



National Correspondent Rate Sheet--Best Efforts

4/16/2024 9:43 EST

Welcome to Planet Home Lending

www.PHLCorrespondent.com

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

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

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 LLPA's 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 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	(0.125)	(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 LLPA's 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 LLPA's 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		HIGH BALANCE ADJUSTMENTS		Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL LLPA's 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.
BASE LOAN AMOUNT ADJUSTMENTS		20 Yr (add to 20 Yr Price) (1.250)		
40,000 - 74,999	1.250			
75,000 - 99,999	1.250			
100,000 - 124,999	1.000			
125,000 - 149,999	1.000			
150,000 - 174,999	0.750			
175,000 - 199,999	0.500			
200,000 - 224,999	0.250			
225,000 - 249,999	0.250			
OTHER ADJUSTMENTS				
No Escrow (Non CA)	(0.250)	*180 Day Lock	0.125%	(0.500)
No Escrow (CA)	(0.125)	*270 Day Lock	0.375%	(3.000)
TX Property	0.000	*360 Day Lock	0.500%	(4.000)
NY Property	0.500			
MANDATORY COMMITMENT IMPROVE PRICE BY 0.000				
MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000				

LLPA Waivers All LLPA's will be waived for the following loans (Exception: LLPA's 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 requirements

(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



Rate sheets are intended for use by mortgage professionals only.

Floor: 2.00% Caps: 1/1/5% Index: T-Bill	FHA ID #: 27128-00009 VA ID #: 5199980000 All borrowers must be checked against CAIVRS	(Approved Sellers only) 203k ARM's (0.500)	*Fixed Rates Only
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products			





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STATE ADJUSTMENTS (All Products)

	Adjustment
REGION 1: AK, AI, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,	0.000
REGION 1: NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	0.000
REGION 2: PR	-0.250
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

Note Endorsement or Allonge

Pay to the order of
 Planet Home Lending, LLC

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

MERS Organization ID

1006543

Planet Home Lending Custodian

Deutsche Bank
 1761 E. Saint Andrew Place
 Santa Ana, CA 92705
 ATTN: Planet Home Lending - Correspondent Loans

Delivery of Final / Trailing Docs

Planet Home Lending
 ATTN: Trailing Docs Team
 2330 Commerce Park Drive NE, Suite 2
 Palm Bay, FL 32905

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



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+	9.699	9.899	10.099	10.299	10.699	11.099	N/A	N/A
740-759	9.899	10.099	10.299	10.599	10.899	11.249	N/A	N/A
720-739	10.099	10.299	10.599	10.899	11.099	11.599	N/A	N/A
700-719	10.849	10.949	11.175	11.375	11.675	11.925	N/A	N/A
680-699	10.899	11.025	11.375	11.525	11.775	12.525	N/A	N/A
660-679	11.899	12.125	12.399	12.699	13.399	12.875	N/A	N/A
640-659	13.399	13.599	13.899	14.099	14.399	14.699	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+	9.499	9.799	9.899	10.099	10.499	10.899	N/A	N/A
740-759	9.799	9.899	10.099	10.299	10.699	11.099	N/A	N/A
720-739	9.999	10.099	10.299	10.699	10.899	11.299	N/A	N/A
700-719	10.299	10.499	10.499	10.899	11.099	11.125	N/A	N/A
680-699	10.899	10.999	11.175	11.525	11.625	12.275	N/A	N/A
660-679	11.675	12.099	12.599	13.099	13.599	13.875	N/A	N/A
640-659	13.199	13.399	13.699	13.899	14.099	14.499	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

