

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

3/13/2026 10:21 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

www.PHLCorrespondent.com

Lock Desk Available Untrill 800 PM EST

Sales Support: 800-203-5719

Gold Full/Alt Doc

| Gold Full/Alt Doc 30 Year Fixed | | | | | Gold Full/Alt Doc 15 Year Fixed | | | | | Gold Full / Alt Doc 5/6 ARM | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|-----------------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 5.500 | 97.046 | 96.946 | 96.746 | 96.596 | 5.500 | 97.646 | 97.546 | 97.346 | 97.196 | 5.500 | 97.621 | 97.521 | 97.321 | 97.171 |
| 5.625 | 97.733 | 97.633 | 97.433 | 97.083 | 5.625 | 98.333 | 98.233 | 97.883 | 97.733 | 5.625 | 98.309 | 98.209 | 97.859 | 97.709 |
| 5.750 | 98.421 | 98.321 | 98.121 | 97.771 | 5.750 | 99.021 | 98.921 | 98.421 | 98.921 | 5.750 | 98.996 | 98.896 | 98.396 | 98.896 |
| 5.875 | 99.046 | 98.946 | 98.746 | 98.396 | 5.875 | 99.646 | 99.546 | 99.546 | 99.546 | 5.875 | 99.621 | 99.521 | 99.521 | 99.521 |
| 6.000 | 99.671 | 99.571 | 99.371 | 99.021 | 6.000 | 100.271 | 100.171 | 100.171 | 100.171 | 6.000 | 100.246 | 100.146 | 100.146 | 100.146 |
| 6.125 | 100.233 | 100.133 | 99.933 | 99.583 | 6.125 | 100.833 | 100.733 | 100.733 | 100.733 | 6.125 | 100.809 | 100.709 | 100.709 | 100.709 |
| 6.250 | 100.796 | 100.696 | 100.496 | 100.146 | 6.250 | 101.396 | 101.296 | 101.296 | 101.296 | 6.250 | 101.371 | 101.271 | 101.271 | 101.271 |
| 6.375 | 101.296 | 101.196 | 100.996 | 100.646 | 6.375 | 101.896 | 101.796 | 101.796 | 101.796 | 6.375 | 101.871 | 101.771 | 101.771 | 101.771 |
| 6.500 | 101.796 | 101.696 | 101.496 | 101.146 | 6.500 | 102.396 | 102.296 | 102.296 | 102.296 | 6.500 | 102.371 | 102.271 | 102.271 | 102.271 |
| 6.625 | 102.609 | 102.509 | 102.309 | 101.959 | 6.625 | 102.834 | 102.734 | 102.734 | 102.734 | 6.625 | 102.809 | 102.709 | 102.709 | 102.709 |
| 6.750 | 103.046 | 102.946 | 102.746 | 102.396 | 6.750 | 103.271 | 103.171 | 103.171 | 103.171 | 6.750 | 103.246 | 103.146 | 103.146 | 103.146 |
| 6.875 | 103.484 | 103.384 | 103.184 | 102.834 | 6.875 | 103.709 | 103.609 | 103.609 | 103.609 | 6.875 | 103.684 | 103.584 | 103.584 | 103.584 |
| 7.000 | 103.921 | 103.821 | 103.621 | 103.271 | 7.000 | 104.146 | 104.046 | 104.046 | 104.046 | 7.000 | 104.121 | 104.021 | 104.021 | 104.021 |
| 7.125 | 104.296 | 104.196 | 103.996 | 103.646 | 7.125 | 104.521 | 104.421 | 104.421 | 104.421 | 7.125 | 104.496 | 104.396 | 104.396 | 104.396 |
| 7.250 | 104.671 | 104.571 | 104.371 | 104.021 | 7.250 | 104.896 | 104.796 | 104.796 | 104.796 | 7.250 | 104.871 | 104.771 | 104.771 | 104.771 |
| 7.375 | 105.046 | 104.946 | 104.746 | 104.396 | 7.375 | 105.271 | 105.171 | 105.171 | 105.171 | 7.375 | 105.246 | 105.146 | 105.146 | 105.146 |
| 7.500 | 105.421 | 105.321 | 105.121 | 104.771 | 7.500 | 105.646 | 105.546 | 105.546 | 105.546 | 7.500 | 105.621 | 105.521 | 105.521 | 105.521 |
| 7.625 | 105.734 | 105.634 | 105.434 | 105.084 | 7.625 | 105.959 | 105.859 | 105.859 | 105.859 | 7.625 | 105.934 | 105.834 | 105.834 | 105.834 |
| 7.750 | 106.046 | 105.946 | 105.746 | 105.396 | 7.750 | 106.271 | 106.171 | 106.171 | 106.171 | 7.750 | 106.246 | 106.146 | 106.146 | 106.146 |
| 7.875 | 106.327 | 106.227 | 106.027 | 105.677 | 7.875 | 106.552 | 106.452 | 106.452 | 106.452 | 7.875 | 106.527 | 106.427 | 106.427 | 106.427 |
| 8.000 | 106.609 | 106.509 | 106.309 | 105.959 | 8.000 | 106.834 | 106.734 | 106.734 | 106.734 | 8.000 | 106.809 | 106.709 | 106.709 | 106.709 |
| 8.125 | 106.859 | 106.759 | 106.559 | 106.209 | 8.125 | 107.084 | 106.984 | 106.984 | 106.984 | 8.125 | 107.059 | 106.959 | 106.959 | 106.959 |
| 8.250 | 107.109 | 107.009 | 106.809 | 106.459 | 8.250 | 107.334 | 107.234 | 107.234 | 107.234 | 8.250 | 107.309 | 107.209 | 107.209 | 107.209 |
| 8.375 | 107.359 | 107.259 | 107.059 | 106.709 | 8.375 | 107.584 | 107.484 | 107.484 | 107.484 | 8.375 | 107.559 | 107.459 | 107.459 | 107.459 |
| 8.500 | 107.609 | 107.509 | 107.309 | 106.959 | 8.500 | 107.834 | 107.734 | 107.734 | 107.734 | 8.500 | 107.809 | 107.709 | 107.709 | 107.709 |
| 8.625 | 107.859 | 107.759 | 107.559 | 107.209 | 8.625 | 108.084 | 107.984 | 107.984 | 107.984 | 8.625 | 108.059 | 107.959 | 107.959 | 107.959 |
| 8.750 | 108.109 | 108.009 | 107.809 | 107.459 | 8.750 | 108.334 | 108.234 | 108.234 | 108.234 | 8.750 | 108.309 | 108.209 | 108.209 | 108.209 |
| 8.875 | 108.359 | 108.259 | 108.059 | 107.709 | 8.875 | 108.584 | 108.484 | 108.484 | 108.484 | 8.875 | 108.559 | 108.459 | 108.459 | 108.459 |
| 9.000 | 108.609 | 108.509 | 108.309 | 107.959 | 9.000 | 108.834 | 108.734 | 108.734 | 108.734 | 9.000 | 108.684 | 108.584 | 108.584 | 108.584 |
| 9.125 | 108.859 | 108.759 | 108.559 | 108.209 | 9.125 | 109.084 | 108.984 | 108.984 | 108.984 | 9.125 | 108.934 | 108.834 | 108.834 | 108.834 |
| 9.250 | 109.109 | 109.009 | 108.809 | 108.459 | 9.250 | 109.334 | 109.234 | 109.234 | 109.234 | 9.250 | 109.184 | 109.084 | 109.084 | 109.084 |
| 9.375 | 109.359 | 109.259 | 109.059 | 108.709 | 9.375 | 109.459 | 109.359 | 109.359 | 109.359 | 9.375 | 109.434 | 109.334 | 109.334 | 109.334 |
| 9.500 | 109.609 | 109.509 | 109.309 | 108.959 | 9.500 | 109.709 | 109.609 | 109.609 | 109.609 | 9.500 | 109.684 | 109.584 | 109.584 | 109.584 |
| 9.625 | 109.859 | 109.759 | 109.559 | 109.209 | 9.625 | 110.084 | 109.984 | 109.984 | 109.984 | 9.625 | 109.934 | 109.834 | 109.834 | 109.834 |
| 9.750 | 110.109 | 110.009 | 109.809 | 109.459 | 9.750 | 110.334 | 110.234 | 110.234 | 110.234 | 9.750 | 110.184 | 110.084 | 110.084 | 110.084 |
| 9.875 | 110.359 | 110.259 | 110.059 | 109.709 | 9.875 | 110.459 | 110.359 | 110.359 | 110.359 | 9.875 | 110.434 | 110.334 | 110.334 | 110.334 |
| 10.000 | 110.609 | 110.509 | 110.309 | 109.959 | 10.000 | 110.709 | 110.609 | 110.609 | 110.609 | 10.000 | 110.684 | 110.584 | 110.584 | 110.584 |
| 10.125 | 110.859 | 110.759 | 110.559 | 110.209 | 10.125 | 110.959 | 110.859 | 110.859 | 110.859 | 10.125 | 110.934 | 110.834 | 110.834 | 110.834 |
| 10.250 | 111.109 | 111.009 | 110.809 | 110.459 | 10.250 | 111.209 | 111.109 | 111.109 | 111.109 | 10.250 | 111.184 | 111.084 | 111.084 | 111.084 |
| 10.375 | 111.359 | 111.259 | 111.059 | 110.709 | 10.375 | 111.459 | 111.359 | 111.359 | 111.359 | 10.375 | 111.434 | 111.334 | 111.334 | 111.334 |
| 10.500 | 111.609 | 111.509 | 111.309 | 110.959 | 10.500 | 111.709 | 111.609 | 111.609 | 111.609 | 10.500 | 111.684 | 111.584 | 111.584 | 111.584 |
| 10.625 | 111.859 | 111.759 | 111.559 | 111.209 | 10.625 | 111.959 | 111.859 | 111.859 | 111.859 | 10.625 | 111.934 | 111.834 | 111.834 | 111.834 |
| 10.750 | 112.109 | 112.009 | 111.809 | 111.459 | 10.750 | 112.209 | 112.109 | 112.109 | 112.109 | 10.750 | 112.184 | 112.084 | 112.084 | 112.084 |
| 10.875 | 112.359 | 112.259 | 112.059 | 111.709 | 10.875 | 112.459 | 112.359 | 112.359 | 112.359 | 10.875 | 112.434 | 112.334 | 112.334 | 112.334 |
| 11.000 | 112.609 | 112.509 | 112.309 | 111.959 | 11.000 | 112.709 | 112.609 | 112.609 | 112.609 | 11.000 | 112.684 | 112.584 | 112.584 | 112.584 |
| 11.125 | 112.859 | 112.759 | 112.559 | 112.209 | 11.125 | 112.959 | 112.859 | 112.859 | 112.859 | 11.125 | 112.934 | 112.834 | 112.834 | 112.834 |
| 11.250 | 113.109 | 113.009 | 112.809 | 112.459 | 11.250 | 113.209 | 113.109 | 113.109 | 113.109 | 11.250 | 113.184 | 113.084 | 113.084 | 113.084 |
| 11.375 | 113.359 | 113.259 | 113.059 | 112.709 | 11.375 | 113.459 | 113.359 | 113.359 | 113.359 | 11.375 | 113.434 | 113.334 | 113.334 | 113.334 |
| 11.500 | 113.609 | 113.509 | 113.309 | 112.959 | 11.500 | 113.709 | 113.609 | 113.609 | 113.609 | 11.500 | 113.684 | 113.584 | 113.584 | 113.584 |

| Gold Full / Alt Doc 7/6 ARM | | | | | Gold Full / Alt Doc 10/6 ARM | | | | | | | | | |
|-----------------------------|---------|---------|---------|---------|------------------------------|---------|---------|---------|---------|--|--|--|--|--|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | | | | | |
| 5.500 | 97.396 | 97.296 | 97.096 | 96.946 | 5.500 | 97.271 | 97.171 | 96.971 | 96.821 | | | | | |
| 5.625 | 98.083 | 97.983 | 97.783 | 97.633 | 5.625 | 97.958 | 97.858 | 97.658 | 97.508 | | | | | |
| 5.750 | 98.771 | 98.671 | 98.471 | 98.321 | 5.750 | 98.646 | 98.546 | 98.346 | 98.196 | | | | | |
| 5.875 | 99.396 | 99.296 | 99.096 | 98.946 | 5.875 | 99.271 | 99.171 | 98.971 | 98.821 | | | | | |
| 6.000 | 100.021 | 99.921 | 99.721 | 99.571 | 6.000 | 99.896 | 99.796 | 99.596 | 99.446 | | | | | |
| 6.125 | 100.583 | 100.483 | 100.283 | 100.133 | 6.125 | 100.458 | 100.358 | 100.158 | 100.008 | | | | | |
| 6.250 | 101.146 | 101.046 | 100.846 | 100.696 | 6.250 | 101.021 | 100.921 | 100.721 | 100.571 | | | | | |
| 6.375 | 101.646 | 101.546 | 101.346 | 101.196 | 6.375 | 101.521 | 101.421 | 101.221 | 101.071 | | | | | |
| 6.500 | 102.146 | 102.046 | 101.846 | 101.696 | 6.500 | 102.021 | 101.921 | 101.721 | 101.571 | | | | | |
| 6.625 | 102.584 | 102.484 | 102.284 | 102.134 | 6.625 | 102.459 | 102.359 | 102.159 | 102.009 | | | | | |
| 6.750 | 103.021 | 102.921 | 102.721 | 102.571 | 6.750 | 102.896 | 102.796 | 102.596 | 102.446 | | | | | |
| 6.875 | 103.459 | 103.359 | 103.159 | 103.009 | 6.875 | 103.334 | 103.234 | 103.034 | 102.884 | | | | | |
| 7.000 | 103.896 | 103.796 | 103.596 | 103.446 | 7.000 | 103.771 | 103.671 | 103.471 | 103.321 | | | | | |
| 7.125 | 104.271 | 104.171 | 103.971 | 103.821 | 7.125 | 104.146 | 104.046 | 103.846 | 103.696 | | | | | |
| 7.250 | 104.646 | 104.546 | 104.346 | 104.196 | 7.250 | 104.521 | 104.421 | 104.221 | 104.071 | | | | | |
| 7.375 | 105.021 | 104.921 | 104.721 | 104.571 | 7.375 | 104.896 | 104.796 | 104.596 | 104.446 | | | | | |
| 7.500 | 105.396 | 105.296 | 105.096 | 104.946 | 7.500 | 105.271 | 105.171 | 104.971 | 104.821 | | | | | |
| 7.625 | 105.709 | 105.609 | 105.409 | 105.259 | 7.625 | 105.584 | 105.484 | 105.284 | 105.134 | | | | | |
| 7.750 | 106.021 | 105.921 | 105.721 | 105.571 | 7.750 | 105.896 | 105.796 | 105.596 | 105.4 | | | | | |

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Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

Gold Full / Alt Doc LLPA's

| CREDIT SCORE | Full Doc FICO / LTV ADJUSTMENTS | | | | | | | | |
|--------------|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| 780+ | 1.125 | 1.000 | 0.875 | 0.750 | 0.625 | 0.375 | 0.125 | (1.375) | (2.000) |
| 760 - 779 | 1.000 | 0.875 | 0.750 | 0.625 | 0.500 | 0.375 | 0.000 | (1.500) | (2.500) |
| 740 - 759 | 1.000 | 0.875 | 0.750 | 0.625 | 0.250 | 0.125 | (0.125) | (1.875) | (4.000) |
| 720 - 739 | 0.875 | 0.750 | 0.625 | 0.500 | 0.125 | (0.125) | (0.750) | (2.625) | (4.500) |
| 700 - 719 | 0.750 | 0.625 | 0.500 | 0.250 | (0.125) | (0.625) | (1.250) | (4.625) | (5.000) |
| 680 - 699 | 0.250 | 0.125 | (0.500) | (0.875) | (1.000) | (2.125) | (2.750) | (4.750) | (6.000) |
| 660 - 679 | (0.375) | (0.500) | (1.125) | (1.375) | (2.125) | (3.375) | (4.375) | (5.000) | - |
| CREDIT SCORE | ALT Doc FICO / LTV ADJUSTMENTS | | | | | | | | |
| <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | |
| 780+ | 1.000 | 1.000 | 0.875 | 0.750 | 0.500 | 0.375 | 0.125 | (1.625) | (4.000) |
| 760 - 779 | 1.000 | 1.000 | 0.750 | 0.625 | 0.375 | 0.375 | 0.000 | (1.750) | (4.250) |
| 740 - 759 | 0.875 | 0.875 | 0.750 | 0.500 | 0.375 | 0.125 | (0.125) | (2.375) | (5.000) |
| 720 - 739 | 0.625 | 0.625 | 0.500 | 0.375 | 0.250 | (0.125) | (0.750) | (3.375) | - |
| 700 - 719 | 0.500 | 0.500 | 0.375 | 0.250 | (0.125) | (0.625) | (1.250) | (4.625) | - |
| 680 - 699 | 0.375 | 0.250 | 0.000 | (0.375) | (1.000) | (2.125) | (2.750) | (5.000) | - |
| 660 - 679 | (0.375) | (0.500) | (1.125) | (1.375) | (2.125) | (3.375) | (4.625) | - | - |

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

| Prepay Penalty Price Adjustments | | |
|----------------------------------|-----------|-----------|
| Investor Only | | Max Price |
| 5 year | 1.375 | 105.000 |
| 4 year | 1.000 | 104.500 |
| 3 year | 0.250 | 104.000 |
| 2 year | (0.250) | 103.500 |
| 1 year | (1.000) | 103.000 |
| No Prepay Penalty | (1.375) | 103.000 |
| Type | Min Price | |
| Min Price | 98.000 | |

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

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

| Property Type | Full & ALT Doc Documentation Type Adjustments | | | | | | | | |
|-------------------------|---|----------|----------|----------|----------|----------|----------|----------|----------|
| | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| Condo | (0.375) | (0.375) | (0.500) | (0.500) | (0.750) | (0.875) | (1.000) | (1.250) | - |
| Florida Condo | (0.500) | (0.625) | (0.625) | (0.750) | (0.875) | (1.000) | (1.125) | (1.500) | - |
| Non - Warrantable Condo | (0.750) | (0.750) | (0.750) | (0.750) | (0.875) | (1.000) | (1.000) | - | - |
| Multi Unit | (0.375) | (0.375) | (0.500) | (0.625) | (0.875) | (0.875) | (1.375) | (1.250) | - |
| CT, IL, NJ, NY, DC, MD | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) | (0.250) | (0.375) | (0.500) | (0.500) |
| Florida | 0.000 | 0.000 | 0.000 | (0.125) | (0.250) | (0.375) | (0.500) | (0.500) | (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 | - | - |
| 1099 Program | (0.250) | (0.250) | (0.375) | (0.375) | (0.500) | (0.625) | (0.625) | - | - |
| 12 Month Bank Statement | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.125) | (0.250) | (0.375) |
| 24 Month CPA PnL | 0.000 | 0.000 | 0.000 | (0.125) | (0.375) | (0.500) | (0.750) | - | - |
| 12 Month CPA PnL | 0.000 | 0.000 | (0.125) | (0.250) | (0.500) | (0.750) | (1.000) | - | - |
| WVOE | 0.000 | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) | (0.375) | (0.500) | (0.500) |



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Silver Full / Alt Doc

| Silver Full / Alt Doc 30 YEAR FIXED | | | | | Silver Full / Alt Doc 15 YEAR FIXED | | | | | Silver Full / Alt Doc 5/6 ARM | | | | |
|-------------------------------------|---------|---------|---------|---------|-------------------------------------|---------|---------|---------|---------|-------------------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 5.875 | 97.464 | 97.364 | 97.164 | 97.014 | 5.875 | 97.614 | 97.514 | 97.514 | 97.514 | 5.875 | 97.314 | 97.214 | 97.214 | 97.214 |
| 6.000 | 98.214 | 98.114 | 97.914 | 97.564 | 6.000 | 98.364 | 98.264 | 98.264 | 98.264 | 6.000 | 98.064 | 97.964 | 97.964 | 97.964 |
| 6.125 | 98.964 | 98.864 | 98.664 | 98.314 | 6.125 | 99.114 | 99.014 | 99.014 | 99.014 | 6.125 | 98.814 | 98.714 | 98.714 | 98.714 |
| 6.250 | 99.714 | 99.614 | 99.414 | 99.064 | 6.250 | 99.864 | 99.764 | 99.764 | 99.764 | 6.250 | 99.564 | 99.464 | 99.464 | 99.464 |
| 6.375 | 100.432 | 100.332 | 100.132 | 99.782 | 6.375 | 100.582 | 100.482 | 100.482 | 100.482 | 6.375 | 100.282 | 100.182 | 100.182 | 100.182 |
| 6.500 | 101.057 | 100.957 | 100.757 | 100.407 | 6.500 | 101.207 | 101.107 | 101.107 | 101.107 | 6.500 | 100.907 | 100.807 | 100.807 | 100.807 |
| 6.625 | 101.620 | 101.520 | 101.320 | 100.970 | 6.625 | 101.770 | 101.670 | 101.670 | 101.670 | 6.625 | 101.470 | 101.370 | 101.370 | 101.370 |
| 6.750 | 102.182 | 102.082 | 101.882 | 101.532 | 6.750 | 102.332 | 102.232 | 102.232 | 102.232 | 6.750 | 102.032 | 101.932 | 101.932 | 101.932 |
| 6.875 | 102.713 | 102.613 | 102.413 | 102.063 | 6.875 | 102.863 | 102.763 | 102.763 | 102.763 | 6.875 | 102.563 | 102.463 | 102.463 | 102.463 |
| 7.000 | 103.213 | 103.113 | 102.913 | 102.563 | 7.000 | 103.363 | 103.263 | 103.263 | 103.263 | 7.000 | 103.063 | 102.963 | 102.963 | 102.963 |
| 7.125 | 103.682 | 103.582 | 103.382 | 103.032 | 7.125 | 103.832 | 103.732 | 103.732 | 103.732 | 7.125 | 103.532 | 103.432 | 103.432 | 103.432 |
| 7.250 | 104.150 | 104.050 | 103.850 | 103.500 | 7.250 | 104.300 | 104.200 | 104.200 | 104.200 | 7.250 | 104.000 | 103.900 | 103.900 | 103.900 |
| 7.375 | 104.525 | 104.425 | 104.225 | 103.875 | 7.375 | 104.675 | 104.575 | 104.575 | 104.575 | 7.375 | 104.375 | 104.275 | 104.275 | 104.275 |
| 7.500 | 104.900 | 104.800 | 104.600 | 104.250 | 7.500 | 105.050 | 104.950 | 104.950 | 104.950 | 7.500 | 104.750 | 104.650 | 104.650 | 104.650 |
| 7.625 | 105.244 | 105.144 | 104.944 | 104.594 | 7.625 | 105.394 | 105.294 | 105.294 | 105.294 | 7.625 | 105.094 | 104.994 | 104.994 | 104.994 |
| 7.750 | 105.526 | 105.426 | 105.226 | 104.876 | 7.750 | 105.676 | 105.576 | 105.576 | 105.576 | 7.750 | 105.376 | 105.276 | 105.276 | 105.276 |
| 7.875 | 105.776 | 105.676 | 105.476 | 105.126 | 7.875 | 105.926 | 105.826 | 105.826 | 105.826 | 7.875 | 105.626 | 105.526 | 105.526 | 105.526 |
| 8.000 | 106.026 | 105.926 | 105.726 | 105.376 | 8.000 | 106.176 | 106.076 | 106.076 | 106.076 | 8.000 | 105.876 | 105.776 | 105.776 | 105.776 |
| 8.125 | 106.276 | 106.176 | 105.976 | 105.626 | 8.125 | 106.426 | 106.326 | 106.326 | 106.326 | 8.125 | 106.126 | 106.026 | 106.026 | 106.026 |
| 8.250 | 106.526 | 106.426 | 106.226 | 105.876 | 8.250 | 106.676 | 106.576 | 106.576 | 106.576 | 8.250 | 106.376 | 106.276 | 106.276 | 106.276 |
| 8.375 | 106.776 | 106.676 | 106.476 | 106.126 | 8.375 | 106.926 | 106.826 | 106.826 | 106.826 | 8.375 | 106.626 | 106.526 | 106.526 | 106.526 |
| 8.500 | 107.026 | 106.926 | 106.726 | 106.376 | 8.500 | 107.176 | 107.076 | 107.076 | 107.076 | 8.500 | 106.876 | 106.776 | 106.776 | 106.776 |
| 8.625 | 107.276 | 107.176 | 106.976 | 106.626 | 8.625 | 107.426 | 107.326 | 107.326 | 107.326 | 8.625 | 107.126 | 107.026 | 107.026 | 107.026 |
| 8.750 | 107.463 | 107.363 | 107.163 | 106.813 | 8.750 | 107.613 | 107.513 | 107.513 | 107.513 | 8.750 | 107.313 | 107.213 | 107.213 | 107.213 |
| 8.875 | 107.651 | 107.551 | 107.351 | 107.001 | 8.875 | 107.801 | 107.701 | 107.701 | 107.701 | 8.875 | 107.501 | 107.401 | 107.401 | 107.401 |
| 9.000 | 107.838 | 107.738 | 107.538 | 107.188 | 9.000 | 107.988 | 107.888 | 107.888 | 107.888 | 9.000 | 107.688 | 107.588 | 107.588 | 107.588 |

| Silver Full / Alt Doc 7/6 ARM | | | | | Silver Full / Alt Doc 10/6 ARM | | | | | | | | | |
|-------------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|--|--|--|--|--|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | | | | | |
| 5.875 | 97.164 | 97.064 | 96.864 | 96.714 | 5.875 | 97.314 | 97.214 | 97.014 | 96.864 | | | | | |
| 6.000 | 97.914 | 97.814 | 97.614 | 97.464 | 6.000 | 98.064 | 97.964 | 97.764 | 97.614 | | | | | |
| 6.125 | 98.664 | 98.564 | 98.364 | 98.214 | 6.125 | 98.814 | 98.714 | 98.514 | 98.364 | | | | | |
| 6.250 | 99.414 | 99.314 | 99.114 | 98.964 | 6.250 | 99.564 | 99.464 | 99.264 | 99.114 | | | | | |
| 6.375 | 100.132 | 100.032 | 99.832 | 99.682 | 6.375 | 100.282 | 100.182 | 99.982 | 99.832 | | | | | |
| 6.500 | 100.757 | 100.657 | 100.457 | 100.307 | 6.500 | 100.907 | 100.807 | 100.607 | 100.457 | | | | | |
| 6.625 | 101.320 | 101.220 | 101.020 | 100.870 | 6.625 | 101.470 | 101.370 | 101.170 | 101.020 | | | | | |
| 6.750 | 101.882 | 101.782 | 101.582 | 101.432 | 6.750 | 102.032 | 101.932 | 101.732 | 101.582 | | | | | |
| 6.875 | 102.413 | 102.313 | 102.113 | 101.963 | 6.875 | 102.563 | 102.463 | 102.263 | 102.113 | | | | | |
| 7.000 | 102.913 | 102.813 | 102.613 | 102.463 | 7.000 | 103.063 | 102.963 | 102.763 | 102.613 | | | | | |
| 7.125 | 103.382 | 103.282 | 103.082 | 102.932 | 7.125 | 103.532 | 103.432 | 103.232 | 103.082 | | | | | |
| 7.250 | 103.850 | 103.750 | 103.550 | 103.400 | 7.250 | 104.000 | 103.900 | 103.700 | 103.550 | | | | | |
| 7.375 | 104.225 | 104.125 | 103.925 | 103.775 | 7.375 | 104.375 | 104.275 | 104.075 | 103.925 | | | | | |
| 7.500 | 104.600 | 104.500 | 104.300 | 104.150 | 7.500 | 104.750 | 104.650 | 104.450 | 104.300 | | | | | |
| 7.625 | 104.944 | 104.844 | 104.644 | 104.494 | 7.625 | 105.094 | 104.994 | 104.794 | 104.644 | | | | | |
| 7.750 | 105.226 | 105.126 | 104.926 | 104.776 | 7.750 | 105.376 | 105.276 | 105.076 | 104.926 | | | | | |
| 7.875 | 105.476 | 105.376 | 105.176 | 105.026 | 7.875 | 105.626 | 105.526 | 105.326 | 105.176 | | | | | |
| 8.000 | 105.726 | 105.626 | 105.426 | 105.276 | 8.000 | 105.876 | 105.776 | 105.576 | 105.426 | | | | | |
| 8.125 | 105.976 | 105.876 | 105.676 | 105.526 | 8.125 | 106.126 | 106.026 | 105.826 | 105.676 | | | | | |
| 8.250 | 106.226 | 106.126 | 105.926 | 105.776 | 8.250 | 106.376 | 106.276 | 106.076 | 105.926 | | | | | |
| 8.375 | 106.476 | 106.376 | 106.176 | 106.026 | 8.375 | 106.626 | 106.526 | 106.326 | 106.176 | | | | | |
| 8.500 | 106.726 | 106.626 | 106.426 | 106.276 | 8.500 | 106.876 | 106.776 | 106.576 | 106.426 | | | | | |
| 8.625 | 106.976 | 106.876 | 106.676 | 106.526 | 8.625 | 107.126 | 107.026 | 106.826 | 106.676 | | | | | |
| 8.750 | 107.163 | 107.063 | 106.863 | 106.713 | 8.750 | 107.313 | 107.213 | 107.013 | 106.863 | | | | | |
| 8.875 | 107.351 | 107.251 | 107.051 | 106.901 | 8.875 | 107.501 | 107.401 | 107.201 | 107.051 | | | | | |
| 9.000 | 107.538 | 107.438 | 107.238 | 107.088 | 9.000 | 107.688 | 107.588 | 107.388 | 107.238 | | | | | |



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

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Silver Full / Alt Doc LLPA's

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

| Type | Full /Alt Doc | Inv W/PPP |
|-----------|---------------|-----------|
| Min Price | 98.000 | 98.000 |
| Max Price | 104.500 | 104.500 |

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

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

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



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

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Bronze Full / Alt Doc

| Bronze Full / Alt Doc 30 YEAR FIXED | | | | | Bronze Full / Alt Doc 5/6 ARM | | | | | Bronze Full / Alt Doc 7/6 ARM | | | | |
|-------------------------------------|---------|---------|---------|---------|-------------------------------|---------|---------|---------|---------|-------------------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 5.875 | 97.589 | 97.489 | 97.289 | 97.139 | 5.875 | 97.739 | 97.639 | 97.639 | 97.639 | 5.875 | 97.289 | 97.189 | 97.189 | 97.189 |
| 6.000 | 98.214 | 98.114 | 97.914 | 97.564 | 6.000 | 98.364 | 98.264 | 98.264 | 98.264 | 6.000 | 97.914 | 97.814 | 97.814 | 97.814 |
| 6.125 | 98.964 | 98.864 | 98.664 | 98.314 | 6.125 | 99.114 | 99.014 | 99.014 | 99.014 | 6.125 | 98.664 | 98.564 | 98.564 | 98.564 |
| 6.250 | 99.714 | 99.614 | 99.414 | 99.064 | 6.250 | 99.864 | 99.764 | 99.764 | 99.764 | 6.250 | 99.414 | 99.314 | 99.314 | 99.314 |
| 6.375 | 100.432 | 100.332 | 100.132 | 99.782 | 6.375 | 100.582 | 100.482 | 100.482 | 100.482 | 6.375 | 100.132 | 100.032 | 100.032 | 100.032 |
| 6.500 | 101.057 | 100.957 | 100.757 | 100.407 | 6.500 | 101.207 | 101.107 | 101.107 | 101.107 | 6.500 | 100.757 | 100.657 | 100.657 | 100.657 |
| 6.625 | 101.620 | 101.520 | 101.320 | 100.970 | 6.625 | 101.770 | 101.670 | 101.670 | 101.670 | 6.625 | 101.320 | 101.220 | 101.220 | 101.220 |
| 6.750 | 102.182 | 102.082 | 101.882 | 101.532 | 6.750 | 102.332 | 102.232 | 102.232 | 102.232 | 6.750 | 101.882 | 101.782 | 101.782 | 101.782 |
| 6.875 | 102.838 | 102.738 | 102.538 | 102.188 | 6.875 | 102.988 | 102.888 | 102.888 | 102.888 | 6.875 | 102.538 | 102.438 | 102.438 | 102.438 |
| 7.000 | 103.338 | 103.238 | 103.038 | 102.688 | 7.000 | 103.488 | 103.388 | 103.388 | 103.388 | 7.000 | 103.038 | 102.938 | 102.938 | 102.938 |
| 7.125 | 103.807 | 103.707 | 103.507 | 103.157 | 7.125 | 103.957 | 103.857 | 103.857 | 103.857 | 7.125 | 103.507 | 103.407 | 103.407 | 103.407 |
| 7.250 | 104.275 | 104.175 | 103.975 | 103.625 | 7.250 | 104.425 | 104.325 | 104.325 | 104.325 | 7.250 | 103.975 | 103.875 | 103.875 | 103.875 |
| 7.375 | 104.650 | 104.550 | 104.350 | 104.000 | 7.375 | 104.800 | 104.700 | 104.700 | 104.700 | 7.375 | 104.350 | 104.250 | 104.250 | 104.250 |
| 7.500 | 105.025 | 104.925 | 104.725 | 104.375 | 7.500 | 105.175 | 105.075 | 105.075 | 105.075 | 7.500 | 104.725 | 104.625 | 104.625 | 104.625 |
| 7.625 | 105.369 | 105.269 | 105.069 | 104.719 | 7.625 | 105.519 | 105.419 | 105.419 | 105.419 | 7.625 | 105.069 | 104.969 | 104.969 | 104.969 |
| 7.750 | 105.651 | 105.551 | 105.351 | 105.001 | 7.750 | 105.801 | 105.701 | 105.701 | 105.701 | 7.750 | 105.351 | 105.251 | 105.251 | 105.251 |
| 7.875 | 105.901 | 105.801 | 105.601 | 105.251 | 7.875 | 106.051 | 105.951 | 105.951 | 105.951 | 7.875 | 105.601 | 105.501 | 105.501 | 105.501 |
| 8.000 | 106.151 | 106.051 | 105.851 | 105.501 | 8.000 | 106.301 | 106.201 | 106.201 | 106.201 | 8.000 | 105.851 | 105.751 | 105.751 | 105.751 |
| 8.125 | 106.401 | 106.301 | 106.101 | 105.751 | 8.125 | 106.551 | 106.451 | 106.451 | 106.451 | 8.125 | 106.101 | 106.001 | 106.001 | 106.001 |
| 8.250 | 106.651 | 106.551 | 106.351 | 106.001 | 8.250 | 106.676 | 106.576 | 106.576 | 106.576 | 8.250 | 106.226 | 106.126 | 106.126 | 106.126 |
| 8.375 | 106.901 | 106.801 | 106.601 | 106.251 | 8.375 | 106.926 | 106.826 | 106.826 | 106.826 | 8.375 | 106.476 | 106.376 | 106.376 | 106.376 |
| 8.500 | 107.151 | 107.051 | 106.851 | 106.501 | 8.500 | 107.176 | 107.076 | 107.076 | 107.076 | 8.500 | 106.726 | 106.626 | 106.626 | 106.626 |
| 8.625 | 107.401 | 107.301 | 107.101 | 106.751 | 8.625 | 107.426 | 107.326 | 107.326 | 107.326 | 8.625 | 106.976 | 106.876 | 106.876 | 106.876 |
| 8.750 | 107.588 | 107.488 | 107.288 | 106.938 | 8.750 | 107.613 | 107.513 | 107.513 | 107.513 | 8.750 | 107.163 | 107.063 | 107.063 | 107.063 |
| 8.875 | 107.776 | 107.676 | 107.476 | 107.126 | 8.875 | 107.801 | 107.701 | 107.701 | 107.701 | 8.875 | 107.351 | 107.251 | 107.251 | 107.251 |
| 9.000 | 107.963 | 107.863 | 107.663 | 107.313 | 9.000 | 107.988 | 107.888 | 107.888 | 107.888 | 9.000 | 107.538 | 107.438 | 107.438 | 107.438 |

| Bronze Full / Alt Doc 10/6 ARM | | | | |
|--------------------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 5.875 | 97.439 | 97.339 | 97.139 | 96.989 |
| 6.000 | 98.064 | 97.964 | 97.764 | 97.614 |
| 6.125 | 98.814 | 98.714 | 98.514 | 98.364 |
| 6.250 | 99.564 | 99.464 | 99.264 | 99.114 |
| 6.375 | 100.282 | 100.182 | 99.982 | 99.832 |
| 6.500 | 100.907 | 100.807 | 100.607 | 100.457 |
| 6.625 | 101.470 | 101.370 | 101.170 | 101.020 |
| 6.750 | 102.032 | 101.932 | 101.732 | 101.582 |
| 6.875 | 102.688 | 102.588 | 102.388 | 102.238 |
| 7.000 | 103.188 | 103.088 | 102.888 | 102.738 |
| 7.125 | 103.657 | 103.557 | 103.357 | 103.207 |
| 7.250 | 104.125 | 104.025 | 103.825 | 103.675 |
| 7.375 | 104.500 | 104.400 | 104.200 | 104.050 |
| 7.500 | 104.875 | 104.775 | 104.575 | 104.425 |
| 7.625 | 105.219 | 105.119 | 104.919 | 104.769 |
| 7.750 | 105.501 | 105.401 | 105.201 | 105.051 |
| 7.875 | 105.751 | 105.651 | 105.451 | 105.301 |
| 8.000 | 106.001 | 105.901 | 105.701 | 105.551 |
| 8.125 | 106.251 | 106.151 | 105.951 | 105.801 |
| 8.250 | 106.376 | 106.276 | 106.076 | 105.926 |
| 8.375 | 106.626 | 106.526 | 106.326 | 106.176 |
| 8.500 | 106.876 | 106.776 | 106.576 | 106.426 |
| 8.625 | 107.126 | 107.026 | 106.826 | 106.676 |
| 8.750 | 107.313 | 107.213 | 107.013 | 106.863 |
| 8.875 | 107.501 | 107.401 | 107.201 | 107.051 |
| 9.000 | 107.688 | 107.588 | 107.388 | 107.238 |

Bronze Full / Alt DOC LLPA's

| CREDIT SCORE | Full Doc FICO / LTV ADJUSTMENTS | | | | | | | |
|--------------|---------------------------------|----------|----------|----------|----------|----------|----------|----------|
| | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| 740+ | 0.750 | 0.750 | 0.500 | 0.375 | 0.125 | (0.125) | (0.375) | (1.875) |
| 720 - 739 | 0.625 | 0.625 | 0.375 | 0.125 | 0.000 | (0.250) | (0.875) | (2.750) |
| 700 - 719 | 0.375 | 0.375 | 0.125 | 0.000 | (0.375) | (0.625) | (1.375) | (3.750) |
| 680 - 699 | 0.250 | 0.125 | (0.250) | (0.375) | (1.250) | (2.250) | (2.875) | - |
| 660 - 679 | (0.250) | (0.500) | (0.875) | (1.500) | (2.375) | (3.125) | (4.125) | - |
| 640 - 659 | (1.000) | (1.000) | (1.125) | (1.625) | (2.500) | (3.250) | (4.500) | - |
| 620 - 639 | (2.000) | (2.000) | (2.000) | (2.250) | (3.000) | (4.500) | - | - |

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

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

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

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

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

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

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

| Type | Full / Alt Doc | Inv W/PPP |
|------|----------------|-----------|
|------|----------------|-----------|

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Non-QM DSCR LLPA's

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

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

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



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DSCR ITIN

| DSCR ITIN 30 YEAR FIXED | | | | | DSCR ITIN 5/6 ARM | | | | | DSCR ITIN 7/6 ARM | | | | |
|-------------------------|---------|---------|---------|---------|-------------------|---------|---------|---------|---------|-------------------|---------|---------|---------|---------|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.125 | 95.689 | 95.589 | 95.389 | 95.239 | 6.125 | 95.539 | 95.439 | 95.239 | 95.089 | 6.125 | 95.539 | 95.439 | 95.239 | 95.089 |
| 6.250 | 96.314 | 96.214 | 96.014 | 95.864 | 6.250 | 96.164 | 96.064 | 95.864 | 95.714 | 6.250 | 96.164 | 96.064 | 95.864 | 95.714 |
| 6.375 | 97.032 | 96.932 | 96.732 | 96.582 | 6.375 | 96.882 | 96.782 | 96.582 | 96.432 | 6.375 | 96.882 | 96.782 | 96.582 | 96.432 |
| 6.500 | 97.657 | 97.557 | 97.357 | 97.207 | 6.500 | 97.507 | 97.407 | 97.207 | 97.057 | 6.500 | 97.507 | 97.407 | 97.207 | 97.057 |
| 6.625 | 98.220 | 98.120 | 97.920 | 97.770 | 6.625 | 98.070 | 97.970 | 97.770 | 97.620 | 6.625 | 98.070 | 97.970 | 97.770 | 97.620 |
| 6.750 | 98.782 | 98.682 | 98.482 | 98.332 | 6.750 | 98.632 | 98.532 | 98.332 | 98.182 | 6.750 | 98.632 | 98.532 | 98.332 | 98.182 |
| 6.875 | 99.313 | 99.213 | 99.013 | 98.863 | 6.875 | 99.163 | 99.063 | 98.863 | 98.713 | 6.875 | 99.163 | 99.063 | 98.863 | 98.713 |
| 7.000 | 99.813 | 99.713 | 99.513 | 99.363 | 7.000 | 99.663 | 99.563 | 99.363 | 99.213 | 7.000 | 99.663 | 99.563 | 99.363 | 99.213 |
| 7.125 | 100.407 | 100.307 | 100.107 | 99.957 | 7.125 | 100.257 | 100.157 | 99.957 | 99.807 | 7.125 | 100.257 | 100.157 | 99.957 | 99.807 |
| 7.250 | 100.875 | 100.775 | 100.575 | 100.425 | 7.250 | 100.725 | 100.625 | 100.425 | 100.275 | 7.250 | 100.725 | 100.625 | 100.425 | 100.275 |
| 7.375 | 101.250 | 101.150 | 100.950 | 100.800 | 7.375 | 101.100 | 101.000 | 100.800 | 100.650 | 7.375 | 101.100 | 101.000 | 100.800 | 100.650 |
| 7.500 | 101.625 | 101.525 | 101.325 | 101.175 | 7.500 | 101.475 | 101.375 | 101.175 | 101.025 | 7.500 | 101.475 | 101.375 | 101.175 | 101.025 |
| 7.625 | 101.969 | 101.869 | 101.669 | 101.519 | 7.625 | 101.819 | 101.719 | 101.519 | 101.369 | 7.625 | 101.819 | 101.719 | 101.519 | 101.369 |
| 7.750 | 102.251 | 102.151 | 101.951 | 101.801 | 7.750 | 102.101 | 102.001 | 101.801 | 101.651 | 7.750 | 102.101 | 102.001 | 101.801 | 101.651 |
| 7.875 | 102.501 | 102.401 | 102.201 | 102.051 | 7.875 | 102.351 | 102.251 | 102.051 | 101.901 | 7.875 | 102.351 | 102.251 | 102.051 | 101.901 |
| 8.000 | 102.751 | 102.651 | 102.451 | 102.301 | 8.000 | 102.601 | 102.501 | 102.301 | 102.151 | 8.000 | 102.601 | 102.501 | 102.301 | 102.151 |
| 8.125 | 103.001 | 102.901 | 102.701 | 102.551 | 8.125 | 102.851 | 102.751 | 102.551 | 102.401 | 8.125 | 102.851 | 102.751 | 102.551 | 102.401 |
| 8.250 | 103.251 | 103.151 | 102.951 | 102.801 | 8.250 | 103.101 | 103.001 | 102.801 | 102.651 | 8.250 | 103.101 | 103.001 | 102.801 | 102.651 |
| 8.375 | 103.501 | 103.401 | 103.201 | 103.051 | 8.375 | 103.351 | 103.251 | 103.051 | 102.901 | 8.375 | 103.351 | 103.251 | 103.051 | 102.901 |

| DSCR ITIN 10/6 ARM | | | | | | | | | | | | | | |
|--------------------|---------|---------|---------|---------|--|--|--|--|--|--|--|--|--|--|
| RATE | 15 DAY | 30 DAY | 45 DAY | 60 DAY | | | | | | | | | | |
| 6.125 | 95.689 | 95.589 | 95.389 | 95.239 | | | | | | | | | | |
| 6.250 | 96.314 | 96.214 | 96.014 | 95.864 | | | | | | | | | | |
| 6.375 | 97.032 | 96.932 | 96.732 | 96.582 | | | | | | | | | | |
| 6.500 | 97.657 | 97.557 | 97.357 | 97.207 | | | | | | | | | | |
| 6.625 | 98.220 | 98.120 | 97.920 | 97.770 | | | | | | | | | | |
| 6.750 | 98.782 | 98.682 | 98.482 | 98.332 | | | | | | | | | | |
| 6.875 | 99.313 | 99.213 | 99.013 | 98.863 | | | | | | | | | | |
| 7.000 | 99.813 | 99.713 | 99.513 | 99.363 | | | | | | | | | | |
| 7.125 | 100.407 | 100.307 | 100.107 | 99.957 | | | | | | | | | | |
| 7.250 | 100.875 | 100.775 | 100.575 | 100.425 | | | | | | | | | | |
| 7.375 | 101.250 | 101.150 | 100.950 | 100.800 | | | | | | | | | | |
| 7.500 | 101.625 | 101.525 | 101.325 | 101.175 | | | | | | | | | | |
| 7.625 | 101.969 | 101.869 | 101.669 | 101.519 | | | | | | | | | | |
| 7.750 | 102.251 | 102.151 | 101.951 | 101.801 | | | | | | | | | | |
| 7.875 | 102.501 | 102.401 | 102.201 | 102.051 | | | | | | | | | | |
| 8.000 | 102.751 | 102.651 | 102.451 | 102.301 | | | | | | | | | | |
| 8.125 | 103.001 | 102.901 | 102.701 | 102.551 | | | | | | | | | | |
| 8.250 | 103.251 | 103.151 | 102.951 | 102.801 | | | | | | | | | | |
| 8.375 | 103.501 | 103.401 | 103.201 | 103.051 | | | | | | | | | | |

DSCR ITIN LPA'S

| DSCR | FICO / LTV ADJUSTMENTS | | | | | |
|-----------------------|------------------------|----------|----------|----------|----------|----------|
| | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 |
| >=680 | 0.500 | 0.125 | (0.125) | (1.000) | (2.500) | (3.750) |
| DSCR Adjustments | | | | | | |
| >= 1.25 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 | 0.125 |
| 1.00 - 1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Loan Size | Loan Amount Adjusters | | | | | |
| | <=50 | 50.01-55 | 55.01-60 | 60.01-65 | 65.01-70 | 70.01-75 |
| \$150k <= \$1.0 mm | (0.250) | (0.250) | (0.500) | (0.500) | (0.500) | (0.500) |
| >\$1.00mm, <=\$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 | Max Price | |
| 5 year | 1.000 | 104.000 |
| 4 year | 0.625 | 104.000 |
| 3 year | 0.000 | 103.500 |
| 2 year | (0.500) | 103.000 |
| 1 year | (1.375) | 102.000 |
| No Prepay Penalty | (1.750) | 101.000 |
| Type | Min | |
| Min Price | 98.000 | |

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



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Non-QM Second Lien Rate Sheet

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

| Type | All |
|-----------|---------|
| Min Price | 98.000 |
| Max Price | 105.000 |

Price Adjustments

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

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

STATE ADJUSTMENTS (2nd Lien Products)

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

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 | Delivery of Final / Trailing Docs |
|---|---|
| Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans | Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905 |

