National Correspondent Rate Sheet--Best Efforts

6/6/2023 10:06 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

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1924 E Deere Avenue, Suite 200, Santa Ana, CA 92705

FANNIE MAE CONVENTIONAL PRODUCTS

CONFORMING 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.250	97.422	97.422	97.422	97.369
5.375	97.937	97.937	97.937	97.884
5.500	98.572	98.572	98.572	98.519
5.625	99.051	99.051	99.051	98.998
5.750	99.196	99.196	99.196	99.143
5.875	99.627	99.627	99.627	99.574
5.990	99.819	99.819	99.819	99.616
6.000	100.182	100.182	100.182	100.129
6.125	100.498	100.498	100.498	100.495
6.250	100.557	100.549	100.542	100.532
6.375	101.012	101.004	100.997	100.987
6.500	101.393	101.385	101.378	101.368
6.625	101.705	101.697	101.690	101.680
6.750	101.710	101.691	101.670	101.644
6.875	102.025	102.006	101.984	101.959
6.990	102.055	102.036	102.014	101.989
7.000	102.402	102.383	102.361	102.336
7.125	102.695	102.657	102.613	102.571
7.250	102.748	102.710	102.666	102.615

CONFORMING 20 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.125	96.717	96.679	96.635	96.388
5.250	97.297	97.259	97.215	96.968
5.375	97.767	97.728	97.685	97.437
5.500	98.100	98.062	98.018	97.771
5.625	98.470	98.432	98.388	98.141
5.750	98.982	98.944	98.900	98.652
5.875	99.393	99.355	99.311	99.064
6.000	99.725	99.687	99.643	99.395
6.125	99.989	99.951	99.907	99.860
6.250	100.330	100.292	100.256	100.210
6.375	100.463	100.425	100.388	100.342
6.500	100.525	100.487	100.451	100.405
6.625	100.520	100.482	100.446	100.399
6.750	101.500	101.451	101.400	101.357
6.875	101.607	101.558	101.507	101.464
7.000	101.602	101.552	101.501	101.458
7.125	101.815	101.766	101.715	101.672
7.250	102.522	102.484	102.440	102.390
7.375	102.597	102.559	102.515	102.465

CONFORMING 15 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
3.875	95.313	95.312	95.304	95.296
3.990	95.759	95.757	95.749	95.742
4.000	95.791	95.789	95.782	95.774
4.125	96.010	96.009	96.001	95.993
4.250	96.289	96.288	96.280	96.272
4.375	96.661	96.660	96.652	96.644
4.500	96.910	96.908	96.900	96.893
4.625	97.273	97.272	97.264	97.256
4.750	97.927	97.926	97.918	97.510
4.875	98.249	98.247	98.239	97.832
4.990	98.408	98.406	98.399	97.591
5.000	98.596	98.595	98.587	98.179
5.125	98.768	98.767	98.759	98.351
5.250	99.182	99.181	99.173	98.765
5.375	99.272	99.271	99.263	98.855
5.500	99.558	99.548	99.524	99.500
5.625	99.786	99.775	99.752	99.727
5.750	99.894	99.883	99.860	99.835
5.875	99.990	99.968	99.945	99.920

CONFORMING 10 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
3.625	93.969	93.953	93.930	93.904
3.750	94.647	94.631	94.608	94.582
3.875	94.883	94.867	94.844	94.818
4.000	95.056	95.040	95.016	94.990
4.125	95.389	95.373	95.349	95.323
4.250	95.722	95.706	95.682	95.659
4.375	96.044	96.028	96.004	95.981
4.500	96.288	96.272	96.249	96.226
4.625	96.851	96.843	96.835	96.828
4.750	97.179	97.172	97.164	96.757
4.875	97.291	97.284	97.276	96.869
5.000	97.560	97.559	97.551	97.143
5.125	97.940	97.938	97.930	97.523
5.250	98.208	98.206	98.198	97.790
5.375	98.442	98.440	98.433	98.025
5.500	98.797	98.786	98.763	98.738
5.625	99.118	99.108	99.084	99.060
5.750	99.343	99.333	99.309	99.285
5.875	99.579	99.550	99.522	99.493

HIGH BALANCE 30 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.250	96.923	96.892	96.848	96.601
5.375	97.139	97.108	97.064	96.817
5.500	97.602	97.571	97.527	97.280
5.625	98.078	98.047	98.003	97.756
5.750	98.549	98.511	98.459	98.204
5.875	98.975	98.937	98.885	98.630
5.990	99.476	99.438	99.387	98.932
6.000	99.259	99.221	99.169	98.914
6.125	99.771	99.733	99.682	99.627
6.250	100.209	100.171	100.119	100.064
6.375	100.429	100.391	100.339	100.284
6.500	100.746	100.707	100.656	100.601
6.625	101.096	101.046	100.980	100.910
6.750	101.465	101.416	101.350	101.280
6.875	101.813	101.763	101.697	101.628
6.990	100.959	100.909	100.843	100.774
7.000	101.991	101.941	101.875	101.805
7.125	102.127	102.075	102.009	101.940
7.250	102.455	102.387	102.299	102.204

HIGH BALANCE 15 YEAR FIXED				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
3.750	91.857	91.841	91.817	91.794
3.875	92.215	92.199	92.176	92.153
3.990	92.569	92.553	92.530	92.507
4.000	92.600	92.584	92.561	92.537
4.125	93.051	93.035	93.011	92.988
4.250	93.450	93.434	93.411	93.388
4.375	93.854	93.838	93.815	93.791
4.500	94.407	94.391	94.368	94.345
4.625	94.992	94.976	94.952	94.929
4.750	95.255	95.239	95.215	94.992
4.875	95.378	95.362	95.338	95.115
4.990	95.896	95.880	95.856	95.433
5.000	95.941	95.925	95.901	95.678
5.125	96.277	96.261	96.238	96.014
5.250	96.521	96.505	96.481	96.258
5.375	96.737	96.721	96.698	96.475
5.500	96.874	96.858	96.835	96.812
5.625	97.040	97.024	97.001	96.978
5.750	97.344	97.299	97.245	97.189

CONFORMING 5/6m SOFR ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.625	96.271	96.174	96.079	95.986
4.750	96.849	96.752	96.658	96.564
4.875	97.263	97.166	97.072	96.978
5.000	97.621	97.524	97.429	97.336
5.125	97.957	97.860	97.765	97.672
5.250	98.254	98.157	98.063	97.969
5.375	98.543	98.446	98.351	98.257
5.500	98.861	98.765	98.670	98.576
5.625	99.177	99.080	98.986	98.892
5.750	99.463	99.366	99.272	99.178
5.875	99.727	99.630	99.535	99.442
6.000	99.845	99.748	99.653	99.559
6.125	99.891	99.794	99.700	99.606
6.250	99.888	99.791	99.697	99.603
6.375	99.867	99.770	99.675	99.582
6.500	99.831	99.734	99.639	99.546

CONFORMING 7/6m SOFR ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.875	96.502	96.405	96.310	96.216
5.000	96.927	96.830	96.736	96.642
5.125	97.388	97.291	97.197	97.103
5.250	97.828	97.731	97.636	97.542
5.375	98.264	98.167	98.073	97.979
5.500	98.732	98.635	98.540	98.446
5.625	99.196	99.099	99.004	98.911
5.750	99.568	99.471	99.377	99.283
5.875	99.895	99.798	99.703	99.609
6.000	100.182	100.085	99.990	99.896
6.125	100.439	100.342	100.248	100.154
6.250	100.490	100.393	100.298	100.204
6.375	100.460	100.363	100.269	100.175
6.500	100.428	100.331	100.237	100.143

CONFORMING 10/6m SOFR ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.000	96.140	96.043	95.949	95.855
5.125	96.500	96.403	96.308	96.214
5.250	96.960	96.863	96.768	96.674
5.375	97.451	97.354	97.260	97.166
5.500	97.918	97.821	97.727	97.633
5.625	98.375	98.278	98.183	98.089
5.750	98.784	98.687	98.593	98.499
5.875	99.175	99.078	98.983	98.890
6.000	99.466	99.369	99.275	99.181
6.125	99.708	99.611	99.517	99.423
6.250	99.760	99.663	99.568	99.475
6.375	99.739	99.642	99.547	99.453
6.500	99.703	99.606	99.511	99.417

HIGH BALANCE 5/6m SOFR ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.625	91.976	91.879	91.784	91.691
4.750	92.554	92.457	92.363	92.269
4.875	92.968	92.871	92.777	92.683
5.000	93.326	93.229	93.134	93.041
5.125	93.662	93.565	93.470	93.377
5.250	93.959	93.862	93.768	93.674
5.375	94.248	94.151	94.056	93.962
5.500	94.566	94.470	94.375	94.281
5.625	94.882	94.785	94.691	94.597
5.750	95.168	95.071	94.977	94.883
5.875	95.432	95.335	95.240	95.147
6.000	95.550	95.453	95.358	95.264
6.125	95.596	95.499	95.405	95.311
6.250	95.593	95.496	95.402	95.308
6.375	95.572	95.475	95.380	95.287
6.500	95.536	95.439	95.344	95.251

HIGH BALANCE 7/6m SOFR ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
4.875	92.207	92.110	92.015	91.921
5.000	92.632	92.535	92.441	92.347
5.125	93.093	92.996	92.902	92.808
5.250	93.533	93.436	93.341	93.247
5.375	93.969	93.872	93.778	93.684
5.500	94.437	94.340	94.245	94.151
5.625	94.901	94.804	94.709	94.616
5.750	95.273	95.176	95.082	94.988
5.875	95.600	95.503	95.408	95.314
6.000	95.887	95.790	95.695	95.601
6.125	96.144	96.047	95.953	95.859
6.250	96.195	96.098	96.003	95.909
6.375	96.165	96.068	95.974	95.880

HIGH BALANCE 10/6m SOFR ARM				
RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.000	91.845	91.748	91.654	91.560
5.125	92.205	92.108	92.013	91.919
5.250	92.665	92.568	92.473	92.379
5.375	93.156	93.059	92.965	92.871
5.500	93.623	93.526	93.432	93.338
5.625	94.080	93.983	93.888	93.794
5.750	94.489	94.392	94.298	94.204
5.875	94.880	94.783	94.688	94.595
6.000	95.171	95.074	94.980	94.886
6.125	95.413	95.316	95.222	95.128
6.250	95.465	95.368	95.273	95.180
6.375	95.444	95.347	95.252	95.158
6.500	95.408	95.311	95.216	95.122

Rate sheets are intended for use by mortgage professionals only.

National Correspondent Rate Sheet--Best Efforts

6/6/2023 10:06 EST

Lock Desk: 443-313-8929

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1924 E Deere Avenue, Suite 200, Santa Ana, CA 92705

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	97.422	97.422	97.422	97.369	5.125	96.717	96.679	96.635	96.388	3.875	95.313	95.312	95.304	95.296
5.375	97.937	97.937	97.937	97.884	5.250	97.297	97.259	97.215	96.968	3.990	95.759	95.757	95.749	95.742
5.500	98.572	98.572	98.572	98.519	5.375	97.767	97.728	97.685	97.437	4.000	95.791	95.789	95.782	95.774
5.625	99.051	99.051	99.051	98.998	5.500	98.100	98.062	98.018	97.771	4.125	96.010	96.009	96.001	95.993
5.750	99.196	99.196	99.196	99.143	5.625	98.470	98.432	98.388	98.141	4.250	96.289	96.288	96.280	96.272
5.875	99.627	99.627	99.627	99.574	5.750	98.982	98.944	98.900	98.652	4.375	96.661	96.660	96.652	96.644
5.990	99.819	99.819	99.819	99.616	5.875	99.393	99.355	99.311	99.064	4.500	96.910	96.908	96.900	96.893
6.000	100.182	100.182	100.182	100.129	6.000	99.725	99.687	99.643	99.395	4.625	97.273	97.272	97.264	97.256
6.125	100.498	100.498	100.498	100.495	6.125	99.989	99.951	99.907	99.860	4.750	97.927	97.926	97.918	97.510
6.250	100.557	100.549	100.542	100.532	6.250	100.330	100.292	100.256	100.210	4.875	98.249	98.247	98.239	97.832
6.375	101.012	101.004	100.997	100.987	6.375	100.463	100.425	100.388	100.342	4.990	98.408	98.406	98.399	97.591
6.500	101.393	101.385	101.378	101.368	6.500	100.525	100.487	100.451	100.405	5.000	98.596	98.595	98.587	98.179
6.625	101.705	101.697	101.690	101.680	6.625	100.520	100.482	100.446	100.399	5.125	98.768	98.767	98.759	98.351
6.750	101.710	101.691	101.670	101.644	6.750	101.500	101.451	101.400	101.357	5.250	99.182	99.181	99.173	98.765
6.875	102.025	102.006	101.984	101.959	6.875	101.607	101.558	101.507	101.464	5.375	99.272	99.271	99.263	98.855
6.990	102.055	102.036	102.014	101.989	7.000	101.602	101.552	101.501	101.458	5.500	99.558	99.548	99.524	99.500
7.000	102.402	102.383	102.361	102.336	7.125	101.815	101.766	101.715	101.672	5.625	99.786	99.775	99.752	99.727
7.125	102.695	102.657	102.613	102.571	7.250	102.522	102.484	102.440	102.390	5.750	99.894	99.883	99.860	99.835
7.250	102.748	102.710	102.666	102.615	7.375	102.597	102.559	102.515	102.465	5.875	99.990	99.968	99.945	99.920

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
3.625	93.969	93.953	93.930	93.904	5.250	96.394	96.408	96.368	96.084	4.250	94.930	94.833	94.807	94.585
3.750	94.647	94.631	94.608	94.582	5.375	97.407	97.415	97.378	97.090	4.375	95.364	95.265	95.240	95.013
3.875	94.883	94.867	94.844	94.818	5.500	97.789	97.785	97.758	97.458	4.500	95.878	95.775	95.752	95.524
4.000	95.056	95.040	95.016	94.990	5.625	98.262	98.249	98.228	97.919	4.625	96.763	96.651	96.630	96.398
4.125	95.389	95.373	95.349	95.323	5.750	98.649	98.654	98.633	98.374	4.750	96.647	96.132	96.504	95.889
4.250	95.722	95.706	95.682	95.659	5.875	99.087	99.089	99.069	98.804	4.875	96.826	96.309	96.683	96.065
4.375	96.044	96.028	96.004	95.981	6.000	99.207	99.195	99.183	98.900	5.000	97.275	96.752	97.128	96.506
4.500	96.288	96.272	96.249	96.226	6.125	99.573	99.555	99.544	99.254	5.125	98.004	97.479	97.857	97.229
4.625	96.851	96.843	96.835	96.828	6.250	99.987	99.997	99.984	99.707	5.250	98.123	97.622	97.996	97.381
4.750	97.179	97.172	97.164	96.757	6.375	100.359	100.363	100.353	100.064	5.375	98.383	98.278	98.253	97.905
4.875	97.291	97.284	97.276	96.869	6.500	100.797	100.793	100.783	100.491	5.500	98.616	98.508	98.484	98.134
5.000	97.560	97.559	97.551	97.143	6.625	101.094	101.084	101.075	100.777	5.625	99.352	99.238	99.217	98.860
5.125	97.940	97.938	97.930	97.523	6.750	101.386	101.372	101.306	101.301	5.750	99.234	99.128	99.110	98.760
5.250	98.208	98.206	98.198	97.790	6.875	101.734	101.711	101.655	101.642	5.875	99.480	99.371	99.354	98.998
5.375	98.442	98.440	98.433	98.025	7.000	101.922	101.896	101.842	101.827	6.000	99.753	99.641	99.624	99.267
5.500	98.797	98.786	98.763	98.738	7.125	102.187	102.158	102.104	102.088	6.125	100.436	100.316	100.299	99.935
5.625	99.118	99.108	99.084	99.060	7.250	102.481	102.417	102.311	102.243	6.250	100.327	100.237	100.201	99.870
5.750	99.343	99.333	99.309	99.285	7.375	102.807	102.739	102.634	102.564	6.375	100.608	100.514	100.479	100.146
5.875	99.579	99.550	99.522	99.493	7.500	103.064	102.984	102.897	102.807	6.500	100.946	100.849	100.814	100.478

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
4.125	95.345	95.420	95.504	95.574	4.125	94.497	94.570	94.652	94.720	4.000	93.052	93.126	93.210	93.280
4.250	95.660	95.730	95.810	95.876	4.250	94.895	94.964	95.041	95.105	4.125	93.514	93.584	93.664	93.729
4.375	95.944	96.010	96.084	96.146	4.375	95.313	95.378	95.450	95.510	4.250	93.952	94.018	94.093	94.155
4.500	96.228	96.289	96.359	96.416	4.500	95.731	95.791	95.860	95.916	4.375	94.372	94.434	94.504	94.562
4.625	96.432	96.489	96.553	96.606	4.625	96.149	96.205	96.269	96.321	4.500	94.792	94.850	94.915	94.969
4.750	96.756	96.809	96.869	96.718	4.750	96.544	96.596	96.655	96.504	4.625	95.212	95.266	95.326	95.377
4.875	97.114	97.162	97.217	97.062	4.875	96.842	96.890	96.944	96.788	4.750	95.633	95.683	95.739	95.585
5.000	97.471	97.515	97.565	97.406	5.000	97.220	97.263	97.313	97.153	4.875	96.056	96.102	96.153	95.996
5.125	97.828	97.868	97.913	97.751	5.125	97.598	97.637	97.681	97.518	5.000	96.389	96.430	96.477	96.316
5.250	98.140	98.176	98.216	98.050	5.250	97.923	97.958	97.998	97.831	5.125	96.811	96.849	96.891	96.726
5.375	98.426	98.457	98.493	98.322	5.375	98.217	98.247	98.282	98.111	5.250	97.160	97.193	97.230	97.061
5.500	98.719	98.746	98.776	98.601	5.500	98.518	98.544	98.573	98.398	5.375	97.441	97.469	97.502	97.329
5.625	99.001	99.023	99.048	99.069	5.625	98.807	98.829	98.854	98.674	5.500	97.719	97.743	97.770	97.593
5.750	99.258	99.276	99.296	99.313	5.750	99.093	99.111	99.130	98.947	5.625	97.995	98.015	98.038	97.856
5.875	99.489	99.502	99.517	99.530	5.875	99.369	99.382	99.397	99.209	5.750	98.296	98.312	98.329	98.144
6.000	99.707	99.716	99.726	99.735	6.000	99.633	99.641	99.651	99.459	5.875	98.618	98.629	98.642	98.452
6.125	99.908	99.912	99.918	99.922	6.125	99.878	99.882	99.887	99.691	6.000	98.918	98.925	98.932	98.739
6.250	100.053	100.052	100.052	100.052	6.250	100.032	100.032	100.031	99.831	6.125	99.200	99.202	99.205	99.007
6.375	100.151	100.146	100.140	100.136	6.375	100.111	100.106	100.100	100.095	6.250	99.406	99.404	99.402	99.200

SUPER CONFORMING 5/6m SOFR ARM					SUPER CONFORMING 7/6m SOFR ARM					SUPER 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
4.125	91.300	91.375	91.459	91.529	4.125	90.452	90.525	90.607	90.675	4.000	89.007	89.081	89.165	89.235
4.250	91.365	91.435	91.515	91.581	4.250	90.600	90.669	90.746	90.810	4.125	89.469	89.539	89.619	89.684
4.375	91.649	91.715	91.789	91.851	4.375	91.018	91.083	91.155	91.215	4.250	89.657	89.723	89.798	89.860
4.500	91.933	91.994	92.064	92.121	4.500	91.436	91.496	91.565	91.621	4.375	90.077	90.139	90.209	90.267
4.625	92.137	92.194	92.258	92.311	4.625	91.854	91.910	91.974	92.026	4.500	90.497	90.555	90.620	90.674
4.750	92.461	92.514	92.574	92.423	4.750	92.249	92.301	92.360	92.209	4.625	90.917	90.971	91.031	91.082
4.875	92.819	92.867	92.922	92.767	4.875	92.547	92.595	92.649	92.493	4.750	91.338	91.388	91.444	91.290
5.000	93.176	93.220	93.270	93.111	5.000	92.925	92.968	93.018	92.858	4.875	91.761	91.807	91.858	91.701
5.125	93.533	93.573	93.618	93.456	5.125	93.303	93.342	93.386	93.223	5.000	92.094	92.135	92.182	92.021
5.250	93.845	93.881	93.921	93.755	5.250	93.628	93.663	93.703	93.536	5.125	92.516	92.554	92.596	92.431
5.375	94.131	94.162	94.198	94.027	5.375	93.922	93.952	93.987	93.816	5.250	92.865	92.898	92.935	92.766
5.500	94.424	94.451	94.481	94.306	5.500	94.223	94.249	94.278	94.103	5.375	93.146	93.174	93.207	93.034
5.625	94.706	94.728	94.753	94.774	5.625	94.512	94.534	94.559	94.379	5.500	93.424	93.448	93.475	93.298
5.750	94.963	94.981	95.001	95.018	5.750	94.798	94.816	94.835	94.652	5.625	93.700	93.720	93.743	93.561
5.875	95.194	95.207	95.222	95.235	5.875	95.074	95.087	95.102	94.914	5.750	94.001	94.017	94.034	93.849
6.000	95.412	95.421	95.431	95.440	6.000	95.338	95.346	95.356	95.164	5.875	94.323	94.334	94.347	94.157
6.125	95.613	95.617	95.623	95.627	6.125	95.583	95.587	95.592	95.396	6.000	94.623	94.630	94.637	94.444
6.250	95.758	95.757	95.757	95.757	6.250	95.737	95.737	95.736	95.536	6.125	94.905	94.907	94.910	94.712

National Correspondent Rate Sheet--Best Efforts

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CONVENTIONAL PRODUCTS - LLPA

CREDIT SCORE	Purchase Money Loans - LLPA by Credit Score/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
≥= 780	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	N/A
760-779	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
740-759	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	N/A
720-739	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	N/A
700-719	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	N/A
680-699	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	N/A
660-679	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	N/A
640-659	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)	N/A
≤ 639	0.000	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)	N/A

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	N/A
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
High-balance ARM	(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio - Applicable for all loanss with terms greater than 15 years									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
≥= 780	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)	007
760-779	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)	007
740-759	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)	007
720-739	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)	007
700-719	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)	007
680-699	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)	007
660-679	0.000	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)	007
640-659	0.000	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)	007
≤ 639	0.000	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)	007

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Limited Cash-out Refinances									
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	>95.00	SFC
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)	N/A
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
High-balance ARM	(1.250)	(1.250)	(1.500)	(1.500)	(2.500)	(2.500)	(2.500)	(2.750)	(2.750)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Cash-out Refinance Loans - LLPA by Credit Score/LTV Ratio Applicable for all loans					
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
≥= 780	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	003
760-779	(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	003
740-759	(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	003
720-739	(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	003
700-719	(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	003
680-699	(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	003
660-679	(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	003
640-659	(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	003
≤ 639	(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	003

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Cash-out Refinances					
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A
High-balance fixed - rate	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	808
High-balance ARM	(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	N/A

PHL ADJUSTMENTS

BASE LOAN AMOUNT ADJUSTMENTS	
40,000 - 74,999	1.000
75,000 - 99,999	1.000
100,000 - 124,999	0.750
125,000 - 149,999	0.750
150,000 - 174,999	0.625
175,000 - 199,999	0.375
200,000 - 224,999	0.250
225,000 - 249,999	0.250

OTHER ADJUSTMENTS	
No Escrow (Non CA)	(0.250)
No Escrow (CA)	(0.125)
TX Property	0.000
NY Property	0.250

MANDATORY COMMITMENT IMPROVE PRICE BY 0.000

MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000

HIGH BALANCE ADJUSTMENTS

20 Yr (add to 20 Yr Price)	(1.250)

LONG TERM RATE LOCKS

(add to 60 day price)

	Rate Adj.	Price Adj.
75 Day Lock	N/A	(0.375)
90 Day Lock	N/A	(0.750)
120 Day Lock	N/A	(1.500)
*180 Day Lock	0.125%	(2.000)
*270 Day Lock	0.375%	(3.000)
*360 Day Lock	0.500%	(4.000)

***A 1.00% upfront fee is due w/in 5 days of lock.**

*Fixed Rates Only

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.

LTV/FICO	LLPA Cap
LTV > 80% and FICO >= 680	0.000
All other LTV and FICO combinations	0.000

HomeStyle/Choice Renovation[1]	(0.500)
Adverse Market Refinance Fee	0.000

1. The HomeStyle Reno price adj. does NOT qualify for the LLPA cap on HomeReady locks.

LLPA Waivers All LLPAs will be waived for the following loans (Exception: LLPAs for Minimum Mortgage Insurance Coverage Option will be charged if applicable)

Loans to first-time homebuyers with qualifying income <= 100% area median income (AMI) or 120% AMI in high-cost areas

Loans meeting Duty to Serve requirments

(Purchase and limited cash-out refinances, principal residences with total qualifying income ≤100% AMI)

• Manufactured housing including MH Advantage® • Rural housing - loans in high needs rural regions • Loans to Native Americans on tribal lands • Loans originated by "small financial institutions" • Affordable housing

National Correspondent Rate Sheet--Best Efforts

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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
5.000	98.481	98.505	98.528	98.502	3.875	95.171	95.210	95.249	95.288	5.000	98.481	98.505	98.528	98.502
5.125	98.951	98.974	98.997	98.971	4.000	95.563	95.602	95.641	95.680	5.125	98.951	98.974	98.997	98.971
5.250	99.440	99.440	99.440	99.390	4.125	95.905	95.944	95.983	96.022	5.250	99.440	99.440	99.440	99.390
5.375	99.602	99.602	99.602	99.552	4.250	96.659	96.698	96.737	96.776	5.375	99.602	99.602	99.602	99.552
5.500	100.000	100.000	100.000	99.950	4.375	96.976	97.015	97.054	97.093	5.500	100.000	100.000	100.000	99.950
5.625	100.429	100.429	100.429	100.379	4.500	97.491	97.530	97.569	97.609	5.625	100.429	100.429	100.429	100.379
5.750	100.930	100.727	100.524	100.271	4.625	97.867	97.906	97.946	97.985	5.750	100.930	100.727	100.524	100.271
5.875	100.893	100.690	100.487	100.234	4.750	97.867	97.890	97.913	97.887	5.875	100.893	100.690	100.487	100.234
5.990	101.163	100.960	100.757	100.504	4.875	98.054	98.078	98.101	98.075	5.990	101.163	100.960	100.757	100.504
6.000	101.268	101.065	100.862	100.609	5.000	98.159	98.183	98.206	98.180	6.000	101.268	101.065	100.862	100.609
6.125	101.626	101.423	101.220	100.967	5.125	98.292	98.316	98.339	98.312	6.125	101.626	101.423	101.220	100.967
6.250	101.785	101.582	101.379	101.126	5.250	98.676	98.676	98.676	98.626	6.250	101.785	101.582	101.379	101.126
6.375	101.780	101.687	101.593	101.449	5.375	98.605	98.605	98.605	98.555	6.375	101.780	101.687	101.593	101.449
6.500	102.032	101.938	101.844	101.701	5.500	98.756	98.756	98.756	98.706	6.500	102.032	101.938	101.844	101.701
6.625	102.338	102.244	102.150	102.006	5.625	98.800	98.800	98.800	98.750	6.625	102.338	102.244	102.150	102.006
6.750	102.908	102.806	102.705	102.603	5.750	99.034	98.987	98.940	98.843	6.750	102.908	102.806	102.705	102.603
6.875	102.829	102.727	102.626	102.524	5.875	99.373	99.326	99.279	99.182	6.875	102.829	102.727	102.626	102.524
6.990	103.013	102.911	102.810	102.708	6.000	99.723	99.676	99.629	99.533	6.990	103.013	102.911	102.810	102.708
7.000	103.128	103.026	102.925	102.823	6.125	100.009	99.963	99.916	99.819	7.000	103.128	103.026	102.925	102.823

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
5.000	96.181	96.205	96.228	96.202	3.875	90.828	90.867	90.906	90.946	5.000	95.778	95.801	95.824	95.298
5.125	96.981	97.004	97.027	97.001	4.000	91.110	91.149	91.188	91.227	5.125	96.027	96.050	96.074	95.547
5.250	97.954	97.954	97.954	97.904	4.125	91.432	91.471	91.511	91.550	5.250	96.863	96.863	96.863	96.313
5.375	97.966	97.966	97.966	97.916	4.250	93.159	93.198	93.237	93.276	5.375	97.104	97.104	97.104	96.554
5.500	98.489	98.489	98.489	98.439	4.375	93.146	93.185	93.224	93.263	5.500	97.543	97.543	97.543	96.993
5.625	99.053	99.053	99.053	99.003	4.500	93.391	93.430	93.469	93.509	5.625	97.772	97.772	97.772	97.222
5.750	99.985	99.782	99.579	99.326	4.625	93.867	93.906	93.946	93.985	5.750	99.268	99.065	98.861	98.108
5.875	100.178	99.975	99.772	99.519	4.750	94.492	94.515	94.538	94.512	5.875	99.321	99.118	98.915	98.162
5.990	99.558	99.355	99.152	98.899	4.875	94.679	94.703	94.726	94.700	5.990	99.651	99.448	99.244	98.491
6.000	100.413	100.210	100.007	99.754	5.000	94.784	94.808	94.831	94.805	6.000	99.756	99.553	99.349	98.596
6.125	100.681	100.478	100.275	100.022	5.125	94.917	94.941	94.964	94.937	6.125	99.914	99.711	99.507	99.104
6.250	100.690	100.487	100.284	100.031	5.250	96.488	96.488	96.488	96.438	6.250	100.099	99.896	99.693	99.290
6.375	100.355	100.262	100.168	100.024	5.375	96.417	96.417	96.417	96.367	6.375	100.374	100.280	100.187	99.893
6.500	100.607	100.513	100.419	100.276	5.500	96.568	96.568	96.568	96.518	6.500	100.696	100.602	100.508	100.214
6.625	100.913	100.819	100.725	100.581	5.625	96.612	96.612	96.612	96.562	6.625	100.841	100.748	100.654	100.360
6.750	101.095	100.994	100.892	100.791	5.750	97.409	97.362	97.315	97.218	6.750	101.352	101.250	101.149	101.047
6.875	100.766	100.665	100.563	100.462	5.875	97.748	97.701	97.654	97.557	6.875	101.393	101.291	101.190	101.088
6.990	100.951	100.849	100.747	100.646	6.000	98.098	98.051	98.004	97.908	6.990	101.637	101.535	101.434	101.332
7.000	101.066	100.964	100.862	100.761	6.125	98.384	98.338	98.291	98.194	7.000	101.752	101.650	101.549	101.447

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
5.125	95.621	95.644	95.667	95.641	3.250	92.280	92.233	92.187	92.140	3.250	93.238	93.113	92.988	92.863
5.250	96.457	96.457	96.457	96.407	3.375	92.880	92.833	92.786	92.739	3.375	93.827	93.702	93.577	93.452
5.375	96.698	96.698	96.698	96.648	3.500	93.465	93.418	93.371	93.324	3.500	94.412	94.287	94.162	94.037
5.500	97.136	97.136	97.136	97.086	3.625	94.028	93.981	93.935	93.888	3.625	94.966	94.841	94.716	94.591
5.625	97.365	97.365	97.365	97.315	3.750	93.937	93.890	93.843	93.796	3.750	94.456	94.331	94.206	94.081
5.750	98.861	98.658	98.455	98.202	3.875	94.536	94.489	94.443	94.396	3.875	95.046	94.921	94.796	94.671
5.875	98.915	98.712	98.508	98.255	4.000	95.121	95.074	95.027	94.980	4.000	95.631	95.506	95.381	95.256
5.990	99.244	99.041	98.838	98.585	4.125	95.685	95.638	95.591	95.544	4.125	96.184	96.059	95.934	95.809
6.000	99.349	99.146	98.943	98.690	4.250	95.602	95.540	95.477	95.415	4.250	95.644	95.519	95.394	95.269
6.125	99.507	99.304	99.101	98.848	4.375	96.202	96.139	96.077	96.014	4.375	96.234	96.109	95.984	95.859
6.250	99.693	99.490	99.286	99.033	4.500	96.787	96.724	96.662	96.599	4.500	96.818	96.693	96.568	96.443
6.375	99.968	99.874	99.780	99.637	4.625	97.350	97.288	97.225	97.163	4.625	97.372	97.247	97.122	96.997
6.500	100.289	100.196	100.102	99.958	4.750	97.187	97.140	97.093	97.046	4.750	96.831	96.706	96.581	96.406
6.625	100.435	100.341	100.248	100.104	4.875	97.786	97.739	97.693	97.646	4.875	97.421	97.296	97.171	96.996
6.750	100.945	100.844	100.742	100.641	5.000	98.371	98.324	98.277	98.230	5.000	98.006	97.881	97.756	97.581
6.875	100.986	100.885	100.783	100.682	5.125	99.735	99.688	99.641	99.594	5.125	99.359	99.234	99.109	98.934
6.990	101.231	101.129	101.027	100.926										
7.000	101.346	101.244	101.142	101.041										
7.125	101.876	101.774	101.673	101.571										

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
5.000	97.881	97.905	97.928	97.902	5.000	95.581	95.605	95.628	95.602
5.125	98.351	98.374	98.397	98.371	5.125	96.381	96.404	96.427	96.401
5.250	98.840	98.840	98.840	98.790	5.250	97.354	97.354	97.354	97.304
5.375	99.002	99.002	99.002	98.952	5.375	97.366	97.366	97.366	97.316
5.500	99.400	99.400	99.400	99.350	5.500	97.889	97.889	97.889	97.839
5.625	99.829	99.829	99.829	99.779	5.625	98.453	98.453	98.453	98.403
5.750	100.330	100.127	99.924	99.671	5.750	99.385	99.182	98.979	98.726
5.875	100.293	100.090	99.887	99.634	5.875	99.578	99.375	99.172	98.919
5.990	100.563	100.360	100.157	99.904	5.990	98.958	98.755	98.552	98.299
6.000	100.668	100.465	100.262	100.009	6.000	99.813	99.610	99.407	99.154
6.125	101.026	100.823	100.620	100.367	6.125	100.081	99.878	99.675	99.422
6.250	101.185	100.982	100.779	100.526	6.250	100.090	99.887	99.684	99.431
6.375	101.180	101.087	100.993	100.849	6.375	99.755	99.662	99.568	99.424
6.500	101.432	101.338	101.244	101.101	6.500	100.007	99.913	99.819	99.676
6.625	101.738	101.644	101.550	101.406	6.625	100.313	100.219	100.125	99.981
6.750	102.308	102.206	102.105	102.003	6.750	100.495	100.394	100.292	100.191
6.875	102.229	102.127	102.026	101.924	6.875	100.166	100.065	99.963	99.862
6.990	102.413	102.311	102.210	102.108	6.990	100.351	100.249	100.147	100.046
7.000	102.528	102.426	102.325	102.223	7.000	100.466	100.364	100.262	100.161

GOVERNMENT PRODUCTS LLPA's

BASE LOAN AMOUNT	
$40,000 - $124,999	0.375
$125,000 - $149,999	0.250
$150,000 - $174,999	0.250
$175000 - $199,999	0.375
$200,000 - $224,999	0.250
$225,000 - $249,999	0.125
>$275,000 - Conform Max	0.125

ARM Notes	
Margin:	2.00%
Floor:	2.00%
Caps:	1/1/5%
Index:	T-Bill

MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products

FICO SCORE	
>= 740	0.250
720-739	0.150
680 - 719	0.000
660 - 679	(0.250)
640 - 659	(0.500)
620 - 639	(1.250)
600 - 619	(1.500)
580 - 599	(3.000)
< 580 & No Score Streamlines	(10.000)

VA LOAN TYPE	
VA Loan	(0.250)
VA IRRRL (95.01-110.00)	(1.000)
VA IRRRL (110.01-125% LTV)	(2.250)
VA Alterations	(1.250)

Notes

FHA ID #: 27128-00009

VA ID #: 5199980000

All borrowers must be checked against CAIVRS

OTHER ADJUSTMENTS	
2 Unit	(0.500)
3-4 Unit	(1.000)
Manual Underwrite	0.000
Manufactured Housing	(1.250)
ARM HB	(0.500)
25 Year Term (Fixed Only)	(0.250)
20 Year Term (Fixed Only)	(0.500)
Mandatory Commitment	0.000
Puerto Rico Property (Approved Sellers only)	(0.250)
203k ARM's	(0.500)

Long Term Rate Locks

(add to 60 day price)

	Rate Adj.	Price Adj.
75 Day Lock	N/A	(0.375)
90 Day Lock	N/A	(0.750)
120 Day Lock	N/A	(1.500)
*180 Day Lock	0.125%	(2.000)
*270 Day Lock	0.375%	(3.000)
*360 Day Lock	0.500%	(4.000)

***A 1.00% upfront fee is due w/in 5 days of lock.**

*Fixed Rates Only

Rate sheets are intended for use by mortgage professionals only.

National Correspondent Rate Sheet--Best Efforts

6/6/2023 10:06 EST

Welcome to Planet Home Lending

www.PHLCorrespondent.com

1924 E Deere Avenue, Suite 200, Santa Ana, CA 92705

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)

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

MERS Organization ID

1006543

Note Endorsement or Allonge

Pay to the order of
Planet Home Lending, LLC

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

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, 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

National Correspondent Rate Sheet--Best Efforts

6/6/2023 10:06 EST

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Second Lien Rate Sheet

FICO/CLTV	30 YR FIXED NOTE RATE ADJUSTMENTS							
	<60	>60-65	>65-70	>70-75	>75-80	>80-85	>85-90	>90-95
760+	9.949	10.149	10.349	10.549	10.949	11.349	N/A	N/A
740-759	10.149	10.349	10.549	10.849	11.149	11.549	N/A	N/A
720-739	10.349	10.549	10.849	11.149	11.349	11.849	N/A	N/A
700-719	11.149	11.399	11.949	12.149	12.349	12.649	N/A	N/A
680-699	11.349	11.649	11.849	12.149	12.399	13.049	N/A	N/A
660-679	12.149	12.349	12.649	12.949	13.649	14.149	N/A	N/A
640-659	13.649	13.849	14.149	14.349	14.649	14.949	N/A	N/A

FICO/CLTV	15 YR FIXED NOTE RATE ADJUSTMENTS							
	<60	>60-65	>65-70	>70-75	>75-80	>80-85	>85-90	>90-95
760+	9.749	10.049	10.149	10.349	10.749	11.149	N/A	N/A
740-759	10.049	10.149	10.349	10.549	10.949	11.349	N/A	N/A
720-739	10.249	10.349	10.549	10.949	11.149	11.549	N/A	N/A
700-719	10.549	10.749	10.749	11.149	11.349	11.749	N/A	N/A
680-699	11.149	11.349	11.849	12.149	12.349	12.849	N/A	N/A
660-679	11.849	12.349	12.849	13.349	13.849	14.149	N/A	N/A
640-659	13.449	13.649	13.949	14.149	14.349	14.749	N/A	N/A

Second Lien Base Rate	
Rate	30 Day
0	102.000

Loan Amount	Rate Adjustment
25,000 - 35,000	0.750
35,001 - 49,999	0.500

Occupancy	Rate Adjustment
Second Home	1.000
Investment Property	1.000

Property Type	Rate Adjustment
Condo	0.500

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Planet Home Lending, LLC NMLS #17022