





**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 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 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	HIGH BALANCE ADJUSTMENTS	
<b>BASE LOAN AMOUNT ADJUSTMENTS</b>	20 Yr (add to 20 Yr Price) (1.250)	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.
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		
<b>OTHER ADJUSTMENTS</b>	*180 Day Lock 0.125% (2.000)	
No Escrow (Non CA) (0.250)	*270 Day Lock 0.375% (3.000)	
No Escrow (CA) (0.125)	*360 Day Lock 0.500% (4.000)	
TX Property 0.000	*A 1.00% upfront fee is due w/in 5 days of lock.	
NY Property 0.500	*Fixed Rates Only	
<b>MANDATORY COMMITMENT IMPROVE PRICE BY 0.000</b>		
<b>MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000</b>		

**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 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





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

GOVERNMENT PRODUCTS

Table with 3 main sections: FHA/VA 30 YEAR FIXED, FHA/VA 15 YEAR FIXED, and USDA 30 YEAR FIXED. Each section contains columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day.

Table with 3 main sections: FHA/VA 30 YEAR HIGH BALANCE, FHA/VA 15 YEAR HIGH BALANCE, and VA 90.01% - 95% CASH OUT. Each section contains columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day.

Table with 3 main sections: VA 95.01% - 100% CASH OUT, FHA/VA 5/1 ARM, and FHA/VA 3/1 ARM. Each section contains columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day.

Table with 2 main sections: FHA 30 YEAR FIXED 203k and FHA 30 YEAR FIXED HIGH BALANCE 203k. Each section contains columns for Rate, 15 Day, 30 Day, 45 Day, and 60 Day.

GOVERNMENT PRODUCTS LLPA'S

Table with 5 main columns: BASE LOAN AMOUNT, FICO SCORE, VA LOAN TYPE, OTHER ADJUSTMENTS, and Long Term Rate Locks. Includes a table for ARM Notes and Margins.

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
<b>MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products</b>			





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

**National Correspondent Rate Sheet--Best Efforts**

Welcome to Planet Home Lending  
[www.PHLCorrespondent.com](http://www.PHLCorrespondent.com)

4/30/2024 10:37 EST  
 Lock Desk: 443-313-8929  
 Lock Desk Available Until 8:00 PM EST  
 Sales Support: 800-203-5719

**STATE ADJUSTMENTS (All Products)**

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

**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

