	104.219	104.172	104.124
7.125	105.227	105.188	105.141	105.092	7.125	104.263	104.224	104.176	104.128	7.125	104.618	104.579	104.532	104.484
7.250	105.652	105.613	105.566	105.518	7.250	104.688	104.649	104.602	104.553	7.250	105.096	105.057	105.009	104.961
7.375	105.905	105.866	105.819	105.770	7.375	105.026	104.987	104.939	104.891	7.375	105.306	105.267	105.220	105.171
7.500	106.225	106.186	106.139	106.090	7.500	105.346	105.307	105.260	105.211	7.500	105.597	105.557	105.510	105.462
7.625	106.528	106.489	106.442	106.393	7.625	105.649	105.610	105.562	105.514	7.625	105.872	105.833	105.786	105.738

30-Year Fixed Rate - 300k Max Loan Amount				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	96.599	96.537	96.479	96.423
5.375	97.281	97.219	97.161	97.105
5.500	97.937	97.875	97.817	97.761
5.625	98.569	98.506	98.449	98.393
5.750	99.228	99.157	99.085	99.012
5.875	99.859	99.788	99.716	99.643
5.990	100.412	100.342	100.270	100.197
6.000	100.463	100.392	100.320	100.247
6.125	101.039	100.969	100.897	100.824
6.250	101.590	101.524	101.466	101.410
6.375	102.144	102.082	102.024	101.968
6.500	102.654	102.592	102.534	102.478
6.625	103.149	103.086	103.029	102.972
6.750	103.633	103.571	103.519	103.468
6.875	104.102	104.063	104.016	103.967
6.990	104.515	104.476	104.429	104.381
7.000	104.553	104.514	104.467	104.418
7.125	104.947	104.908	104.861	104.813
7.250	105.397	105.358	105.311	105.262
7.375	105.642	105.603	105.556	105.508
7.500	105.960	105.921	105.874	105.825
7.625	106.258	106.219	106.172	106.124



FHLMC SPEC

30-Year Fixed Rate Conventional State NY					30-Year Fixed Rate Conventional Max LLB <= 85000					30-Year Fixed Rate Conventional Max LLB <= 110000				
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
5.250	96.180	96.115	96.068	96.035	5.250	96.499	96.374	96.326	96.294	5.250	96.492	96.367	96.319	96.286
5.375	97.174	97.115	97.069	97.037	5.375	97.310	97.187	97.142	97.110	5.375	97.258	97.136	97.090	97.058
5.500	97.754	97.699	97.654	97.622	5.500	97.932	97.814	97.768	97.736	5.500	97.933	97.813	97.768	97.735
5.625	98.346	98.299	98.255	98.222	5.625	98.580	98.469	98.424	98.392	5.625	98.532	98.421	98.376	98.344
5.750	99.155	98.911	98.899	98.834	5.750	99.646	99.485	99.473	99.425	5.750	99.569	99.409	99.397	99.348
5.875	99.884	99.642	99.628	99.562	5.875	100.228	100.083	100.068	100.019	5.875	100.144	99.999	99.983	99.935
6.000	100.454	100.215	100.200	100.134	6.000	100.731	100.606	100.590	100.542	6.000	100.699	100.576	100.560	100.511
6.125	101.063	100.836	100.819	100.753	6.125	101.275	101.183	101.167	101.119	6.125	101.245	101.153	101.137	101.088
6.250	102.287	102.056	101.997	101.921	6.250	102.102	101.898	101.888	101.823	6.250	102.056	101.854	101.843	101.778
6.375	102.863	102.717	102.657	102.582	6.375	102.556	102.379	102.361	102.296	6.375	102.524	102.348	102.330	102.265
6.500	103.083	102.943	102.883	102.807	6.500	102.888	102.723	102.705	102.640	6.500	102.842	102.679	102.660	102.595
6.625	103.629	103.471	103.411	103.335	6.625	103.360	103.259	103.241	103.177	6.625	103.352	103.256	103.238	103.173
6.750	103.906	103.775	103.714	103.638	6.750	103.441	103.300	103.283	103.167	6.750	103.426	103.282	103.224	103.148
6.875	104.434	104.334	104.271	104.194	6.875	104.100	103.997	103.937	103.860	6.875	104.075	103.970	103.912	103.836
7.000	104.891	104.805	104.741	104.664	7.000	104.733	104.649	104.588	104.511	7.000	104.683	104.597	104.535	104.458
7.125	105.241	105.196	105.132	105.055	7.125	105.145	105.111	105.050	104.973	7.125	105.085	105.047	104.986	104.909
7.250	105.390	105.318	105.282	105.263	7.250	105.667	105.614	105.576	105.562	7.250	105.508	105.454	105.416	105.402
7.375	105.891	105.843	105.806	105.787	7.375	106.114	106.095	106.057	106.040	7.375	105.857	105.819	105.782	105.765
7.500	106.170	106.154	106.118	106.095	7.500	106.414	106.434	106.397	106.380	7.500	106.293	106.315	106.277	106.260
7.625	106.418	106.407	106.372	106.348	7.625	106.793	106.816	106.779	106.762	7.625	106.639	106.660	106.623	106.605

30-Year Fixed Rate Conventional Max LLB <= 125000					30-Year Fixed Rate Conventional Max LLB <= 150000					30-Year Fixed Rate Conventional Max LLB <= 175000				
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
5.250	96.519	96.394	96.347	96.314	5.250	96.516	96.391	96.343	96.311	5.250	96.484	96.359	96.311	96.279
5.375	97.280	97.158	97.112	97.080	5.375	97.274	97.151	97.105	97.073	5.375	97.290	97.168	97.123	97.090
5.500	97.940	97.821	97.775	97.743	5.500	97.947	97.828	97.783	97.750	5.500	97.953	97.836	97.791	97.758
5.625	98.524	98.408	98.363	98.330	5.625	98.595	98.488	98.443	98.410	5.625	98.537	98.427	98.382	98.349
5.750	99.476	99.314	99.301	99.253	5.750	99.379	99.217	99.205	99.156	5.750	99.390	99.231	99.217	99.169
5.875	100.076	99.930	99.914	99.865	5.875	100.034	99.891	99.874	99.825	5.875	99.979	99.836	99.819	99.770
6.000	100.602	100.467	100.450	100.402	6.000	100.566	100.441	100.424	100.376	6.000	100.517	100.388	100.371	100.322
6.125	101.275	101.041	101.029	100.968	6.125	101.244	101.020	101.003	100.954	6.125	101.202	100.973	100.959	100.899
6.250	101.983	101.772	101.760	101.696	6.250	102.002	101.797	101.785	101.720	6.250	101.903	101.699	101.686	101.621
6.375	102.468	102.290	102.271	102.206	6.375	102.517	102.343	102.324	102.259	6.375	102.394	102.220	102.200	102.135
6.500	102.851	102.686	102.666	102.601	6.500	102.891	102.729	102.709	102.644	6.500	102.787	102.625	102.604	102.539
6.625	103.301	103.195	103.176	103.111	6.625	103.348	103.251	103.231	103.166	6.625	103.241	103.143	103.122	103.057
6.750	103.361	103.222	103.163	103.087	6.750	103.394	103.254	103.195	103.119	6.750	103.399	103.260	103.201	103.125
6.875	103.987	103.886	103.825	103.747	6.875	104.023	103.919	103.859	103.783	6.875	104.029	103.928	103.867	103.789
7.000	104.577	104.493	104.431	104.353	7.000	104.638	104.554	104.492	104.414	7.000	104.642	104.557	104.494	104.417
7.125	104.988	104.953	104.891	104.813	7.125	105.049	105.014	104.952	104.874	7.125	105.050	105.019	104.957	104.879
7.250	105.247	105.176	105.138	105.123	7.250	105.277	105.207	105.169	105.154	7.250	105.218	105.148	105.110	105.095
7.375	105.888	105.855	105.818	105.800	7.375	105.874	105.834	105.797	105.778	7.375	105.820	105.780	105.743	105.725
7.500	106.216	106.227	106.190	106.172	7.500	106.247	106.258	106.221	106.202	7.500	106.227	106.243	106.206	106.188
7.625	106.548	106.562	106.526	106.506	7.625	106.579	106.594	106.557	106.538	7.625	106.546	106.562	106.525	106.506

30-Year Fixed Rate Conventional Max LLB <= 200000					30-Year Fixed Rate Conventional Max LLB <= 225000					30-Year Fixed Rate Conventional Max LLB <= 250000				
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
5.250	96.465	96.340	96.292	96.260	5.250	96.386	96.259	96.211	96.179	5.250	96.391	96.264	96.216	96.184
5.375	97.273	97.153	97.107	97.074	5.375	97.269	97.146	97.101	97.069	5.375	97.300	97.177	97.131	97.099
5.500	97.862	97.745	97.699	97.667	5.500	97.861	97.744	97.699	97.667	5.500	97.898	97.780	97.735	97.703
5.625	98.464	98.354	98.309	98.276	5.625	98.432	98.323	98.278	98.246	5.625	98.557	98.448	98.403	98.371
5.750	99.313	99.153	99.140	99.091	5.750	99.324	99.120	99.106	99.057	5.750	99.298	99.139	99.125	99.076
5.875	100.038	99.793	99.781	99.716	5.875	100.111	99.869	99.855	99.790	5.875	100.028	99.786	99.771	99.706
6.000	100.659	100.414	100.402	100.337	6.000	100.775	100.540	100.525	100.460	6.000	100.686	100.450	100.434	100.369
6.125	101.350	101.121	101.108	101.043	6.125	101.406	101.184	101.167	101.102	6.125	101.344	101.122	101.105	101.040
6.250	101.986	101.777	101.764	101.699	6.250	101.900	101.694	101.676	101.611	6.250	101.854	101.648	101.630	101.565
6.375	102.499	102.322	102.302	102.237	6.375	102.410	102.239	102.213	102.149	6.375	102.378	102.207	102.182	102.117
6.500	102.731	102.562	102.541	102.476	6.500	102.675	102.515	102.488	102.423	6.500	102.623	102.475	102.437	102.372
6.625	103.207	103.091	103.070	103.005	6.625	103.272	103.107	103.045	102.968	6.625	103.242	103.077	103.015	102.938
6.750	103.431	103.292	103.233	103.157	6.750	103.704	103.574	103.513	103.435	6.750	103.864	103.748	103.686	103.609
6.875	104.050	103.947	103.887	103.810	6.875	104.232	104.133	104.069	103.991	6.875	104.262	104.166	104.101	104.023
7.000	104.646	104.561	104.498	104.420	7.000	104.690	104.605	104.540	104.462	7.000	104.666	104.582	104.516	104.438
7.125	105.068	105.035	104.972	104.894	7.125	105.087	105.048	104.982	104.903	7.125	105.031	104.990	104.924	104.846
7.250	105.195	105.125	105.087	105.071	7.250	105.210	105.140	105.103	105.084	7.250	105.217	105.149	105.112	105.093
7.375	105.781	105.741	105.704	105.685	7.375	105.730	105.684	105.649	105.626	7.375	105.706	105.660	105.625	105.602
7.500	106.146	106.154	106.117	106.098	7.500	106.001	105.992	105.956	105.934	7.500	105.978	105.968	105.932	105.910
7.625	106.467	106.479	106.442	106.422	7.625	106.241	106.234	106.199	106.175	7.625	106.216	106.209	106.174	106.150



30-Year Fixed Rate Conventional Max LLB <= 275000					30-Year Fixed Rate Conventional Home Possible					30-Year Fixed Rate Conventional Investment				
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
5.250	96.181	96.054	96.006	95.973	5.250	96.013	95.948	95.900	95.867	5.250	96.013	95.948	95.900	95.867
5.375	97.175	97.053	97.007	96.975	5.375	96.823	96.762	96.716	96.683	5.375	97.007	96.948	96.902	96.869
5.500	97.754	97.638	97.592	97.560	5.500	97.408	97.352	97.306	97.273	5.500	97.670	97.617	97.572	97.539
5.625	98.346	98.237	98.193	98.160	5.625	98.005	97.957	97.912	97.879	5.625	98.218	98.173	98.128	98.095
5.750	99.244	99.072	99.058	99.009	5.750	98.697	98.599	98.584	98.534	5.750	99.127	99.031	99.017	98.968
5.875	100.036	99.795	99.781	99.716	5.875	99.261	99.179	99.160	99.110	5.875	99.751	99.629	99.610	99.561
6.000	100.656	100.421	100.405	100.340	6.000	99.749	99.685	99.665	99.615	6.000	100.393	100.221	100.204	100.139
6.125	101.291	101.068	101.051	100.986	6.125	100.275	100.245	100.224	100.174	6.125	101.075	100.918	100.899	100.835
6.250	101.829	101.625	101.607	101.542	6.250	100.783	100.644	100.621	100.557	6.250	101.688	101.557	101.537	101.473
6.375	102.351	102.182	102.156	102.091	6.375	101.259	101.153	101.123	101.058	6.375	102.207	102.086	102.046	101.996
6.500	102.613	102.469	102.412	102.347	6.500	101.646	101.556	101.525	101.460	6.500	102.692	102.583	102.543	102.494
6.625	103.219	103.054	102.992	102.915	6.625	102.149	102.002	101.962	101.912	6.625	103.232	103.112	103.071	103.021
6.750	103.756	103.635	103.573	103.495	6.750	102.510	102.392	102.352	102.302	6.750	103.606	103.516	103.475	103.426
6.875	104.199	104.103	104.037	103.959	6.875	103.005	102.915	102.874	102.824	6.875	104.050	103.981	103.938	103.887
7.000	104.615	104.531	104.465	104.386	7.000	103.429	103.354	103.310	103.259	7.000	104.402	104.343	104.299	104.248
7.125	104.979	104.936	104.870	104.791	7.125	103.798	103.731	103.707	103.721	7.125	104.763	104.747	104.703	104.652
7.250	105.114	105.046	105.009	104.990	7.250	104.377	104.323	104.318	104.332	7.250	104.981	104.943	104.939	104.952
7.375	105.602	105.556	105.521	105.498	7.375	104.866	104.833	104.830	104.840	7.375	105.454	105.437	105.434	105.443
7.500	105.873	105.864	105.828	105.806	7.500	105.137	105.141	105.138	105.147	7.500	105.746	105.769	105.765	105.775
7.625	106.113	106.106	106.071	106.047	7.625	105.372	105.378	105.375	105.384	7.625	106.044	106.074	106.071	106.080

30-Year Fixed Rate Conventional Max LLB <= 300000				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	96.324	96.121	96.073	96.040
5.375	97.147	96.948	96.902	96.869
5.500	97.727	97.532	97.487	97.454
5.625	98.319	98.132	98.096	98.054
5.750	99.182	99.020	99.006	98.957
5.875	99.775	99.630	99.612	99.563
6.000	100.457	100.218	100.202	100.137
6.125	101.176	100.953	100.935	100.870
6.250	101.787	101.587	101.569	101.503
6.375	102.348	102.198	102.137	102.060
6.500	102.680	102.539	102.478	102.400
6.625	103.324	103.169	103.107	103.029
6.750	103.759	103.639	103.577	103.499
6.875	104.226	104.130	104.065	103.987
7.000	104.617	104.534	104.468	104.389
7.125	104.985	104.944	104.878	104.800
7.250	105.046	104.978	104.942	104.923
7.375	105.535	105.489	105.453	105.431
7.500	105.806	105.797	105.761	105.738
7.625	106.046	106.039	106.003	105.980





National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending

www.PHLCorrespondent.com

3/27/2026 15:53 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

5020 Riverside Dr., Suite 300, Irving, TX 75039

GOVERNMENT PRODUCTS

FHA 30 YEAR FIXED 85k					FHA 30 YEAR FIXED 110k					FHA 30 YEAR FIXED 125k				
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
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.884	99.779	99.674	99.519	5.250	99.868	99.763	99.658	99.503	5.250	99.852	99.747	99.642	99.487
5.375	100.338	100.233	100.128	99.973	5.375	100.322	100.217	100.112	99.957	5.375	100.307	100.202	100.096	99.941
5.500	100.884	100.779	100.674	100.519	5.500	100.868	100.763	100.658	100.503	5.500	100.853	100.748	100.643	100.488
5.625	101.332	101.227	101.122	100.967	5.625	101.317	101.212	101.107	100.951	5.625	101.301	101.196	101.091	100.936
5.750	102.811	102.706	102.601	102.446	5.750	102.787	102.682	102.577	102.422	5.750	102.764	102.659	102.554	102.399
5.875	103.359	103.254	103.149	102.994	5.875	103.336	103.231	103.126	102.971	5.875	103.313	103.207	103.102	102.947
5.990	103.683	103.578	103.473	103.318	5.990	103.659	103.554	103.449	103.294	5.990	103.636	103.531	103.426	103.271
6.000	103.875	103.769	103.664	103.509	6.000	103.851	103.746	103.641	103.486	6.000	103.828	103.723	103.618	103.462
6.125	104.272	104.167	104.062	103.907	6.125	104.249	104.144	104.038	103.883	6.125	104.225	104.120	104.015	103.860
6.250	104.623	104.518	104.413	104.258	6.250	104.600	104.495	104.390	104.235	6.250	104.577	104.471	104.366	104.211
6.375	105.201	105.137	105.072	104.957	6.375	105.178	105.113	105.049	104.934	6.375	105.155	105.090	105.025	104.911
6.500	105.618	105.553	105.488	105.374	6.500	105.594	105.529	105.465	105.350	6.500	105.571	105.506	105.441	105.327
6.625	105.994	105.929	105.865	105.750	6.625	105.970	105.906	105.841	105.726	6.625	105.947	105.882	105.817	105.703
6.750	105.944	105.815	105.686	105.556	6.750	105.900	105.771	105.642	105.512	6.750	105.870	105.741	105.612	105.482
6.875	106.146	106.017	105.887	105.758	6.875	106.102	105.973	105.844	105.714	6.875	106.072	105.943	105.813	105.684
6.990	106.677	106.547	106.418	106.289	6.990	106.633	106.504	106.374	106.245	6.990	106.603	106.474	106.344	106.215
7.000	106.619	106.490	106.361	106.231	7.000	106.576	106.446	106.317	106.188	7.000	106.545	106.416	106.287	106.158
7.125	106.974	106.844	106.715	106.586	7.125	106.930	106.801	106.671	106.542	7.125	106.900	106.771	106.641	106.512

FHA 30 YEAR FIXED 150k					FHA 30 YEAR FIXED 175k					FHA 30 YEAR FIXED 200k				
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
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.844	99.739	99.634	99.479	5.250	99.814	99.709	99.604	99.449	5.250	99.792	99.686	99.581	99.426
5.375	100.298	100.193	100.088	99.933	5.375	100.268	100.163	100.058	99.903	5.375	100.246	100.141	100.036	99.881
5.500	100.844	100.739	100.634	100.479	5.500	100.814	100.709	100.604	100.449	5.500	100.792	100.687	100.582	100.427
5.625	101.292	101.187	101.082	100.927	5.625	101.263	101.158	101.053	100.897	5.625	101.240	101.135	101.030	100.875
5.750	102.682	102.577	102.472	102.317	5.750	102.623	102.518	102.413	102.258	5.750	102.471	102.366	102.261	102.106
5.875	103.230	103.125	103.020	102.865	5.875	103.172	103.067	102.962	102.807	5.875	103.020	102.914	102.809	102.654
5.990	103.554	103.449	103.344	103.189	5.990	103.495	103.390	103.285	103.130	5.990	103.343	103.238	103.133	102.978
6.000	103.746	103.641	103.536	103.380	6.000	103.687	103.582	103.477	103.322	6.000	103.535	103.430	103.325	103.170
6.125	104.143	104.038	103.933	103.778	6.125	104.085	103.979	103.874	103.719	6.125	103.932	103.827	103.722	103.567
6.250	104.424	104.319	104.214	104.059	6.250	104.307	104.202	104.097	103.942	6.250	104.260	104.155	104.050	103.895
6.375	105.002	104.938	104.873	104.758	6.375	104.885	104.820	104.756	104.641	6.375	104.838	104.773	104.709	104.594
6.500	105.418	105.354	105.289	105.174	6.500	105.301	105.237	105.172	105.057	6.500	105.254	105.190	105.125	105.010
6.625	105.795	105.730	105.665	105.551	6.625	105.677	105.613	105.548	105.434	6.625	105.631	105.566	105.501	105.387
6.750	105.791	105.662	105.532	105.403	6.750	105.710	105.581	105.452	105.322	6.750	105.601	105.472	105.342	105.213
6.875	105.993	105.863	105.734	105.605	6.875	105.912	105.783	105.654	105.524	6.875	105.803	105.673	105.544	105.415
6.990	106.524	106.394	106.265	106.136	6.990	106.443	106.314	106.184	106.055	6.990	106.334	106.204	106.075	105.946
7.000	106.466	106.337	106.208	106.078	7.000	106.386	106.256	106.127	105.998	7.000	106.276	106.147	106.018	105.888
7.125	106.821	106.691	106.562	106.433	7.125	106.740	106.611	106.481	106.352	7.125	106.630	106.501	106.372	106.243

FHA 30 YEAR FIXED 225k					FHA 30 YEAR FIXED 250k					FHA 30 YEAR FIXED 275k				
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
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.779	99.674	99.569	99.414	5.250	99.764	99.659	99.554	99.399	5.250	99.735	99.630	99.525	99.370
5.375	100.233	100.128	100.023	99.868	5.375	100.218	100.113	100.008	99.853	5.375	100.190	100.085	99.979	99.824
5.500	100.779	100.674	100.569	100.414	5.500	100.764	100.659	100.554	100.399	5.500	100.736	100.631	100.526	100.371
5.625	101.228	101.122	101.017	100.862	5.625	101.213	101.107	101.002	100.847	5.625	101.184	101.079	100.974	100.819
5.750	102.436	102.331	102.226	102.071	5.750	102.389	102.284	102.179	102.024	5.750	102.342	102.237	102.132	101.977
5.875	102.984	102.879	102.774	102.619	5.875	102.938	102.832	102.727	102.572	5.875	102.891	102.786	102.681	102.525
5.990	103.308	103.203	103.098	102.943	5.990	103.261	103.156	103.051	102.896	5.990	103.214	103.109	103.004	102.849
6.000	103.500	103.394	103.289	103.134	6.000	103.453	103.348	103.243	103.087	6.000	103.406	103.301	103.196	103.041
6.125	103.897	103.792	103.687	103.532	6.125	103.850	103.745	103.640	103.485	6.125	103.803	103.698	103.593	103.438
6.250	104.213	104.108	104.003	103.848	6.250	104.073	103.968	103.863	103.707	6.250	104.026	103.921	103.816	103.661
6.375	104.791	104.727	104.662	104.547	6.375	104.651	104.586	104.521	104.407	6.375	104.604	104.539	104.474	104.360
6.500	105.207	105.143	105.078	104.963	6.5									

FHA 30 YEAR FIXED 300k					FHA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.707	99.602	99.497	99.342	5.250	99.587	99.482	99.377	99.222
5.375	100.161	100.056	99.951	99.796	5.375	100.041	99.936	99.831	99.676
5.500	100.707	100.602	100.497	100.342	5.500	100.587	100.482	100.377	100.222
5.625	101.155	101.050	100.945	100.790	5.625	101.035	100.930	100.825	100.670
5.750	102.295	102.190	102.085	101.930	5.750	102.113	102.008	101.903	101.748
5.875	102.844	102.739	102.634	102.479	5.875	102.662	102.557	102.451	102.296
5.990	103.167	103.062	102.957	102.802	5.990	102.985	102.880	102.775	102.620
6.000	103.359	103.254	103.149	102.994	6.000	103.177	103.072	102.967	102.812
6.125	103.756	103.651	103.546	103.391	6.125	103.574	103.469	103.364	103.209
6.250	103.979	103.874	103.769	103.614	6.250	103.641	103.536	103.431	103.276
6.375	104.557	104.492	104.428	104.313	6.375	104.219	104.155	104.090	103.975
6.500	104.973	104.908	104.844	104.729	6.500	104.636	104.571	104.506	104.392
6.625	105.349	105.285	105.220	105.105	6.625	105.012	104.947	104.883	104.768
6.750	105.328	105.199	105.070	104.941	6.750	105.585	105.455	105.326	105.197
6.875	105.530	105.401	105.272	105.142	6.875	105.787	105.657	105.528	105.399
6.990	106.061	105.932	105.802	105.673	6.990	106.317	106.188	106.059	105.929
7.000	106.004	105.874	105.745	105.616	7.000	106.260	106.131	106.001	105.872
7.125	106.358	106.229	106.099	105.970	7.125	106.614	106.485	106.356	106.226

VA 30 YEAR FIXED 85k					VA 30 YEAR FIXED 110k					VA 30 YEAR FIXED 125k				
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
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222
5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676
5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222
5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670
5.750	101.694	101.589	101.484	101.329	5.750	101.691	101.586	101.480	101.325	5.750	101.687	101.582	101.477	101.322
5.875	102.242	102.137	102.032	101.877	5.875	102.239	102.134	102.029	101.874	5.875	102.236	102.131	102.026	101.871
5.990	102.566	102.461	102.356	102.200	5.990	102.563	102.457	102.352	102.197	5.990	102.559	102.454	102.349	102.194
6.000	102.757	102.652	102.547	102.392	6.000	102.754	102.649	102.544	102.389	6.000	102.751	102.646	102.541	102.386
6.125	103.155	103.050	102.945	102.790	6.125	103.152	103.047	102.942	102.787	6.125	103.149	103.044	102.938	102.783
6.250	103.130	103.025	102.920	102.765	6.250	103.127	103.022	102.917	102.762	6.250	103.124	103.019	102.914	102.759
6.375	103.708	103.644	103.579	103.464	6.375	103.705	103.641	103.576	103.461	6.375	103.702	103.638	103.573	103.458
6.500	104.125	104.060	103.995	103.881	6.500	104.121	104.057	103.992	103.878	6.500	104.118	104.054	103.989	103.874
6.625	104.501	104.436	104.372	104.257	6.625	104.498	104.433	104.368	104.254	6.625	104.495	104.430	104.365	104.251
6.750	105.098	104.968	104.839	104.710	6.750	105.091	104.962	104.833	104.703	6.750	105.087	104.958	104.829	104.699
6.875	105.299	105.170	105.041	104.912	6.875	105.293	105.164	105.035	104.905	6.875	105.289	105.160	105.030	104.901
6.990	105.830	105.701	105.572	105.442	6.990	105.824	105.695	105.565	105.436	6.990	105.820	105.690	105.561	105.432
7.000	105.773	105.644	105.514	105.385	7.000	105.767	105.637	105.508	105.379	7.000	105.762	105.633	105.504	105.374
7.125	106.127	105.998	105.869	105.739	7.125	106.121	105.992	105.862	105.733	7.125	106.117	105.987	105.858	105.729

VA 30 YEAR FIXED 150k					VA 30 YEAR FIXED 175k					VA 30 YEAR FIXED 200k				
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
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222
5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676
5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222
5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670
5.750	101.677	101.571	101.466	101.311	5.750	101.669	101.564	101.459	101.304	5.750	101.648	101.543	101.438	101.283
5.875	102.225	102.120	102.015	101.860	5.875	102.217	102.112	102.007	101.852	5.875	102.197	102.092	101.987	101.832
5.990	102.548	102.443	102.338	102.183	5.990	102.541	102.436	102.331	102.175	5.990	102.520	102.415	102.310	102.155
6.000	102.740	102.635	102.530	102.375	6.000	102.732	102.627	102.522	102.367	6.000	102.712	102.607	102.502	102.347
6.125	103.138	103.033	102.928	102.772	6.125	103.130	103.025	102.920	102.765	6.125	103.110	103.004	102.899	102.744
6.250	103.104	102.999	102.894	102.739	6.250	103.088	102.983	102.878	102.723	6.250	103.082	102.977	102.872	102.717
6.375	103.682	103.617	103.553	103.438	6.375	103.666	103.602	103.537	103.422	6.375	103.660	103.595	103.531	103.416
6.500	104.098	104.033	103.969	103.854	6.500	104.082	104.018	103.953	103.838	6.500	104.076	104.012	103.947	103.832
6.625	104.474	104.410	104.345	104.230	6.625	104.459	104.394	104.329	104.215	6.625	104.452	104.388	104.323	104.209
6.750	105.076	104.946	104.817	104.688	6.750	105.064	104.935	104.806	104.676	6.750	105.049	104.919	104.790	104.661
6.875	105.278	105.148	105.019	104.890	6.875	105.266	105.137	105.007	104.878	6.875	105.250	105.121	104.992	104.863
6.990	105.808	105.679	105.550	105.421	6.990	105.797	105.668	105.538	105.409	6.990	105.781	105.652	105.523	105.393
7.000	105.751	105.622	105.492	105.363	7.000	105.739	105.610	105.481	105.352	7.000	105.724	105.595	105.465	105.336
7.125	106.105	105.976	105.847	105.717	7.125	106.094	105.964	105.835	105.706	7.125	106.078	105.949	105.820	105.690



VA 30 YEAR FIXED 225k					VA 30 YEAR FIXED 250k					VA 30 YEAR FIXED 275k				
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
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222
5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676
5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222
5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670
5.750	101.644	101.539	101.434	101.279	5.750	101.637	101.532	101.427	101.272	5.750	101.631	101.526	101.421	101.266
5.875	102.192	102.087	101.982	101.827	5.875	102.186	102.081	101.976	101.821	5.875	102.180	102.075	101.970	101.815
5.990	102.516	102.411	102.306	102.150	5.990	102.509	102.404	102.299	102.144	5.990	102.503	102.398	102.293	102.138
6.000	102.707	102.602	102.497	102.342	6.000	102.701	102.596	102.491	102.336	6.000	102.695	102.590	102.485	102.330
6.125	103.105	103.000	102.895	102.740	6.125	103.099	102.994	102.888	102.733	6.125	103.092	102.987	102.882	102.727
6.250	103.076	102.971	102.866	102.711	6.250	103.057	102.952	102.847	102.692	6.250	103.051	102.946	102.841	102.686
6.375	103.654	103.589	103.524	103.410	6.375	103.635	103.570	103.506	103.391	6.375	103.629	103.564	103.499	103.385
6.500	104.070	104.005	103.941	103.826	6.500	104.051	103.987	103.922	103.807	6.500	104.045	103.980	103.916	103.801
6.625	104.446	104.382	104.317	104.202	6.625	104.427	104.363	104.298	104.184	6.625	104.421	104.357	104.292	104.177
6.750	105.041	104.911	104.782	104.653	6.750	105.016	104.887	104.757	104.628	6.750	105.013	104.884	104.754	104.625
6.875	105.242	105.113	104.984	104.854	6.875	105.218	105.088	104.959	104.830	6.875	105.215	105.085	104.956	104.827
6.990	105.773	105.644	105.515	105.385	6.990	105.749	105.619	105.490	105.361	6.990	105.745	105.616	105.487	105.358
7.000	105.716	105.587	105.457	105.328	7.000	105.691	105.562	105.433	105.303	7.000	105.688	105.559	105.429	105.300
7.125	106.070	105.941	105.812	105.682	7.125	106.045	105.916	105.787	105.658	7.125	106.042	105.913	105.784	105.654

VA 30 YEAR FIXED 300k					VA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.750	96.548	96.540	96.532	96.474	4.750	96.548	96.540	96.532	96.474
4.875	97.213	97.205	97.197	97.138	4.875	97.213	97.205	97.197	97.138
4.990	97.633	97.625	97.617	97.559	4.990	97.633	97.625	97.617	97.559
5.000	97.838	97.830	97.822	97.764	5.000	97.838	97.830	97.822	97.764
5.125	98.261	98.253	98.245	98.187	5.125	98.261	98.253	98.245	98.187
5.250	99.587	99.482	99.377	99.222	5.250	99.587	99.482	99.377	99.222
5.375	100.041	99.936	99.831	99.676	5.375	100.041	99.936	99.831	99.676
5.500	100.587	100.482	100.377	100.222	5.500	100.587	100.482	100.377	100.222
5.625	101.035	100.930	100.825	100.670	5.625	101.035	100.930	100.825	100.670
5.750	101.625	101.571	101.466	101.311	5.750	101.522	101.417	101.312	101.157
5.875	102.173	102.120	102.015	101.860	5.875	102.070	101.965	101.860	101.705
5.990	102.497	102.443	102.338	102.183	5.990	102.394	102.289	102.184	102.029
6.000	102.689	102.635	102.530	102.375	6.000	102.585	102.480	102.375	102.220
6.125	103.086	103.033	102.928	102.772	6.125	102.983	102.878	102.773	102.618
6.250	103.045	102.999	102.894	102.739	6.250	102.901	102.796	102.691	102.536
6.375	103.623	103.617	103.553	103.438	6.375	103.479	103.414	103.349	103.235
6.500	104.039	104.033	103.969	103.854	6.500	103.895	103.830	103.766	103.651
6.625	104.415	104.410	104.345	104.230	6.625	104.271	104.207	104.142	104.027
6.750	105.010	104.946	104.817	104.688	6.750	104.957	104.827	104.698	104.569
6.875	105.212	105.148	105.019	104.890	6.875	105.158	105.029	104.900	104.770
6.990	105.742	105.679	105.550	105.421	6.990	105.689	105.560	105.431	105.301
7.000	105.685	105.622	105.492	105.363	7.000	105.632	105.502	105.373	105.244
7.125	106.039	105.976	105.847	105.717	7.125	105.986	105.857	105.728	105.598

Rates, fees, and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z which implements the Truth In Lending Act. All pricing and lock requests subject to confirmation and does not commit Planet Home Lending to purchase any loan.
Planet Home Lending, LLC NMLS #17022





5020 Riverside Dr., Suite 300, Irving, TX 75039

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending

www.PHLCorrespondent.com

3/27/2026 15:53 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Second Lien Rate Sheet

30 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
14.000	105.301	105.301	105.176	105.051
13.875	105.248	105.248	105.123	104.998
13.750	105.194	105.194	105.069	104.944
13.625	105.141	105.141	105.016	104.891
13.500	105.087	105.087	104.962	104.837
13.375	105.034	105.034	104.909	104.784
13.250	104.981	104.981	104.856	104.731
13.125	104.927	104.927	104.802	104.677
13.000	104.874	104.874	104.749	104.624
12.875	104.820	104.820	104.695	104.570
12.750	104.767	104.767	104.642	104.517
12.625	104.714	104.714	104.589	104.464
12.500	104.660	104.660	104.535	104.410
12.375	104.607	104.607	104.482	104.357
12.250	104.553	104.553	104.428	104.303
12.125	104.500	104.500	104.375	104.250
12.000	104.445	104.445	104.320	104.195
11.875	104.390	104.390	104.265	104.140
11.750	104.335	104.335	104.210	104.085
11.625	104.280	104.280	104.155	104.030
11.500	104.225	104.225	104.100	103.975
11.375	104.170	104.170	104.045	103.920
11.250	104.115	104.115	103.990	103.865
11.125	104.060	104.060	103.935	103.810
11.000	104.005	104.005	103.880	103.755
10.875	103.950	103.950	103.825	103.700
10.750	103.850	103.850	103.725	103.600
10.625	103.750	103.750	103.625	103.500
10.500	103.600	103.600	103.475	103.350
10.375	103.450	103.450	103.325	103.200
10.250	103.300	103.300	103.175	103.050
10.125	103.150	103.150	103.025	102.900
10.000	103.000	103.000	102.875	102.750
9.875	102.790	102.790	102.665	102.540
9.750	102.580	102.580	102.455	102.330
9.625	102.370	102.370	102.245	102.120
9.500	102.160	102.160	102.035	101.910
9.375	101.950	101.950	101.825	101.700
9.250	101.740	101.740	101.615	101.490
9.125	101.530	101.530	101.405	101.280
9.000	101.320	101.320	101.195	101.070
8.875	101.070	101.070	100.945	100.820
8.750	100.820	100.820	100.695	100.570
8.625	100.570	100.570	100.445	100.320
8.500	100.320	100.320	100.195	100.070
8.375	100.070	100.070	99.945	99.820
8.250	99.670	99.670	99.545	99.420
8.125	99.270	99.270	99.145	99.020
8.000	98.870	98.870	98.745	98.620
7.875	98.470	98.470	98.345	98.220
7.750	98.070	98.070	97.945	97.820
7.625	97.670	97.670	97.545	97.420
7.500	97.170	97.170	97.045	96.920
7.375	96.670	96.670	96.545	96.420
7.250	96.170	96.170	96.045	95.920
7.125	95.670	95.670	95.545	95.420
7.000	95.170	95.170	95.045	94.920

15 Year Fixed Term				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
14.000	106.451	106.451	106.326	106.201
13.875	106.398	106.398	106.273	106.148
13.750	106.344	106.344	106.219	106.094
13.625	106.291	106.291	106.166	106.041
13.500	106.237	106.237	106.112	105.987
13.375	106.184	106.184	106.059	105.934
13.250	106.131	106.131	106.006	105.881
13.125	106.077	106.077	105.952	105.827
13.000	106.024	106.024	105.899	105.774
12.875	105.970	105.970	105.845	105.720
12.750	105.917	105.917	105.792	105.667
12.625	105.864	105.864	105.739	105.614
12.500	105.810	105.810	105.685	105.560
12.375	105.757	105.757	105.632	105.507
12.250	105.703	105.703	105.578	105.453
12.125	105.650	105.650	105.525	105.400
12.000	105.595	105.595	105.470	105.345
11.875	105.540	105.540	105.415	105.290
11.750	105.485	105.485	105.360	105.235
11.625	105.430	105.430	105.305	105.180
11.500	105.375	105.375	105.250	105.125
11.375	105.320	105.320	105.195	105.070
11.250	105.265	105.265	105.140	105.015
11.125	105.210	105.210	105.085	104.960
11.000	105.155	105.155	105.030	104.905
10.875	105.100	105.100	104.975	104.850
10.750	105.000	105.000	104.875	104.750
10.625	104.900	104.900	104.775	104.650
10.500	104.750	104.750	104.625	104.500
10.375	104.600	104.600	104.475	104.350
10.250	104.450	104.450	104.325	104.200
10.125	104.300	104.300	104.175	104.050
10.000	104.150	104.150	104.025	103.900
9.875	103.940	103.940	103.815	103.690
9.750	103.730	103.730	103.605	103.480
9.625	103.520	103.520	103.395	103.270
9.500	103.310	103.310	103.185	103.060
9.375	103.100	103.100	102.975	102.850
9.250	102.890	102.890	102.765	102.640
9.125	102.680	102.680	102.555	102.430
9.000	102.470	102.470	102.345	102.220
8.875	102.220	102.220	102.095	101.970
8.750	101.970	101.970	101.845	101.720
8.625	101.720	101.720	101.595	101.470
8.500	101.470	101.470	101.345	101.220
8.375	101.220	101.220	101.095	100.970
8.250	100.820	100.820	100.695	100.570
8.125	100.420	100.420	100.295	100.170
8.000	100.020	100.020	99.895	99.770
7.875	99.620	99.620	99.495	99.370
7.750	99.220	99.220	99.095	98.970
7.625	98.820	98.820	98.695	98.570
7.500	98.320	98.320	98.195	98.070
7.375	97.820	97.820	97.695	97.570
7.250	97.320	97.320	97.195	97.070
7.125	96.820	96.820	96.695	96.570
7.000	96.320	96.320	96.195	96.070

Price Adjustments

CLTV / HCLTV						
FICO	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
≥ 780	2.125	2.000	1.750	1.500	1.125	0.625
760 - 779	2.000	1.875	1.625	1.375	1.000	0.250
740 - 759	1.750	1.625	1.375	1.125	0.625	0.000
720 - 739	1.375	1.250	1.000	0.750	0.250	-0.625
700 - 719	0.750	0.625	0.375	0.000	-0.500	-1.375
680 - 699	0.250	0.125	-0.125	-0.625	-1.375	-2.375
660 - 679	-0.250	-0.375	-0.750	-1.250	-2.125	-3.250
640 - 659	-0.750	-0.875	-1.500	-2.000	-3.000	-4.375

CLTV / HCLTV						
Other Adjusters	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
Investor	-1.000	-1.250	-1.500	-1.875	-1.875	-1.875
Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
Manufactured/Housing	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Pricing (adjustments to price)

Max Price **103.000**

Rates, fees, and programs are subject to change without notice. Information is intended for Mortgage Professionals only, and not for distribution to consumers, as defined by Section 226.2 of Reg Z which implements the Truth In Lending Act. All pricing and lock requests subject to confirmation and does not commit Planet Home Lending to purchase any loan.
Planet Home Lending, LLC NMLS #17022

