

## 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
2.375	100.478	100.357	100.276	100.132	2.125	100.446	100.346	100.235	100.110	1.875	101.220	101.092	101.012	100.877
2.500	101.505	101.384	101.303	101.159	2.250	101.156	101.056	100.945	100.820	2.000	102.296	102.168	102.087	101.952
2.625	102.272	102.122	102.022	101.870	2.375	101.885	101.786	101.674	101.549	2.125	102.871	102.743	102.662	102.527
2.750	103.043	102.893	102.793	102.641	2.500	102.483	102.384	102.272	102.147	2.250	103.438	103.310	103.229	103.094
2.875	103.681	103.531	103.431	103.279	2.625	102.194	102.095	101.983	101.858	2.375	103.877	103.749	103.668	103.533
2.990	104.164	104.015	103.915	103.763	2.750	102.621	102.493	102.363	102.230	2.500	104.176	104.056	103.983	103.855
3.000	104.214	104.065	103.965	103.813	2.875	103.201	103.073	102.943	102.810	2.625	104.295	104.175	104.102	103.974
3.125	104.717	104.568	104.467	104.316	3.000	103.616	103.488	103.358	103.225	2.750	104.690	104.569	104.497	104.368
3.250	105.058	104.909	104.809	104.657	3.125	103.986	103.858	103.728	103.595	2.875	105.240	105.119	105.046	104.918
3.375	105.662	105.513	105.413	105.261	3.250	104.521	104.393	104.263	104.130	2.990	105.441	105.321	105.248	105.120
3.500	106.115	105.965	105.865	105.713	3.375	104.810	104.682	104.552	104.419	3.000	105.476	105.356	105.283	105.155
3.625	106.323	106.174	106.073	105.922	3.500	105.123	104.996	104.865	104.733	3.125	105.130	105.010	104.937	104.809
3.750	105.901	105.780	105.713	105.600	3.625	105.159	105.031	104.901	104.768	3.250	105.668	105.571	105.521	105.414
3.875	106.175	106.054	105.987	105.875	3.750	105.150	105.065	104.983	104.905	3.375	105.629	105.532	105.482	105.375
3.990	106.020	105.899	105.831	105.719	3.875	105.361	105.276	105.194	105.116	3.500	105.781	105.684	105.634	105.527
4.000	106.145	106.024	105.957	105.845	4.000	105.653	105.568	105.486	105.408	3.625	105.688	105.591	105.541	105.434
4.125	106.173	106.052	105.985	105.873	4.125	105.914	105.828	105.746	105.668	3.750	105.663	105.566	105.518	105.419
4.250	106.020	105.885	105.803	105.675	4.250	105.908	105.809	105.712	105.618	3.875	105.820	105.723	105.675	105.575
4.375	105.892	105.757	105.675	105.547	4.375	106.250	106.151	106.054	105.960	3.990	105.951	105.854	105.806	105.707

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
1.875	100.966	100.873	100.782	100.697	2.500	99.931	99.768	99.638	99.439	2.000	99.260	99.116	99.025	98.890
2.000	101.602	101.508	101.417	101.332	2.625	100.670	100.506	100.377	100.178	2.125	99.686	99.542	99.451	99.316
2.125	102.157	102.063	101.972	101.887	2.750	101.721	101.557	101.428	101.229	2.250	100.009	99.866	99.775	99.639
2.250	102.624	102.530	102.439	102.354	2.875	102.409	102.245	102.116	101.917	2.375	100.414	100.279	100.195	100.067
2.375	103.023	102.929	102.838	102.753	3.000	102.760	102.597	102.467	102.268	2.500	100.909	100.774	100.690	100.562
2.500	103.376	103.283	103.192	103.107	3.125	102.895	102.731	102.601	102.403	2.625	101.282	101.146	101.063	100.935
2.625	103.770	103.676	103.585	103.500	3.250	103.419	103.255	103.126	102.927	2.750	101.536	101.400	101.317	101.189
2.750	103.918	103.832	103.749	103.671	3.375	103.634	103.470	103.341	103.142	2.875	101.828	101.692	101.609	101.480
2.875	104.318	104.232	104.149	104.071	3.500	104.027	103.863	103.733	103.535	2.990	102.114	101.978	101.895	101.767
3.000	104.755	104.669	104.585	104.507	3.625	104.368	104.205	104.075	103.876	3.000	102.139	102.003	101.920	101.792
3.125	105.089	105.003	104.920	104.842	3.750	100.400	100.279	100.197	100.053	3.125	101.920	101.784	101.700	101.572
3.250	105.088	105.026	104.965	104.909	3.875	100.602	100.481	100.399	100.255	3.250	101.510	101.397	101.337	101.230
3.375	105.359	105.297	105.236	105.179	3.990	100.841	100.720	100.639	100.495	3.375	102.419	102.307	102.246	102.139
3.500	105.751	105.689	105.628	105.571	4.000	100.887	100.766	100.685	100.541	3.500	102.718	102.606	102.545	102.438
3.625	105.908	105.846	105.785	105.729	4.125	101.077	100.956	100.874	100.731	3.625	103.024	102.912	102.851	102.744
3.750	105.573	105.526	105.483	105.448	4.250	100.412	100.277	100.181	100.021	3.750	101.859	101.762	101.719	101.633
3.875	105.770	105.723	105.680	105.644	4.375	100.654	100.518	100.422	100.262	3.875	102.161	102.064	102.021	101.936
4.000	105.952	105.905	105.862	105.826	4.500	100.829	100.694	100.598	100.438	3.990	102.403	102.306	102.263	102.178
4.125	106.513	106.443	106.377	106.320	4.625	101.078	100.943	100.846	100.687	4.000	102.424	102.327	102.284	102.199

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
2.250	98.644	98.603	98.562	98.517	2.250	96.475	96.434	96.394	96.348	2.250	94.636	94.595	94.554	94.509
2.375	99.499	99.458	99.418	99.372	2.375	96.728	96.686	96.646	96.601	2.375	94.988	94.946	94.906	94.860
2.500	99.701	99.659	99.619	99.573	2.500	96.980	96.939	96.899	96.853	2.500	95.333	95.291	95.251	95.206
2.625	99.903	99.862	99.821	99.776	2.625	97.924	97.883	97.842	97.797	2.625	95.677	95.635	95.595	95.550
										2.750	96.640	96.598	96.558	96.513

HIGH BALANCE 5/6m SOFR ARM					HIGH BALANCE 7/6m SOFR ARM					HIGH BALANCE 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
2.250	94.599	94.558	94.517	94.472	2.250	92.430	92.389	92.349	92.303	2.250	90.591	90.550	90.509	90.464
2.375	95.454	95.413	95.373	95.327	2.375	92.683	92.641	92.601	92.556	2.375	90.943	90.901	90.861	90.815
2.500	95.656	95.614	95.574	95.528	2.500	92.935	92.894	92.854	92.808	2.500	91.288	91.246	91.206	91.161
2.625	95.858	95.817	95.776	95.731	2.625	93.879	93.838	93.797	93.752	2.625	91.632	91.590	91.550	91.505
										2.750	92.595	92.553	92.513	92.468





**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
2.375	100.478	100.357	100.276	100.132	2.125	100.446	100.346	100.235	100.110	1.875	101.220	101.092	101.012	100.877
2.500	101.505	101.384	101.303	101.159	2.250	101.156	101.056	100.945	100.820	2.000	102.296	102.168	102.087	101.952
2.625	102.272	102.122	102.022	101.870	2.375	101.885	101.786	101.674	101.549	2.125	102.871	102.743	102.662	102.527
2.750	103.043	102.893	102.793	102.641	2.500	102.483	102.384	102.272	102.147	2.250	103.438	103.310	103.229	103.094
2.875	103.681	103.531	103.431	103.279	2.625	102.194	102.095	101.983	101.858	2.375	103.877	103.749	103.668	103.533
2.990	104.164	104.015	103.915	103.763	2.750	102.621	102.493	102.363	102.230	2.500	104.176	104.056	103.983	103.855
3.000	104.214	104.065	103.965	103.813	2.875	103.201	103.073	102.943	102.810	2.625	104.295	104.175	104.102	103.974
3.125	104.717	104.568	104.467	104.316	3.000	103.616	103.488	103.358	103.225	2.750	104.690	104.569	104.497	104.368
3.250	105.058	104.909	104.809	104.657	3.125	103.986	103.858	103.728	103.595	2.875	105.240	105.119	105.046	104.918
3.375	105.662	105.513	105.413	105.261	3.250	104.521	104.393	104.263	104.130	2.990	105.441	105.321	105.248	105.120
3.500	106.115	105.965	105.865	105.713	3.375	104.810	104.682	104.552	104.419	3.000	105.476	105.356	105.283	105.155
3.625	106.323	106.174	106.073	105.922	3.500	105.123	104.996	104.865	104.733	3.125	105.130	105.010	104.937	104.809
3.750	105.901	105.780	105.713	105.600	3.625	105.159	105.031	104.901	104.768	3.250	105.668	105.571	105.521	105.414
3.875	106.175	106.054	105.987	105.875	3.750	105.150	105.065	104.983	104.905	3.375	105.629	105.532	105.482	105.375
3.990	106.020	105.899	105.831	105.719	3.875	105.361	105.276	105.194	105.116	3.500	105.781	105.684	105.634	105.527
4.000	106.145	106.024	105.957	105.845	4.000	105.653	105.568	105.486	105.408	3.625	105.688	105.591	105.541	105.434
4.125	106.173	106.052	105.985	105.873	4.125	105.914	105.828	105.746	105.668	3.750	105.663	105.566	105.518	105.419
4.250	106.020	105.885	105.803	105.675	4.250	105.908	105.809	105.712	105.618	3.875	105.820	105.723	105.675	105.575
4.375	105.892	105.757	105.675	105.547	4.375	106.250	106.151	106.054	105.960	3.990	105.951	105.854	105.806	105.707

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
1.875	100.966	100.873	100.782	100.697	2.500	100.057	99.986	99.793	99.693	2.125	98.935	98.898	98.771	98.735
2.000	101.602	101.508	101.417	101.332	2.625	100.547	100.477	100.285	100.187	2.250	100.790	100.754	100.627	100.591
2.125	102.157	102.063	101.972	101.887	2.750	101.652	101.583	101.397	101.303	2.375	101.470	101.434	101.306	101.270
2.250	102.624	102.530	102.439	102.354	2.875	102.452	102.384	102.204	102.112	2.500	102.170	102.134	102.007	101.970
2.375	103.023	102.929	102.838	102.753	3.000	103.038	102.970	102.799	102.709	2.625	102.667	102.631	102.501	102.464
2.500	103.376	103.283	103.192	103.107	3.125	103.603	103.461	103.425	103.283	2.750	102.891	102.835	102.748	102.692
2.625	103.770	103.676	103.585	103.500	3.250	103.275	103.141	103.103	102.968	2.875	103.079	103.022	102.936	102.880
2.750	103.918	103.832	103.749	103.671	3.375	103.612	103.479	103.444	103.311	2.990	103.124	103.067	102.985	102.928
2.875	104.318	104.232	104.149	104.071	3.500	103.958	103.826	103.792	103.659	3.000	103.931	103.875	103.791	103.735
3.000	104.755	104.669	104.585	104.507	3.625	104.158	104.027	103.988	103.856	3.125	103.131	103.075	102.992	102.936
3.125	105.089	105.003	104.920	104.842	3.750	102.445	102.410	102.401	102.259	3.250	102.716	102.660	102.577	102.521
3.250	105.088	105.026	104.965	104.909	3.875	102.722	102.682	102.665	102.532	3.375	102.644	102.567	102.490	102.413
3.375	105.359	105.297	105.236	105.179	3.990	102.589	102.549	102.535	102.403	3.500	103.223	103.146	103.071	102.994
3.500	105.751	105.689	105.628	105.571	4.000	102.716	102.676	102.662	102.530	3.625	101.938	101.862	101.787	101.711
3.625	105.908	105.846	105.785	105.729	4.125	102.538	102.464	102.352	102.287	3.750	101.980	101.904	101.830	101.753
3.750	105.573	105.526	105.483	105.448	4.250	102.458	102.383	102.274	102.209	3.875	101.210	101.155	101.121	101.107
3.875	105.770	105.723	105.680	105.644	4.375	102.331	102.260	102.165	102.095	3.990	102.017	101.962	101.931	101.917
4.000	105.952	105.905	105.862	105.826	4.500	102.608	102.537	102.447	102.376					
4.125	106.513	106.443	106.377	106.320										



## CONVENTIONAL PRODUCTS - LLPA

CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS								
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	>97
740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)
720 - 739	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)
700 - 719	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.000)	(1.500)	(1.500)
680 - 699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.250)	(1.500)	(1.500)
660 - 679	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	(2.250)	(2.250)	(2.250)
640 - 659	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)	(2.750)	(2.750)
620 - 639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.500)	(3.500)
< 620	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.500)	(3.500)

CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)								
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	>97
740+	(0.875)	(1.125)	(1.125)	(1.375)	N/A	N/A	N/A	N/A	N/A
720 - 739	(0.875)	(1.500)	(1.500)	(1.625)	N/A	N/A	N/A	N/A	N/A
700 - 719	(0.875)	(1.500)	(1.500)	(1.625)	N/A	N/A	N/A	N/A	N/A
680 - 699	(0.875)	(1.625)	(1.625)	(2.250)	N/A	N/A	N/A	N/A	N/A
660 - 679	(1.125)	(1.625)	(1.625)	(2.375)	N/A	N/A	N/A	N/A	N/A
640 - 659	(1.125)	(2.125)	(2.125)	(3.125)	N/A	N/A	N/A	N/A	N/A
620 - 639	(1.125)	(2.125)	(2.125)	(3.625)	N/A	N/A	N/A	N/A	N/A
<620	(2.125)	(3.125)	(3.125)	(3.625)	N/A	N/A	N/A	N/A	N/A

PHL ADJUSTMENTS	STANDARD ADJUSTMENTS	SUBORDINATE FINANCED PRICE ADJUSTMENTS				HIGH BALANCE ADJUSTMENTS	
<b>LOAN AMOUNT ADJUSTMENTS</b>	NOO <= 75% (6.125)	<b>LTV</b>	<b>CLTV</b>	<b>FICO</b>		Cash-out Refinance (1.000)	
\$100,000 - \$124,999 (0.125)	NOO 75.01-80% (7.375)			<720	>=720	Purchase or R/T Refinance (0.250)	
\$75,000 - \$99,999 (0.250)	NOO >80% (8.125)	ALL	ALL	(0.375)	(0.375)	ARM <= 75% (0.750)	
\$40,000 - \$74,999 (0.875)	Condo (attached) >75% (0.750)	(Sub Fin LLPAs below also apply)				ARM > 75% (1.000)	
\$40,000 min loan amount	ARM > 90% LTV (0.250)	<=65.00%	80.01% - 95.00%	(0.500)	(0.250)	20 Yr (add to 20 Yr Price) (1.250)	
<b>OTHER ADJUSTMENTS</b>	2nd Home >85% LTV (4.250)	65.01% - 75.00%	80.01% - 95.00%	(0.750)	(0.500)	<b>LONG TERM RATE LOCKS</b>	
No Escrow (Non CA) (0.250)	2nd Home <= 85% LTV (4.000)	75.01% - 95.00%	90.01% - 95.00%	(1.000)	(0.750)	(add to 60 day price)	
No Escrow (CA) (0.125)	2 Unit - All LTV (1.000)	75.01% - 90.00%	76.01% - 90.00%	(1.000)	(0.750)	75 Day Lock	Rate Adj. Price Adj.
TX Property 0.250	3-4 Unit <= 80% LTV (1.000)	<=95.00%	95.01% - 97.00%	(1.500)	(1.500)	90 Day Lock	N/A (0.125)
	3-4 Unit 80.01 - 85% LTV (1.500)	<b>Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adj. are in addition to the capped adj. The HomeStyle Reno adj does NOT qualify for the LLPA cap.</b>				120 Day Lock	N/A (1.000)
	3-4 Unit > 85% LTV (2.000)	<b>LTV/FICO</b>		<b>LLPA Cap</b>		*180 Day Lock	0.125% (1.000)
<b>MANDATORY COMMITMENT IMPROVE PRICE BY 0.000</b>	Manufactured Home (0.500)	LTV > 80% and FICO >= 680			0.000	*270 Day Lock	0.375% (1.000)
<b>MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000</b>	HomeStyle/Choice Renovation <sup>1</sup> (0.500)	All other LTV and FICO combinations			1.500	*360 Day Lock	0.500% (1.000)
	Adverse Market Refinance Fee 0.000						
	1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks.						

### High LTV Refinance LLPA Caps - If the sum of all non PHL LLPAs exceeds the cap shown below, the excess will be waived. PHL adjustments are in addition to the capped adjustments

Occupancy	Units	Low Range LTV Ratios	Intermediate Range LTV Ratios		Intermediate Range LTV Ratios			
		No LLPA Caps	LTV Range	LLPA Caps Amortization Term <=15yr	LLPA Caps Amortization Term >15yr	LTV Range	LLPA Caps Amortization Term <=15yr	LLPA Caps Amortization Term >15yr
Principal Residence	1 Unit	97.01 - 105.00%	105.01 - 115.00%	0.750	2.000	>115.00%	0.000	0.750
Principal Residence	2 Units	85.01 - 90.00%	90.01 - 100.00%	0.750	2.000	>100.00%	0.000	0.750
Principal Residence	3 - 4 Units	75.01 - 80.00%	80.01 - 90.00%	0.750	2.000	>90.00%	0.000	0.750
Second Home	1 Unit	90.01 - 95.00%	90.01 - 105.00%	2.000	3.000	>105.00%	1.500	2.000
Investment Property	1 - 4 Units	75.01 - 80.00%	80.01 - 90.00%	2.000	3.000	>90.00%	1.500	2.000

<sup>1</sup>Manufactured home LLPA does not apply to MH Advantage eligible properties




**STATE ADJUSTMENTS (All Products)**

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

**ADMIN FEES**
**Conventional & Government Lock Extensions**

Prior Approval:	\$595
Delegated:	\$350
Prime Jumbo:	\$995
Non-QM:	\$995

<= 7 days	-0.125
8-15 Days	-0.250
16- 30 Days	-0.500

Contractor Validation: \$750

**Note Endorsement or Allonge**

FHA 203(k) and VA Alterations: Supplemental Origination Fee Collected at Purchase

 Pay to the order of  
 Planet Home Lending, LLC

**MERS Organization ID**
**1006543**

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

**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, LLC  
 1795 International Way  
 Idaho Falls, ID 83402  
 Attn: Correspondent Trailing Documents

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

