



National Correspondent Rate Sheet--Best Efforts

5020 Riverside Dr., Suite 300, Irving, TX 75039

Welcome to Planet Home Lending
www.PHLCorrespondent.com

7/3/2025 9:50 EST
Lock Desk: 443-313-8929
Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

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
5.250	96.232	96.213	96.185	96.105	4.875	94.317	94.264	94.193	93.920	4.125	96.122	96.107	96.071	96.033
5.375	96.936	96.917	96.888	96.809	5.000	96.442	96.389	96.318	96.045	4.250	96.412	96.397	96.361	96.323
5.500	97.682	97.663	97.635	97.555	5.125	95.636	95.583	95.512	95.239	4.375	96.836	96.821	96.785	96.747
5.625	98.306	98.287	98.258	98.179	5.250	96.273	96.220	96.149	95.876	4.500	97.212	97.197	97.161	97.123
5.750	98.790	98.758	98.722	98.635	5.375	96.877	96.824	96.753	96.480	4.625	97.560	97.546	97.509	97.472
5.875	99.459	99.427	99.391	99.304	5.500	97.406	97.353	97.282	97.009	4.750	98.161	98.139	98.095	97.649
5.990	99.622	99.590	99.554	99.317	5.625	98.002	97.949	97.878	97.605	4.875	98.580	98.558	98.514	98.069
6.000	99.955	99.923	99.887	99.800	5.750	98.475	98.413	98.349	98.082	4.990	98.714	98.692	98.649	97.803
6.125	100.500	100.468	100.432	100.395	5.875	99.028	98.965	98.901	98.635	5.000	98.857	98.835	98.791	98.345
6.250	100.774	100.733	100.683	100.632	6.000	99.546	99.483	99.420	99.153	5.125	99.088	99.066	99.022	98.577
6.375	101.342	101.300	101.250	101.199	6.125	100.020	99.958	99.894	99.828	5.250	99.696	99.666	99.622	99.177
6.500	101.865	101.823	101.773	101.722	6.250	99.914	99.842	99.764	99.684	5.375	100.001	99.971	99.927	99.482
6.625	102.353	102.311	102.261	102.210	6.375	100.176	100.104	100.026	99.946	5.500	100.432	100.403	100.359	100.313
6.750	102.435	102.385	102.328	102.269	6.500	100.409	100.337	100.258	100.179	5.625	100.660	100.631	100.586	100.541
6.875	102.924	102.875	102.818	102.759	6.625	100.593	100.520	100.442	100.362	5.750	101.003	100.974	100.929	100.884
6.990	103.079	103.029	102.973	102.914	6.750	100.907	100.831	100.760	100.685	5.875	101.376	101.346	101.302	101.257
7.000	103.381	103.331	103.275	103.216	6.875	101.079	101.003	100.932	100.857	5.990	101.576	101.547	101.503	101.457
7.125	103.744	103.694	103.637	103.578	7.000	101.295	101.219	101.148	101.074	6.000	101.603	101.573	101.529	101.484
7.250	104.069	103.889	103.793	103.697	7.125	101.481	101.405	101.334	101.259	6.125	101.811	101.782	101.737	101.692
7.375	104.447	104.264	104.157	104.049	7.250	102.616	102.432	102.326	102.217	6.250	102.009	101.980	101.921	101.861
7.500	104.845	104.662	104.555	104.446	7.375	103.216	103.033	102.926	102.817	6.375	102.364	102.335	102.277	102.216
7.625	105.258	105.075	104.968	104.859	7.500	103.578	103.395	103.288	103.179	6.500	102.735	102.706	102.647	102.587
					7.625	103.912	103.729	103.622	103.513	6.625	102.754	102.725	102.666	102.606
										6.750	103.014	102.984	102.933	102.880
										6.875	103.285	103.256	103.205	103.152

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
4.625	96.557	96.528	96.477	96.424	5.250	95.839	95.807	95.771	95.534	4.500	92.967	92.938	92.887	92.834
4.750	97.064	97.027	96.968	96.508	5.375	96.593	96.561	96.525	96.288	4.625	93.493	93.464	93.412	93.359
4.875	97.283	97.247	97.188	96.727	5.500	97.305	97.273	97.237	97.000	4.750	94.619	94.583	94.524	94.263
5.000	97.600	97.563	97.504	97.044	5.625	98.033	98.001	97.966	97.728	4.875	94.861	94.825	94.766	94.505
5.125	97.976	97.939	97.880	97.420	5.750	98.506	98.474	98.438	98.201	4.990	95.331	95.294	95.235	94.775
5.250	98.313	98.276	98.217	97.757	5.875	99.103	99.071	99.035	98.798	5.000	95.371	95.335	95.276	95.015
5.375	98.638	98.601	98.542	98.082	5.990	99.543	99.511	99.475	99.038	5.125	95.716	95.679	95.621	95.360
5.500	98.889	98.853	98.794	98.733	6.000	99.648	99.616	99.580	99.343	5.250	96.269	96.225	96.166	95.905
5.625	99.227	99.190	99.132	99.071	6.125	100.107	100.074	100.039	100.001	5.375	96.591	96.547	96.488	96.227
5.750	99.451	99.407	99.348	99.287	6.250	100.448	100.406	100.356	100.305	5.500	96.908	96.864	96.804	96.744
5.875	99.774	99.730	99.670	99.610	6.375	100.917	100.875	100.825	100.774	5.625	97.170	97.126	97.067	97.006
6.000	100.341	100.297	100.237	100.177	6.500	101.352	101.310	101.260	101.209	5.750	97.499	97.455	97.381	97.306
6.125	100.679	100.635	100.576	100.515	6.625	101.778	101.728	101.671	101.613	5.875	97.756	97.712	97.639	97.563
6.250	100.402	100.365	100.306	100.246	6.750	102.074	102.024	101.967	101.908	5.990	98.006	97.962	97.889	97.813
6.375	100.727	100.690	100.632	100.571	6.875	102.428	102.378	102.321	102.262	6.000	98.028	97.984	97.910	97.835
6.500	101.078	101.041	100.982	100.922	6.990	102.751	102.697	102.640	102.581	6.125	98.294	98.250	98.176	98.101
6.625	101.367	101.330	101.271	101.211	7.000	102.779	102.725	102.668	102.609	6.250	98.559	98.515	98.441	98.366
6.750	101.399	101.369	101.318	101.265	7.125	103.109	103.035	102.972	102.907	6.375	98.824	98.780	98.706	98.631
6.875	101.670	101.641	101.590	101.537	7.250	103.455	103.375	103.290	103.204	6.500	99.111	99.067	98.993	98.918
7.000	101.428	101.399	101.348	101.295	7.375	103.596	103.516	103.431	103.345	6.625	99.333	99.289	99.216	99.140
7.125	101.688	101.659	101.607	101.554	7.500	103.813	103.733	103.647	103.561	6.750	99.344	99.300	99.234	99.166
7.250	101.694	101.592	101.472	101.351	7.625	104.011	103.931	103.846	103.760	6.875	99.554	99.510	99.443	99.375
7.375	101.955	101.852	101.732	101.611						7.000	99.714	99.670	99.604	99.535
7.500	102.202	102.099	101.979	101.858						7.125	99.903	99.859	99.793	99.725
7.625	102.429	102.326	102.206	102.086						7.250	99.794	99.676	99.542	99.405

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
5.000	98.062	97.975	97.885	97.795	5.000	97.061	96.973	96.884	96.793	5.375	95.979	95.891	95.802	95.711
5.125	98.395	98.307	98.218	98.127	5.125	97.464	97.376	97.287	97.196	5.500	96.401	96.313	96.223	96.133
5.250	98.718	98.630	98.541	98.450	5.250	98.101	98.013	97.924	97.833	5.625	97.807	97.719	97.630	97.539
5.375	99.025	98.937	98.848	98.757	5.375	98.463	98.375	98.286	98.195	5.750	98.790	98.702	98.613	98.522
5.500	99.322	99.234	99.145	99.054	5.500	98.827	98.739	98.649	98.559	5.875	99.140	99.052	98.963	98.872
5.625	99.603	99.515	99.426	99.335	5.625	99.194	99.106	99.017	98.926	6.000	99.459	99.371	99.282	99.191
5.750	99.830	99.742	99.653	99.562	5.750	99.510	99.422	99.333	99.242	6.125	99.786	99.698	99.609	99.518
5.875	99.977	99.889	99.800	99.709	5.875	99.750	99.662	99.573	99.482	6.250	100.099	100.011	99.922	99.831
6.000	100.093	100.005	99.915	99.825	6.000	99.960	99.872	99.783	99.692	6.375	100.386	100.298	100.209	100.118
6.125	100.217	100.129	100.039	99.949	6.125	100.177	100.090	100.000	99.910	6.500	100.616	100.528	100.438	100.348
6.250	100.324	100.236	100.147	100.056	6.250	100.363	100.275	100.186	100.095	6.625	100.767	100.679	100.590	100.500
6.375	100.400	100.312	100.223	100.132	6.375	100.493	100.406	100.316	100.226	6.750	100.865	100.777	100.688	100.597
6.500	100.506	100.418	100.329	100.238	6.500	100.648	100.560	100.471	100.380	6.875	100.885	100.797	100.708	100.617
6.625	100.665	100.577	100.488	100.397	6.625	100.846	100.759	100.669	100.579	7.000	100.919	100.831	100.742	100.651
6.750	100.765	100.677	100.588	100.497	6.750	100.998	100.910	100.820	100.730	7.125	100.971	100.883	100.794	100.703
6.875	100.777	100.689	100.600	100.509	6.875	101.080	100.992	100.903	100.812	7.250	100.996	100.908	100.818	100.728
7.000	100.778	100.690	100.601	100.510	7.000	101.189	101.101	101.012	100.921	7.375	100.977	100.889	100.800	100.710
7.125	100.759	100.671	100.582	100.491	7.125	101.334	101.246	101.157	101.066	7.500	100.954	100.867	100.777	100.687
7.250	100.776	100.688	100.599	100.508	7.250	101.434	101.346	101.257	101.166	7.625	100.940	100.852	100.763	100.672



5020 Riverside Dr., Suite 300, Irving, TX 75039

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www.PHLCorrespondent.com

7/3/2025 9:50 EST
Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST
Sales Support: 800-203-5719

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	96.232	96.213	96.185	96.105	4.875	94.317	94.264	94.193	93.920	4.125	96.122	96.107	96.071	96.033
5.375	96.936	96.917	96.888	96.809	5.000	96.442	96.389	96.318	96.045	4.250	96.412	96.397	96.361	96.323
5.500	97.682	97.663	97.635	97.555	5.125	95.636	95.583	95.512	95.239	4.375	96.836	96.821	96.785	96.747
5.625	98.306	98.287	98.258	98.179	5.250	96.273	96.220	96.149	95.876	4.500	97.212	97.197	97.161	97.123
5.750	98.790	98.758	98.722	98.635	5.375	96.877	96.824	96.753	96.480	4.625	97.560	97.546	97.509	97.472
5.875	99.459	99.427	99.391	99.304	5.500	97.406	97.353	97.282	97.009	4.750	98.161	98.139	98.095	97.649
5.990	99.622	99.590	99.554	99.317	5.625	98.002	97.949	97.878	97.605	4.875	98.580	98.558	98.514	98.069
6.000	99.955	99.923	99.887	99.800	5.750	98.475	98.413	98.349	98.082	4.990	98.714	98.692	98.649	97.803
6.125	100.500	100.468	100.432	100.395	5.875	99.028	98.965	98.901	98.635	5.000	98.857	98.835	98.791	98.345
6.250	100.774	100.733	100.683	100.632	6.000	99.546	99.483	99.420	99.153	5.125	99.088	99.066	99.022	98.577
6.375	101.342	101.300	101.250	101.199	6.125	100.020	99.958	99.894	99.828	5.250	99.696	99.666	99.622	99.177
6.500	101.865	101.823	101.773	101.722	6.250	99.914	99.842	99.764	99.684	5.375	100.001	99.971	99.927	99.482
6.625	102.353	102.311	102.261	102.210	6.375	100.176	100.104	100.026	99.946	5.500	100.432	100.403	100.359	100.313
6.750	102.435	102.385	102.328	102.269	6.500	100.409	100.337	100.258	100.179	5.625	100.660	100.630	100.586	100.541
6.875	102.924	102.875	102.818	102.759	6.625	100.593	100.520	100.442	100.362	5.750	101.003	100.974	100.929	100.884
6.990	103.079	103.029	102.973	102.914	6.750	100.907	100.831	100.760	100.685	5.875	101.376	101.346	101.302	101.257
7.000	103.381	103.331	103.275	103.216	6.875	101.079	101.003	100.932	100.857	5.990	101.576	101.547	101.503	101.457
7.125	103.744	103.694	103.637	103.578	7.000	101.295	101.219	101.148	101.074	6.000	101.603	101.573	101.529	101.484
7.250	104.069	103.889	103.793	103.697	7.125	101.481	101.405	101.334	101.259	6.125	101.811	101.782	101.737	101.692
7.375	104.447	104.264	104.157	104.049	7.250	102.616	102.432	102.326	102.217	6.250	102.009	101.980	101.921	101.861
7.500	104.845	104.662	104.555	104.446	7.375	103.216	103.033	102.926	102.817	6.375	102.364	102.335	102.277	102.216
7.625	105.258	105.075	104.968	104.859	7.500	103.578	103.395	103.288	103.179	6.500	102.735	102.706	102.647	102.587
					7.625	103.912	103.729	103.622	103.513	6.625	102.754	102.725	102.666	102.606
										6.750	103.014	102.984	102.933	102.880
										6.875	103.285	103.256	103.205	103.152

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
4.625	96.557	96.528	96.477	96.424	5.250	95.368	95.390	95.363	95.079	4.750	95.656	95.258	95.635	95.313
4.750	97.064	97.027	96.968	96.508	5.375	95.669	95.689	95.663	95.377	4.875	96.148	95.737	96.120	95.789
4.875	97.283	97.247	97.188	96.727	5.500	96.544	96.560	96.536	96.245	5.000	96.637	96.224	96.607	96.275
5.000	97.600	97.563	97.504	97.044	5.625	97.200	97.215	97.191	96.898	5.125	97.308	96.891	97.276	96.943
5.125	97.976	97.939	97.880	97.420	5.750	97.610	97.580	97.565	97.265	5.250	97.580	97.170	97.536	97.226
5.250	98.313	98.276	98.217	97.757	5.875	98.320	98.290	98.274	97.967	5.375	97.905	97.886	97.859	97.809
5.375	98.638	98.601	98.542	98.082	6.000	98.949	98.917	98.901	98.592	5.500	98.260	98.240	98.213	98.162
5.500	98.889	98.853	98.794	98.733	6.125	99.542	99.509	99.493	99.182	5.625	98.834	98.809	98.784	98.730
5.625	99.227	99.190	99.132	99.071	6.250	99.771	99.757	99.727	99.448	5.750	98.910	98.907	98.864	98.802
5.750	99.451	99.407	99.348	99.287	6.375	100.356	100.338	100.307	100.016	5.875	99.210	99.199	99.162	99.096
5.875	99.774	99.730	99.670	99.610	6.500	100.850	100.831	100.800	100.505	6.000	99.515	99.504	99.467	99.401
6.000	100.341	100.297	100.237	100.177	6.625	101.462	101.441	101.410	101.111	6.125	100.020	100.008	99.972	99.906
6.125	100.679	100.635	100.576	100.515	6.750	100.913	100.873	100.819	100.804	6.250	100.053	100.047	99.983	99.755
6.250	100.402	100.365	100.306	100.246	6.875	101.376	101.335	101.282	101.259	6.375	100.376	100.358	100.302	100.077
6.375	100.727	100.690	100.632	100.571	7.000	101.694	101.652	101.599	101.575	6.500	100.722	100.701	100.646	100.421
6.500	101.078	101.041	100.982	100.922	7.125	102.031	101.988	101.935	101.909	6.625	101.018	100.997	100.943	100.719
6.625	101.367	101.330	101.271	101.211	7.250	102.152	102.082	102.028	101.994	6.750	101.122	101.128	101.047	100.917
6.750	101.399	101.369	101.318	101.265	7.375	102.328	102.258	102.204	102.168	6.875	101.418	101.409	101.338	101.215
6.875	101.670	101.641	101.590	101.537	7.500	102.595	102.526	102.468	102.423	7.000	101.950	101.937	101.868	101.745
7.000	101.428	101.399	101.348	101.295	7.625	102.938	102.868	102.809	102.763	7.125	102.155	102.145	102.076	101.954
7.125	101.688	101.659	101.607	101.554						7.250	102.216	102.168	102.079	101.884
7.250	101.694	101.592	101.472	101.351						7.375	102.430	102.380	102.292	102.097
7.375	101.955	101.852	101.732	101.611						7.500	102.624	102.572	102.484	102.290
7.500	102.202	102.099	101.979	101.858						7.625	102.890	102.835	102.748	102.554
7.625	102.429	102.326	102.206	102.086										

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
5.250	98.743	98.744	98.744	98.539	5.250	98.151	98.151	98.150	97.944	5.250	94.984	94.982	94.979	94.772
5.375	99.095	99.092	99.087	98.879	5.375	98.522	98.518	98.512	98.302	5.375	95.650	95.645	95.637	95.426
5.500	99.446	99.439	99.430	99.217	5.500	98.891	98.883	98.873	98.659	5.500	96.065	96.055	96.044	95.828
5.625	99.795	99.784	99.771	99.753	5.625	99.260	99.248	99.234	99.015	5.625	97.979	97.966	97.950	97.730
5.750	100.017	100.001	99.983	99.961	5.750	99.554	99.538	99.519	99.296	5.750	98.993	98.976	98.956	98.732
5.875	100.136	100.116	100.094	100.067	5.875	99.790	99.769	99.746	99.518	5.875	99.407	99.386	99.362	99.134
6.000	100.223	100.199	100.171	100.140	6.000	99.991	99.966	99.938	99.706	6.000	99.788	99.763	99.734	99.502
6.125	100.313	100.284	100.251	100.216	6.125	100.195	100.166	100.133	99.897	6.125	100.172	100.143	100.110	99.874
6.250	100.428	100.395	100.358	100.317	6.250	100.380	100.346	100.309	100.068	6.250	100.369	100.335	100.297	100.057
6.375	100.562	100.524	100.482	100.437	6.375	100.546	100.508	100.466	100.421	6.375	100.415	100.377	100.335	100.289
6.500	100.690	100.648	100.602	100.552	6.500	100.709	100.666	100.620	100.570	6.500	100.458	100.415	100.368	100.318
6.625	100.822	100.776	100.724	100.670	6.625	100.872	100.826	100.774	100.720	6.625	100.502	100.455	100.402	100.347
6.750	100.891	100.840	100.784	100.725	6.750	100.964	100.913	100.856	100.798	6.750	100.386	100.334	100.277	100.217
6.875	100.916	100.861	100.799	100.736	6.875	101.002	100.946	100.885	100.822	6.875	100.149	100.092	100.029	99.964
7.000	100.946	100.886	100.820	100.751	7.000	101.046	100.985	100.919	100.851	7.000	99.917	99.855	99.786	99.716
7.125	100.979	100.914	100.843	100.770	7.125	101.093	101.028	100.957	100.884	7.125	99.688	99.621	99.547	99.471
7.250	101.101	101.032	100.956	100.878	7.250	101.095	101.026	100.950	100.872	7.250	99.600	99.528	99.448	99.368
7.375	101.293	101.220	101.139	101.057	7.375	101.062	100.988	100.906	100.824	7.375	99.622	99.545	99.460	99.375
7.500	101.475	101.397	101.311	101.225	7.500	101.018	100.939	100.853	100.766	7.500	99.632	99.551	99.462	99.372

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		HIGH BALANCE ADJUSTMENTS			
BASE LOAN AMOUNT ADJUSTMENTS		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	0.000				
75,000 - 99,999	0.000				
100,000 - 124,999	0.000				
125,000 - 149,999	0.000				
150,000 - 174,999	0.000				
175,000 - 199,999	0.000				
200,000 - 224,999	0.000				
225,000 - 249,999	0.000				
OTHER ADJUSTMENTS					
No Escrow (Non CA)	(0.250)				
No Escrow (CA)	(0.125)				
TX Property	0.000				
NY Property	0.000				
MANDATORY COMMITMENT IMPROVE PRICE BY 0.000					
MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000					

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





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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
5.250	99.048	99.040	99.032	98.974	4.250	97.312	97.304	97.297	97.289	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	4.375	96.922	96.914	96.906	96.898	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	4.500	97.488	97.480	97.472	97.464	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	4.625	98.051	98.043	98.035	98.028	5.625	100.714	100.706	100.698	100.640
5.750	101.286	101.083	100.880	100.627	4.750	98.819	98.811	98.803	98.745	5.750	101.286	101.083	100.880	100.627
5.875	101.695	101.492	101.289	101.036	4.875	99.093	99.085	99.077	99.020	5.875	101.695	101.492	101.289	101.036
5.990	101.960	101.757	101.554	101.301	5.000	99.528	99.520	99.512	99.454	5.990	101.960	101.757	101.554	101.301
6.000	102.155	101.952	101.749	101.496	5.125	99.816	99.808	99.800	99.742	6.000	102.155	101.952	101.749	101.496
6.125	102.637	102.434	102.231	101.977	5.250	100.231	100.207	100.184	100.111	6.125	102.637	102.434	102.231	101.977
6.250	102.778	102.575	102.372	102.119	5.375	100.298	100.274	100.251	100.177	6.250	102.778	102.575	102.372	102.119
6.375	103.030	102.968	102.905	102.793	5.500	100.694	100.671	100.647	100.574	6.375	103.030	102.968	102.905	102.793
6.500	103.479	103.417	103.354	103.242	5.625	101.102	101.079	101.056	100.982	6.500	103.479	103.417	103.354	103.242
6.625	103.964	103.901	103.839	103.726	5.750	101.487	101.463	101.440	101.366	6.625	103.964	103.901	103.839	103.726
6.750	104.241	104.132	104.022	103.913	5.875	101.722	101.698	101.675	101.602	6.750	104.241	104.132	104.022	103.913
6.875	104.147	104.038	103.929	103.819	6.000	102.060	102.036	102.013	101.939	6.875	104.147	104.038	103.929	103.819
6.990	104.566	104.456	104.347	104.238	6.125	102.357	102.334	102.311	102.237	6.990	104.566	104.456	104.347	104.238
7.000	104.641	104.531	104.422	104.313	6.250	102.323	102.307	102.292	102.276	7.000	104.641	104.531	104.422	104.313
7.125	105.040	104.931	104.821	104.712	6.375	102.243	102.228	102.212	102.197	7.125	105.040	104.931	104.821	104.712
7.250	105.082	104.988	104.894	104.801	6.500	102.679	102.663	102.647	102.632	7.250	105.082	104.988	104.894	104.801
7.375	104.563	104.470	104.376	104.282	6.625	102.843	102.828	102.812	102.797	7.375	104.563	104.470	104.376	104.282
7.500	105.010	104.917	104.823	104.729						7.500	105.010	104.917	104.823	104.729
7.625	105.331	105.237	105.144	105.050						7.625	105.331	105.237	105.144	105.050

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
5.250	97.746	97.739	97.731	97.673	4.250	93.812	93.804	93.797	93.789	5.250	96.860	96.852	96.844	96.287
5.375	98.586	98.579	98.571	98.513	4.375	93.092	93.084	93.076	93.068	5.375	97.360	97.352	97.345	96.787
5.500	99.192	99.184	99.177	99.119	4.500	93.388	93.380	93.372	93.364	5.500	97.991	97.983	97.975	97.418
5.625	99.593	99.585	99.577	99.519	4.625	94.051	94.043	94.035	94.028	5.625	98.526	98.519	98.511	97.953
5.750	100.528	100.325	100.122	99.869	4.750	94.881	94.874	94.866	94.808	5.750	100.348	100.145	99.942	99.189
5.875	101.118	100.915	100.712	100.459	4.875	95.156	95.148	95.140	95.082	5.875	100.758	100.555	100.352	99.599
5.990	101.193	100.990	100.787	100.533	5.000	95.590	95.582	95.574	95.517	5.990	101.023	100.820	100.617	99.863
6.000	101.498	101.295	101.092	100.838	5.125	95.878	95.870	95.862	95.805	6.000	101.218	101.015	100.812	100.058
6.125	101.869	101.666	101.463	101.210	5.250	97.356	97.332	97.309	97.236	6.125	101.699	101.496	101.293	100.890
6.250	102.166	101.962	101.759	101.506	5.375	97.423	97.399	97.376	97.302	6.250	101.997	101.794	101.591	101.187
6.375	102.338	102.275	102.213	102.100	5.500	97.819	97.796	97.772	97.699	6.375	102.249	102.187	102.124	101.862
6.500	102.827	102.764	102.702	102.589	5.625	98.227	98.204	98.181	98.107	6.500	102.698	102.635	102.573	102.310
6.625	103.201	103.139	103.076	102.964	5.750	99.174	99.151	99.127	99.054	6.625	103.182	103.120	103.057	102.795
6.750	103.099	102.989	102.880	102.771	5.875	99.409	99.386	99.363	99.289	6.750	103.147	103.038	102.929	102.819
6.875	102.835	102.725	102.616	102.507	6.000	99.747	99.724	99.700	99.627	6.875	103.054	102.944	102.835	102.725
6.990	103.253	103.144	103.034	102.925	6.125	100.045	100.022	99.998	99.925	6.990	103.472	103.363	103.253	103.144
7.000	103.328	103.219	103.109	103.000	6.250	100.510	100.495	100.479	100.464	7.000	103.547	103.438	103.328	103.219
7.125	103.727	103.618	103.509	103.399	6.375	100.431	100.415	100.400	100.384	7.125	103.946	103.837	103.727	103.618
7.250	102.394	102.301	102.207	102.113	6.500	100.866	100.851	100.835	100.819	7.250	103.207	103.113	103.019	102.926
7.375	101.876	101.782	101.688	101.595	6.625	101.031	101.015	101.000	100.984	7.375	102.688	102.595	102.501	102.407
7.500	102.323	102.229	102.135	102.042						7.500	103.135	103.042	102.948	102.854
7.625	102.644	102.550	102.456	102.362						7.625	103.456	103.362	103.269	103.175

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
5.500	97.585	97.577	97.569	97.511	4.250	94.858	94.827	94.796	94.764	3.750	94.028	93.903	93.778	93.653
5.625	98.120	98.112	98.105	98.047	4.375	95.546	95.515	95.484	95.452	3.875	94.746	94.621	94.496	94.371
5.750	99.942	99.739	99.536	99.283	4.500	96.191	96.160	96.129	96.098	4.000	95.419	95.294	95.169	95.044
5.875	100.352	100.149	99.945	99.692	4.625	96.779	96.748	96.717	96.686	4.125	96.022	95.897	95.772	95.647
5.990	100.617	100.413	100.210	99.957	4.750	96.377	96.346	96.315	96.284	4.250	95.272	95.147	95.022	94.897
6.000	100.812	100.608	100.405	100.152	4.875	97.030	96.998	96.967	96.936	4.375	95.960	95.835	95.710	95.585
6.125	101.293	101.090	100.887	100.634	5.000	97.659	97.627	97.596	97.565	4.500	96.605	96.480	96.355	96.230
6.250	101.591	101.387	101.184	100.931	5.125	98.232	98.201	98.170	98.139	4.625	97.194	97.069	96.944	96.819
6.375	101.843	101.780	101.718	101.605	5.250	97.678	97.646	97.615	97.584	4.750	96.541	96.416	96.291	96.116
6.500	102.292	102.229	102.167	102.054	5.375	98.292	98.261	98.230	98.198	4.875	97.194	97.069	96.944	96.769
6.625	102.776	102.714	102.651	102.539	5.500	98.893	98.861	98.830	98.799	5.000	97.823	97.698	97.573	97.398
6.750	102.741	102.632	102.522	102.413	5.625	99.439	99.407	99.376	99.345	5.125	98.397	98.272	98.147	97.972
6.875	102.647	102.538	102.429	102.319	5.750	99.055	99.024	98.992	98.961	5.250	97.654	97.529	97.404	97.229
6.990	103.066	102.956	102.847	102.738	5.875	99.623	99.592	99.561	99.529	5.375	98.269	98.144	98.019	97.844
7.000	103.141	103.031	102.922	102.813	6.000	100.162	100.130	100.099	100.068	5.500	98.869	98.744	98.619	98.444
7.125	103.540	103.431	103.321	103.212	6.125	100.639	100.608	100.577	100.546	5.625	100.715	100.590	100.465	100.290
7.250	102.801	102.707	102.613	102.519										
7.375	102.282	102.188	102.095	102.001										
7.500	102.729	102.635	102.542	102.448										

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
5.250	98.498	98.490	98.482	98.424	5.250	97.196	97.189	97.181	97.123
5.375	98.998	98.990	98.982	98.924	5.375	98.036	98.029	98.021	97.963
5.500	99.629	99.621	99.613	99.555	5.500	98.642	98.634	98.627	98.569
5.625	100.164	100.156	100.148	100.090	5.625	99.043	99.035	99.027	98.969
5.750	100.736	100.533	100.330	100.077	5.750	99.978	99.775	99.572	99.319
5.875	101.145	100.942	100.739	100.486	5.875	100.568	100.365	100.162	99.909
5.990	101.410	101.207	101.004	100.751	5.990	100.643	100.440	100.237	99.983
6.000	101.605	101.402	101.199	100.946	6.000	100.948	100.745	100.542	100.288
6.125	102.087	101.884	101.681	101.427	6.125	101.319	101.116	100.913	100.660
6.250	102.228	102.025	101.822	101.569	6.250	101.616	101.412	101.209	100.956
6.375	102.480	102.418	102.355	102.243	6.375	101.788	101.725	101.663	101.550
6.500	102.929	102.867	102.804	102.692	6.500	102.277	102.214	102.152	102.039
6.625	103.414	103.351	103.289	103.176	6.625	102.651	102.589	102.526	102.414
6.750	103.691	103.582	103.472	103.363	6.750	102.549	102.439	102.330	102.221
6.875	103.597	103.488	103.379	103.269	6.875	102.285	102.175	102.066	101.957
6.990	104.016	103.906	103.797	103.688	6.990	102.703	102.594	102.484	102.375
7.000	104.091	103.981	103.872	103.763	7.000	102.778	102.669	102.559	102.450
7.125	104.490	104.381	104.271	104.162	7.125	103.177	103.068	102.959	102.849
7.250	104.532	104.438	104.344	104.251	7.250	101.844	101.751	101.657	101.563
7.375	104.013	103.920	103.826	103.732	7.375	101.326	101.232	101.138	101.045
7.500	104.460	104.367	104.273	104.179	7.500	101.773	101.679	101.585	101.492
7.625	104.781	104.687	104.594	104.500	7.625	102.094	102.000	101.906	101.812

GOVERNMENT PRODUCTS LLPA's

BASE LOAN AMOUNT		FICO SCORE		VA LOAN TYPE		OTHER ADJUSTMENTS		Long Term Rate Locks		
\$40,000 - \$124,999	0.000	>= 740	0.150	VA Loan (0.250)		2 Unit (0.500)		(add to 60 day price)		
\$125,000 - \$149,999	0.000	720-739	0.100	VA IRRRL (95.01-110.00) (1.000)		3-4 Unit (1.000)		Rate Adj.	Price Adj.	
\$150,000 - \$174,999	0.000	680 - 719	0.000	VA IRRRL (110.01-125% LTV) (2.250)		Manual Underwrite 0.000		75 Day Lock	N/A	(0.375)
\$175,000 - \$199,999	0.000	660 - 679	(0.125)	VA Alterations (1.250)		Manufactured Housing (1.250)		90 Day Lock	N/A	(0.750)
\$200,000 - \$224,999	0.000	640 - 659	(0.250)			ARM HB (0.500)		120 Day Lock	N/A	(1.500)
\$225,000 - \$249,999	0.000	620 - 639	(1.000)			25 Year Term (Fixed Only) (0.250)		*180 Day Lock	0.125%	(2.000)
≥\$275,000 - Conform Max	0.000	600 - 619	(1.250)			20 Year Term (Fixed Only) (0.500)		*270 Day Lock	0.375%	(3.000)
ARM Notes		580 - 599	(3.000)			Mandatory Commitment 0.000		*360 Day Lock	0.500%	(4.000)
Margin:	2.00%	< 580 & No Score Streamlines (10.000)		Notes		Puerto Rico Property (Approved Sellers only) (0.250)		*A 1.00% upfront fee is due w/in 5 days of lock.		
Floor:	2.00%			FHA ID #: 27128-00009						
Caps:	1/1/5%			VA ID #: 5199980000		203k ARM's (0.500)		*Fixed Rates Only		
Index:	T-Bill			All borrowers must be checked against CAIVRS						
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products										



Planet Home Lending

WE'LL GET YOU HOME

5020 Riverside Dr., Suite 300, Irving, TX 75039

National Correspondent Rate Sheet--Best Efforts

7/3/2025 9:50 EST

Lock Desk: 443-313-8929

Lock Desk Available Untill 8:00 PM EST

Sales Support: 800-203-5719

Welcome to Planet Home Lending

www.PHLCorrespondent.com

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		Conventional & Government Lock Extensions	
Prior Approval:	\$595	1-3 Days	-0.02 bps/Day
Delegated:	\$350	4-7Days	-0.125
Reno Pre-Review	\$350	8-15 Days	-0.250
Contractor Validation:	\$395	16- 30 Days	-0.500
Renovation Loan Products:	Supplemental/Draw Admin Fee Collected at Purchase	Note Endorsement or Allonge	
HELOAN	\$350	Pay to the order of Planet Home Lending, LLC	
MERS Organization ID		Without Recourse (Seller) (Signature of Officer) (Officer's Name and Title)	
1006543		Delivery of Final / Trailing Docs	
Planet Home Lending Custodian		Planet Home Lending ATTN: Trailing Docs Team 2330 Commerce Park Drive NE, Suite 2 Palm Bay, FL 32905	
Deutsche Bank 1761 E. Saint Andrew Place Santa Ana, CA 92705 ATTN: Planet Home Lending - Correspondent Loans			

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 NMIS #17022





National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending

www.PHLCorrespondent.com

7/3/2025 9:50 EST

Lock Desk: 443-313-8929

Lock Desk Available Until 8:00 PM EST

Sales Support: 800-203-5719

5020 Riverside Dr., Suite 300, Irving, TX 75039

FNMA SPEC

30 Year Fixed Rate - New York					30-Year Fixed Rate - 85k Max Loan Amount					30-Year Fixed Rate - 110k Max Loan Amount				
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	96.420	96.386	96.343	96.299	5.250	97.307	97.244	97.180	97.114	5.250	97.073	97.017	96.960	96.901
5.375	97.189	97.155	97.112	97.068	5.375	98.019	97.956	97.892	97.826	5.375	97.780	97.717	97.654	97.590
5.500	97.937	97.903	97.860	97.816	5.500	98.725	98.663	98.599	98.533	5.500	98.486	98.424	98.360	98.294
5.625	98.637	98.602	98.560	98.516	5.625	99.401	99.338	99.274	99.208	5.625	99.162	99.099	99.035	98.969
5.750	99.067	99.020	98.970	98.918	5.750	100.076	100.013	99.949	99.883	5.750	99.837	99.774	99.710	99.644
5.875	99.766	99.718	99.668	99.616	5.875	100.707	100.644	100.580	100.514	5.875	100.468	100.405	100.341	100.275
5.990	100.351	100.303	100.254	100.202	5.990	101.248	101.185	101.121	101.055	5.990	101.009	100.946	100.882	100.816
6.000	100.406	100.358	100.309	100.257	6.000	101.296	101.233	101.169	101.103	6.000	101.057	100.994	100.930	100.864
6.125	101.007	100.959	100.910	100.858	6.125	101.829	101.766	101.702	101.636	6.125	101.590	101.527	101.463	101.397
6.250	101.355	101.282	101.204	101.124	6.250	102.425	102.353	102.274	102.195	6.250	102.133	102.060	101.982	101.902
6.375	101.956	101.884	101.806	101.726	6.375	102.971	102.899	102.821	102.741	6.375	102.679	102.606	102.528	102.448
6.500	102.510	102.437	102.359	102.279	6.500	103.458	103.386	103.308	103.228	6.500	103.166	103.094	103.016	102.936
6.625	103.025	102.953	102.875	102.795	6.625	103.945	103.872	103.794	103.714	6.625	103.653	103.580	103.502	103.422
6.750	103.315	103.235	103.150	103.062	6.750	104.126	104.046	103.961	103.873	6.750	103.914	103.834	103.749	103.661
6.875	103.843	103.763	103.677	103.590	6.875	104.618	104.538	104.452	103.965	6.875	104.405	104.325	104.240	104.152
6.990	104.292	104.212	104.127	104.039	6.990	105.053	104.973	104.888	104.768	6.990	104.840	104.760	104.675	104.587
7.000	104.335	104.255	104.170	104.082	7.000	105.092	105.012	104.927	104.839	7.000	104.879	104.799	104.714	104.626
7.125	104.807	104.727	104.642	104.554	7.125	105.555	105.475	105.390	105.302	7.125	105.343	105.263	105.178	105.090
7.250	105.064	104.953	104.840	104.725	7.250	105.696	105.586	105.472	105.358	7.250	105.590	105.480	105.366	105.251
7.375	105.516	105.406	105.292	105.177	7.375	106.158	106.047	105.934	105.819	7.375	106.052	105.941	105.827	105.713
7.500	105.948	105.837	105.723	105.609	7.500	106.608	106.497	106.384	106.269	7.500	106.501	106.391	106.277	106.163
7.625	106.367	106.257	106.143	106.028	7.625	106.788	106.678	106.564	106.449	7.625	106.682	106.571	106.458	106.343

30-Year Fixed Rate - 125k Max Loan Amount					30-Year Fixed Rate - 150k Max Loan Amount					30-Year Fixed Rate - 175k Max Loan Amount				
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	96.986	96.937	96.880	96.822	5.250	96.880	96.831	96.774	96.715	5.250	96.747	96.698	96.641	96.583
5.375	97.690	97.640	97.584	97.525	5.375	97.584	97.534	97.477	97.419	5.375	97.451	97.401	97.344	97.286
5.500	98.377	98.327	98.271	98.212	5.500	98.271	98.221	98.164	98.106	5.500	98.141	98.088	98.031	97.973
5.625	99.033	98.984	98.927	98.868	5.625	98.936	98.877	98.821	98.762	5.625	98.826	98.763	98.699	98.634
5.750	99.704	99.641	99.577	99.511	5.750	99.624	99.562	99.498	99.432	5.750	99.518	99.455	99.391	99.325
5.875	100.347	100.284	100.220	100.154	5.875	100.267	100.204	100.140	100.074	5.875	100.161	100.098	100.034	99.968
5.990	100.897	100.834	100.770	100.704	5.990	100.817	100.754	100.690	100.624	5.990	100.711	100.648	100.584	100.518
6.000	100.945	100.882	100.818	100.752	6.000	100.865	100.802	100.739	100.672	6.000	100.759	100.696	100.632	100.566
6.125	101.486	101.423	101.359	101.293	6.125	101.406	101.344	101.280	101.213	6.125	101.300	101.237	101.173	101.107
6.250	101.973	101.901	101.823	101.743	6.250	101.841	101.768	101.690	101.610	6.250	101.708	101.635	101.557	101.477
6.375	102.529	102.457	102.379	102.299	6.375	102.396	102.324	102.246	102.166	6.375	102.263	102.191	102.113	102.033
6.500	103.026	102.953	102.875	102.795	6.500	102.893	102.821	102.743	102.663	6.500	102.760	102.688	102.610	102.530
6.625	103.506	103.434	103.356	103.276	6.625	103.373	103.301	103.223	103.143	6.625	103.240	103.168	103.090	103.010
6.750	103.808	103.728	103.642	103.555	6.750	103.728	103.648	103.563	103.475	6.750	103.542	103.462	103.377	103.289
6.875	104.303	104.223	104.138	104.050	6.875	104.224	104.143	104.058	103.971	6.875	104.038	103.958	103.872	103.785
6.990	104.734	104.654	104.569	104.482	6.990	104.655	104.575	104.490	104.402	6.990	104.469	104.389	104.304	104.216
7.000	104.773	104.693	104.608	104.520	7.000	104.693	104.613	104.528	104.440	7.000	104.507	104.427	104.342	104.254
7.125	105.237	105.157	105.071	104.984	7.125	105.157	105.077	104.992	104.904	7.125	104.971	104.891	104.806	104.718
7.250	105.537	105.427	105.313	105.198	7.250	105.404	105.294	105.180	105.065	7.250	105.245	105.134	105.021	104.906
7.375	105.995	105.885	105.771	105.656	7.375	105.862	105.752	105.638	105.524	7.375	105.703	105.593	105.479	105.364
7.500	106.429	106.319	106.205	106.090	7.500	106.296	106.186	106.072	105.958	7.500	106.137	106.026	105.913	105.798
7.625	106.600	106.490	106.376	106.261	7.625	106.467	106.357	106.243	106.129	7.625	106.308	106.197	106.084	105.969

30-Year Fixed Rate - 200k Max Loan Amount					30-Year Fixed Rate - 225k Max Loan Amount					30-Year Fixed Rate - 250k Max Loan Amount				
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	96.561	96.512	96.455	96.397	5.250	96.482	96.432	96.375	96.317	5.250	96.375	96.329	96.287	96.242
5.375	97.258	97.209	97.152	97.094	5.375	97.179	97.129	97.072	97.014	5.375	97.072	97.026	96.984	96.939
5.500	97.942	97.890	97.833	97.774	5.500	97.859	97.810	97.753	97.695	5.500	97.753	97.707	97.664	97.620
5.625	98.624	98.561	98.497	98.431	5.625	98.518	98.455	98.394	98.331	5.625	98.411	98.352	98.305	98.256
5.750	99.306	99.243	99.179	99.113	5.750	99.199	99.137	99.073	99.009	5.750	99.093	99.030	98.966	98.900
5.875	99.942	99.879	99.815	99.749	5.875	99.836	99.773	99.709	99.645	5.875	99.730	99.667	99.603	99.537
5.990	100.479	100.416	100.352	100.286	5.990	100.372	100.309	100.245	100.181	5.990	100.266	100.203	100.139	100.073
6.000	100.525	100.462	100.399	100.332	6.000	100.419	100.356	100.292	100.228	6.000	100.313	100.250	100.186	100.120
6.125	101.059	100.996	100.932	100.866	6.125	100.953	100.890	100.826	100.762	6.125	100.846	100.784	100.720	100.654
6.250	101.549	101.473	101.381	101.287	6.250	101.373	101.301	101.223	101.143	6.250	101.240	101.168	101.090	101.010
6.375	102.095	102.019	101.926	101.833	6.375	101.919	101.847	101.769	101.689	6.375	101.786	101.714	101.636	101.556
6.500	102.593	102.517	102.424	102.331	6.500	102.417	102.345	102.267	102.187	6.500	102.284	102.212	102.134	102.054
6.625	103.069	102.993	102.900	102.807	6.625	102.893	102.821	102.742	102.663	6.625	102.760	102.688	102.610	102.530
6.750	103.276	103.196	103.111	103.023	6.750	103.128	103.048	102.962	102.875	6.750	103.021	102.941	102.856	102.768
6.875	103.763	103.683	103.598	103.510	6.875	103.615	103.535	103.449	103.362	6.875	103.508	103.428	103.343	103.255
6.990	104.195	104.115	104.030	103.942	6.990	104.046	103.966	103.881	103.793	6.990	103.940	103.860	103.775	103.687
7.000	104.233	104.153	104.068	103.980	7.000	104.085	104.005	103.919	103.832	7.000	103.978	103.898	103.813	103.725
7.125	104.683	104.603	104.518	104.430	7.125	104.534	104.454	104.369	104.281	7.125	104.428	104.348	104.263	104.175
7.250	104.926	104.816	104.702	104.587	7.250	104.804	104.693	104.580	104.465	7.250	104.724	104.614	104.500	104.385
7.375	105.369	105.259	105.145	105.031	7.375	105.247	105.137	105.023	104.908	7.375	105.168	105.057	104.943	104.829
7.500	105.776	105.665	105.552	105.437	7.500	105.654	105.543	105.429	105.315	7.500	105.574	105.463	105.350	105.235
7.625	105.929	105.818	105.705	105.590	7.625	105.892	105.781	105.667	105.553	7.625	105.812	105.701	105.588	105.473

30-Year Fixed Rate - 275k Max Loan Amount					30-Year Fixed Rate Homeready					30 Year Fixed Rate - Investment Property				
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	96.295	96.249	96.207	96.164	5.250	96.235	96.215	96.187	96.157	5.250	96.192	96.173	96.145	96.115
5.375	96.992	96.947	96.904	96.861	5.375	96.932	96.913	96.884	96.854	5.375	96.881	96.862	96.833	96.804
5.500	97.673	97.627	97.585	97.542	5.500	97.612	97.593	97.565	97.535	5.500	97.550	97.530	97.502	97.472
5.625	98.314	98.264	98.222	98.179	5.625	98.249	98.230	98.202	98.172	5.625	98.177	98.157	98.129	98.099
5.750	98.944	98.882	98.818	98.752	5.750	98.842	98.794	98.745	98.693	5.750	98.703	98.656	98.606	98.554
5.875	99.576	99.513	99.449	99.383	5.875	99.473	99.426	99.376	99.324	5.875	99.323	99.276	99.226	99.174
5.990	100.107	100.044	99.980	99.914	5.990	100.005	99.957	99.907	99.856	5.990	99.843	99.796	99.746	99.694
6.000	100.154	100.091	100.027	99.961	6.000	100.051	100.003	99.954	99.902	6.000	99.890	99.842	99.793	99.741
6.125	100.682	100.619	100.555	100.489	6.125	100.579	100.532	100.482	100.430	6.125	100.408	100.360	100.311	100.259
6.250	100.980	100.911	100.847	100.780	6.250	100.944	100.887	100.823	100.757	6.250	101.069	101.012	100.948	100.883
6.375	101.520	101.452	101.388	101.321	6.375	101.485	101.428	101.364	101.298	6.375	101.597	101.539	101.475	101.410
6.500	102.013	101.944	101.880	101.814	6.500	101.977	101.920	101.856	101.791	6.500	102.073	102.016	101.952	101.887
6.625	102.559	102.490	102.426	102.360	6.625	102.438	102.381	102.317	102.252	6.625	102.521	102.464	102.400	102.334
6.750	102.899	102.819	102.734	102.646	6.750	102.632	102.567	102.496	102.423	6.750	102.716	102.651	102.580	102.507
6.875	103.370	103.290	103.205	103.117	6.875	103.103	103.038	102.967	102.894	6.875	103.172	103.108	103.037	102.963
6.990	103.774	103.694	103.608	103.521	6.990	103.507	103.442	103.371	103.298	6.990	103.563	103.498	103.427	103.354
7.000	103.809	103.729	103.644	103.556	7.000	103.542	103.478	103.407	103.333	7.000	103.598	103.534	103.463	103.389
7.125	104.224	104.143	104.058	103.970	7.125	103.956	103.891	103.820	103.747	7.125	103.999	103.934	103.863	103.790
7.250	104.629	104.518	104.405	104.290	7.250	104.229	104.134	104.034	103.934	7.250	104.291	104.195	104.096	103.996
7.375	105.001	104.890	104.777	104.662	7.375	104.643	104.548	104.449	104.348	7.375	104.666	104.571	104.472	104.371
7.500	105.381	105.270	105.156	105.042	7.500	105.023	104.928	104.829	104.728	7.500	105.036	104.941	104.841	104.741
7.625	105.751	105.641	105.527	105.412	7.625	105.394	105.299	105.199	105.099	7.625	105.393	105.297	105.198	105.098

30-Year Fixed Rate - 300k Max Loan Amount				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	96.274	96.243	96.215	96.185
5.375	96.968	96.938	96.909	96.879
5.500	97.645	97.614	97.586	97.556
5.625	98.279	98.248	98.220	98.190
5.750	98.834	98.771	98.707	98.643
5.875	99.462	99.399	99.335	99.271
5.990	99.989	99.927	99.863	99.799
6.000	100.036	99.973	99.909	99.845
6.125	100.561	100.498	100.434	100.370
6.250	100.857	100.785	100.707	100.627
6.375	101.394	101.321	101.243	101.163
6.500	101.881	101.808	101.730	101.650
6.625	102.412	102.340	102.262	102.182
6.750	102.738	102.658	102.573	102.485
6.875	103.205	103.125	103.039	102.952
6.990	102.484	102.404	102.319	102.231
7.000	103.639	103.559	103.474	103.386
7.125	104.049	103.969	103.883	103.796
7.250	104.398	104.288	104.174	104.059
7.375	104.762	104.652	104.538	104.423
7.500	105.139	105.028	104.914	104.800
7.625	105.505	105.394	105.280	105.166



FHLMC SPEC

30-Year Fixed Rate Conventional State NY					30-Year Fixed Rate Conventional Max LLB <= 85000					30-Year Fixed Rate Conventional Max LLB <= 110000				
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	95.396	95.417	95.392	95.375	5.250	96.086	96.043	96.021	96.001	5.250	96.045	96.002	95.979	95.959
5.375	96.179	96.197	96.173	96.151	5.375	96.869	96.821	96.801	96.775	5.375	96.828	96.781	96.761	96.735
5.500	96.868	96.884	96.861	96.836	5.500	97.557	97.507	97.487	97.459	5.500	97.515	97.465	97.445	97.418
5.625	97.526	97.540	97.518	97.491	5.625	98.291	98.195	98.184	98.154	5.625	98.173	98.122	98.103	98.070
5.750	97.827	97.794	97.780	97.750	5.750	98.911	98.815	98.803	98.770	5.750	98.741	98.645	98.633	98.600
5.875	98.660	98.591	98.562	98.551	5.875	99.627	99.529	99.517	99.477	5.875	99.457	99.360	99.347	99.307
6.000	99.360	99.290	99.261	99.247	6.000	100.252	100.179	100.152	100.136	6.000	100.076	99.978	99.965	99.923
6.125	100.043	99.971	99.942	99.926	6.125	100.950	100.875	100.848	100.829	6.125	100.666	100.566	100.553	100.509
6.250	100.693	100.619	100.590	100.571	6.250	101.755	101.678	101.651	101.630	6.250	101.327	101.252	101.224	101.204
6.375	101.313	101.235	101.205	101.174	6.375	102.347	102.267	102.239	102.207	6.375	101.954	101.876	101.847	101.817
6.500	101.811	101.729	101.698	101.663	6.500	102.862	102.782	102.754	102.720	6.500	102.474	102.394	102.365	102.332
6.625	102.526	102.426	102.371	102.346	6.625	103.452	103.369	103.341	103.304	6.625	103.239	103.156	103.128	103.092
6.750	102.999	102.898	102.843	102.814	6.750	103.831	103.728	103.674	103.643	6.750	103.629	103.527	103.472	103.442
6.875	103.539	103.436	103.382	103.344	6.875	104.336	104.232	104.178	104.145	6.875	104.091	103.987	103.933	103.900
7.000	103.955	103.827	103.777	103.740	7.000	104.755	104.649	104.595	104.561	7.000	104.486	104.355	104.309	104.280
7.125	104.433	104.303	104.253	104.214	7.125	105.174	105.068	105.014	104.981	7.125	104.925	104.793	104.747	104.717
7.250	104.695	104.564	104.514	104.477	7.250	105.489	105.356	105.312	105.283	7.250	105.310	105.177	105.132	105.103
7.375	105.147	105.016	104.962	104.916	7.375	105.923	105.790	105.742	105.704	7.375	105.738	105.605	105.556	105.518
7.500	105.556	105.426	105.371	105.323	7.500	106.353	106.219	106.170	106.132	7.500	106.156	106.022	105.973	105.934
7.625	105.973	105.839	105.784	105.736	7.625	106.549	106.416	106.367	106.327	7.625	106.349	106.216	106.167	106.127

30-Year Fixed Rate Conventional Max LLB <= 125000					30-Year Fixed Rate Conventional Max LLB <= 150000					30-Year Fixed Rate Conventional Max LLB <= 175000				
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	95.958	95.915	95.892	95.872	5.250	95.925	95.882	95.860	95.840	5.250	95.856	95.814	95.791	95.772
5.375	96.740	96.693	96.673	96.647	5.375	96.707	96.660	96.640	96.614	5.375	96.639	96.592	96.571	96.546
5.500	97.428	97.378	97.358	97.331	5.500	97.395	97.345	97.325	97.297	5.500	97.327	97.277	97.257	97.230
5.625	98.085	98.034	98.015	97.982	5.625	98.052	98.002	97.982	97.950	5.625	97.984	97.934	97.914	97.882
5.750	98.608	98.512	98.500	98.467	5.750	98.550	98.455	98.442	98.410	5.750	98.459	98.364	98.351	98.319
5.875	99.323	99.226	99.213	99.174	5.875	99.266	99.169	99.156	99.117	5.875	99.175	99.078	99.065	99.026
6.000	99.943	99.845	99.832	99.790	6.000	99.886	99.788	99.775	99.733	6.000	99.794	99.696	99.683	99.642
6.125	100.533	100.433	100.420	100.376	6.125	100.475	100.376	100.362	100.319	6.125	100.383	100.284	100.270	100.227
6.250	101.111	101.036	101.007	100.987	6.250	101.112	101.037	101.009	100.989	6.250	101.011	100.936	100.907	100.887
6.375	101.909	101.830	101.801	101.769	6.375	101.733	101.655	101.626	101.595	6.375	101.629	101.552	101.522	101.491
6.500	102.417	102.337	102.307	102.273	6.500	102.297	102.217	102.187	102.154	6.500	102.256	102.176	102.146	102.114
6.625	103.076	102.994	102.965	102.928	6.625	103.017	102.935	102.906	102.869	6.625	102.960	102.878	102.848	102.811
6.750	103.477	103.348	103.303	103.276	6.750	103.399	103.297	103.242	103.211	6.750	103.308	103.207	103.152	103.121
6.875	104.001	103.872	103.826	103.794	6.875	103.910	103.807	103.752	103.721	6.875	103.819	103.716	103.661	103.628
7.000	104.400	104.269	104.223	104.193	7.000	104.309	104.179	104.132	104.101	7.000	104.242	104.138	104.083	104.049
7.125	104.871	104.740	104.694	104.662	7.125	104.786	104.656	104.608	104.576	7.125	104.631	104.527	104.472	104.435
7.250	105.275	105.142	105.096	105.066	7.250	105.188	105.056	105.009	104.978	7.250	104.922	104.791	104.744	104.713
7.375	105.721	105.589	105.539	105.499	7.375	105.619	105.487	105.436	105.396	7.375	105.345	105.214	105.162	105.122
7.500	106.133	106.000	105.949	105.908	7.500	106.030	105.897	105.846	105.804	7.500	105.759	105.626	105.575	105.533
7.625	106.324	106.190	106.140	106.099	7.625	106.204	106.070	106.019	105.978	7.625	105.948	105.817	105.765	105.722

30-Year Fixed Rate Conventional Max LLB <= 200000					30-Year Fixed Rate Conventional Max LLB <= 225000					30-Year Fixed Rate Conventional Max LLB <= 250000				
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	95.753	95.711	95.688	95.668	5.250	95.396	95.417	95.392	95.375	5.250	95.396	95.417	95.392	95.375
5.375	96.536	96.490	96.469	96.444	5.375	96.179	96.197	96.173	96.151	5.375	96.179	96.197	96.173	96.151
5.500	97.224	97.174	97.154	97.127	5.500	96.868	96.884	96.861	96.836	5.500	96.868	96.884	96.861	96.836
5.625	97.881	97.831	97.811	97.779	5.625	97.614	97.540	97.518	97.491	5.625	97.526	97.540	97.518	97.491
5.750	98.309	98.214	98.201	98.169	5.750	98.241	98.146	98.133	98.101	5.750	98.157	98.062	98.049	98.018
5.875	99.025	98.929	98.915	98.876	5.875	98.958	98.862	98.848	98.810	5.875	98.875	98.779	98.765	98.727
6.000	99.644	99.547	99.533	99.492	6.000	99.579	99.482	99.468	99.427	6.000	99.496	99.399	99.385	99.344
6.125	100.233	100.134	100.120	100.077	6.125	100.187	100.115	100.086	100.069	6.125	100.089	99.991	99.977	99.934
6.250	100.894	100.820	100.791	100.772	6.250	100.813	100.739	100.710	100.691	6.250	100.591	100.518	100.488	100.470
6.375	101.516	101.438	101.408	101.378	6.375	101.666	101.588	101.558	101.526	6.375	101.212	101.135	101.104	101.074
6.500	102.024	101.945	101.915	101.882	6.500	102.194	102.114	102.084	102.048	6.500	101.706	101.627	101.597	101.562
6.625	102.783	102.702	102.672	102.635	6.625	102.682	102.600	102.570	102.530	6.625	102.474	102.393	102.362	102.323
6.750	103.100	102.999	102.944	102.914	6.750	103.013	102.913	102.856	102.826	6.750	102.912	102.812	102.756	102.729
6.875	103.611	103.509	103.454	103.421	6.875	103.524	103.422	103.367	103.330	6.875	103.413	103.311	103.256	103.219
7.000	104.021	103.918	103.863	103.828	7.000	103.945	103.841	103.786	103.749	7.000	103.855	103.752	103.697	103.660
7.125	104.439	104.339	104.283	104.246	7.125	104.356	104.251	104.196	104.157	7.125	104.266	104.162	104.107	104.068
7.250	104.773	104.642	104.594	104.562	7.250	104.701	104.573	104.517	104.471	7.250	104.632	104.504	104.448	104.402
7.375	105.206	105.076	105.024	104.982	7.375	104.784	104.656	104.600	104.552	7.375	104.704	104.575	104.519	104.471
7.500	105.581	105.449	105.397	105.354	7.500	105.145	105.016	104.960	104.911	7.500	105.063	104.935	104.878	104.829
7.625	105.749	105.619	105.566	105.521	7.625	105.474	105.343	105.286	105.238	7.625	105.393	105.262	105.205	105.156



30-Year Fixed Rate Conventional Max LLB <= 275000					30-Year Fixed Rate Conventional Home Possible					30-Year Fixed Rate Conventional Investment				
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	95.396	95.417	95.392	95.375	5.250	95.396	95.417	95.392	95.375	5.250	95.396	95.417	95.392	95.375
5.375	96.179	96.197	96.173	96.151	5.375	96.179	96.197	96.173	96.151	5.375	96.179	96.197	96.173	96.151
5.500	96.868	96.884	96.861	96.836	5.500	96.868	96.884	96.861	96.836	5.500	96.868	96.884	96.861	96.836
5.625	97.526	97.540	97.518	97.491	5.625	97.526	97.540	97.518	97.491	5.625	97.526	97.540	97.518	97.491
5.750	97.957	97.864	97.850	97.819	5.750	97.825	97.794	97.780	97.750	5.750	97.909	97.878	97.864	97.833
5.875	98.676	98.581	98.566	98.528	5.875	98.542	98.510	98.495	98.458	5.875	98.485	98.452	98.438	98.404
6.000	99.296	99.200	99.186	99.146	6.000	99.164	99.131	99.116	99.076	6.000	99.204	99.194	99.164	99.155
6.125	99.890	99.792	99.777	99.735	6.125	99.756	99.729	99.706	99.688	6.125	99.925	99.913	99.883	99.871
6.250	100.522	100.449	100.419	100.401	6.250	100.501	100.486	100.456	100.443	6.250	100.972	100.958	100.928	100.908
6.375	101.317	101.240	101.210	101.179	6.375	101.100	101.081	101.050	101.024	6.375	101.581	101.563	101.532	101.505
6.500	101.837	101.758	101.727	101.693	6.500	101.630	101.610	101.579	101.549	6.500	102.126	102.106	102.075	102.043
6.625	102.404	102.323	102.292	102.254	6.625	102.134	102.112	102.081	102.048	6.625	102.647	102.625	102.594	102.559
6.750	102.756	102.656	102.600	102.567	6.750	102.445	102.398	102.344	102.325	6.750	102.849	102.808	102.754	102.733
6.875	103.242	103.141	103.085	103.048	6.875	102.959	102.911	102.858	102.829	6.875	103.359	103.317	103.263	103.233
7.000	103.626	103.515	103.459	103.422	7.000	103.361	103.312	103.259	103.230	7.000	103.809	103.765	103.712	103.681
7.125	104.086	103.958	103.906	103.866	7.125	103.766	103.715	103.662	103.631	7.125	104.221	104.155	104.100	104.064
7.250	104.473	104.344	104.292	104.253	7.250	103.892	103.823	103.769	103.734	7.250	104.606	104.538	104.484	104.449
7.375	104.680	104.552	104.495	104.448	7.375	104.178	104.110	104.052	104.008	7.375	105.039	104.972	104.913	104.868
7.500	105.040	104.912	104.856	104.806	7.500	104.650	104.567	104.485	104.343	7.500	105.419	105.352	105.293	105.247
7.625	105.370	105.239	105.182	105.133	7.625	105.132	105.052	104.970	104.809	7.625	105.502	105.433	105.373	105.328

30-Year Fixed Rate Conventional Max LLB <= 300000				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	95.396	95.417	95.392	95.375
5.375	96.179	96.197	96.173	96.151
5.500	96.868	96.884	96.861	96.836
5.625	97.526	97.540	97.518	97.491
5.750	97.911	97.817	97.803	97.773
5.875	98.628	98.533	98.519	98.481
6.000	99.250	99.154	99.139	99.099
6.125	99.843	99.746	99.731	99.689
6.250	100.406	100.333	100.303	100.285
6.375	101.026	100.949	100.918	100.888
6.500	101.638	101.560	101.528	101.494
6.625	102.297	102.217	102.185	102.147
6.750	102.714	102.615	102.558	102.525
6.875	103.206	103.105	103.049	103.012
7.000	103.583	103.480	103.424	103.388
7.125	104.009	103.882	103.829	103.789
7.250	104.419	104.290	104.238	104.199
7.375	104.587	104.459	104.403	104.355
7.500	104.948	104.820	104.763	104.714
7.625	105.277	105.147	105.090	105.041





5020 Riverside Dr., Suite 300, Irving, TX 75039

National Correspondent Rate Sheet--Best Efforts

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FHA 30 YEAR FIXED 85k					FHA 30 YEAR FIXED 110k					FHA 30 YEAR FIXED 125k				
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	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	102.100	101.897	101.694	101.441	5.750	101.992	101.789	101.586	101.333	5.750	101.885	101.681	101.478	101.225
5.875	102.510	102.307	102.104	101.851	5.875	102.402	102.199	101.996	101.743	5.875	102.294	102.091	101.888	101.635
5.990	102.775	102.572	102.369	102.116	5.990	102.667	102.464	102.261	102.008	5.990	102.559	102.356	102.153	101.900
6.000	102.970	102.767	102.564	102.311	6.000	102.862	102.659	102.456	102.203	6.000	102.754	102.551	102.348	102.095
6.125	103.451	103.248	103.045	102.792	6.125	103.343	103.140	102.937	102.684	6.125	103.235	103.032	102.829	102.576
6.250	103.855	103.651	103.448	103.195	6.250	103.870	103.667	103.464	103.210	6.250	103.834	103.631	103.428	103.175
6.375	104.107	104.045	103.982	103.870	6.375	104.122	104.060	103.997	103.885	6.375	104.087	104.024	103.962	103.849
6.500	104.556	104.493	104.431	104.318	6.500	104.571	104.509	104.446	104.334	6.500	104.535	104.473	104.410	104.298
6.625	105.040	104.978	104.915	104.803	6.625	105.055	104.993	104.930	104.818	6.625	105.020	104.957	104.895	104.782
6.750	105.610	105.500	105.391	105.282	6.750	105.422	105.313	105.203	105.094	6.750	105.262	105.153	105.043	104.934
6.875	105.516	105.407	105.297	105.188	6.875	105.328	105.219	105.109	105.000	6.875	105.168	105.059	104.949	104.840
6.990	105.934	105.825	105.716	105.606	6.990	105.746	105.637	105.528	105.418	6.990	105.586	105.477	105.368	105.258
7.000	106.009	105.900	105.791	105.681	7.000	105.821	105.712	105.603	105.493	7.000	105.661	105.552	105.443	105.333
7.125	106.409	106.299	106.190	106.080	7.125	106.221	106.111	106.002	105.893	7.125	106.061	105.951	105.842	105.733
7.250	105.268	105.175	105.081	104.987	7.250	105.250	105.156	105.062	104.968	7.250	105.240	105.146	105.053	104.959
7.375	104.750	104.656	104.562	104.468	7.375	104.731	104.637	104.543	104.450	7.375	104.721	104.628	104.534	104.440
7.500	105.197	105.103	105.009	104.915	7.500	105.178	105.084	104.990	104.897	7.500	105.168	105.075	104.981	104.887
7.625	105.518	105.424	105.330	105.236	7.625	105.499	105.405	105.311	105.218	7.625	105.489	105.396	105.302	105.208

FHA 30 YEAR FIXED 150k					FHA 30 YEAR FIXED 175k					FHA 30 YEAR FIXED 200k				
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	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.842	101.639	101.436	101.183	5.750	101.800	101.597	101.393	101.140	5.750	101.780	101.577	101.374	101.120
5.875	102.252	102.049	101.846	101.593	5.875	102.209	102.006	101.803	101.550	5.875	102.189	101.986	101.783	101.530
5.990	102.517	102.314	102.111	101.858	5.990	102.474	102.271	102.068	101.815	5.990	102.454	102.251	102.048	101.795
6.000	102.712	102.509	102.306	102.053	6.000	102.669	102.466	102.263	102.010	6.000	102.649	102.446	102.243	101.990
6.125	103.193	102.990	102.787	102.534	6.125	103.151	102.947	102.744	102.491	6.125	103.131	102.928	102.724	102.471
6.250	103.743	103.540	103.337	103.084	6.250	103.667	103.464	103.260	103.007	6.250	103.606	103.403	103.200	102.946
6.375	103.995	103.933	103.870	103.758	6.375	103.919	103.857	103.794	103.682	6.375	103.858	103.796	103.733	103.621
6.500	104.444	104.382	104.319	104.207	6.500	104.368	104.305	104.243	104.130	6.500	104.307	104.244	104.182	104.069
6.625	104.929	104.866	104.804	104.691	6.625	104.852	104.790	104.727	104.615	6.625	104.791	104.729	104.666	104.554
6.750	105.219	105.109	105.000	104.891	6.750	105.270	105.160	105.051	104.941	6.750	105.209	105.099	104.990	104.880
6.875	105.125	105.016	104.906	104.797	6.875	105.176	105.066	104.957	104.848	6.875	105.115	105.005	104.896	104.787
6.990	105.543	105.434	105.325	105.215	6.990	105.594	105.485	105.375	105.266	6.990	105.533	105.424	105.314	105.205
7.000	105.618	105.509	105.400	105.290	7.000	105.669	105.560	105.450	105.341	7.000	105.608	105.499	105.389	105.280
7.125	106.018	105.908	105.799	105.689	7.125	106.068	105.959	105.850	105.740	7.125	106.007	105.898	105.789	105.679
7.250	105.231	105.137	105.043	104.950	7.250	105.221	105.128	105.034	104.940	7.250	105.207	105.114	105.020	104.926
7.375	104.712	104.618	104.525	104.431	7.375	104.703	104.609	104.515	104.421	7.375	104.689	104.595	104.501	104.407
7.500	105.159	105.065	104.972	104.878	7.500	105.150	105.056	104.962	104.868	7.500	105.136	105.042	104.948	104.854
7.625	105.480	105.386	105.293	105.199	7.625	105.471	105.377	105.283	105.189	7.625	105.457	105.363	105.269	105.175

FHA 30 YEAR FIXED 225k					FHA 30 YEAR FIXED 250k					FHA 30 YEAR FIXED 275k				
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	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.759	101.556	101.353	101.100	5.750	101.730	101.527	101.324	101.071	5.750	101.630	101.427	101.224	100.971
5.875	102.168	101.965	101.762	101.509	5.875	102.139	101.936	101.733	101.480	5.875	102.040	101.837	101.633	101.380
5.990	102.433	102.230	102.027	101.774	5.990	102.404	102.201	101.998	101.745	5.990	102.305	102.102	101.898	101.645
6.000	102.628	102.425	102.222	101.969	6.000	102.599	102.396	102.193	101.940	6.000	102.500	102.297	102.093	101.840
6.125	103.110	102.907	102.704	102.450	6.125	103.081	102.878	102.675	102.421	6.125	102.981	102.778	102.575	102.322
6.250	103.525	103.321	103.118	102.865	6.250	103.464	103.260	103.057	102.804	6.250	103.362	103.159	102.956	102.703
6.375	103.777	103.714	103.652	103.539	6.375	103.716	103.654	103.591	103.479	6.375	103.614	103.552	103.489	103.377
6.500	104.226	104.163	104.101	103.988	6.500	104.165	104.102	104.040	103.927	6.500	104.063	104.001	103.938	103.826
6.625	104.710	104.648	104.585	104.473	6.625	104.649	104.587	104.524	104.412	6.625	104.548	104.485	104.423	104.310
6.750	105.099	104.990	104.881	104.771	6.750	105.059	104.949	104.840	104.731	6.750	104.965	104.855	104.746	104.637
6.875	105.006	104.896	104.787	104.678	6.875	104.965	104.856	104.746	104.637	6.875	104.871	104.762	104.652	104.543
6.990	105.424	105.315	105.205	105.096	6.990	105.383	105.274	105.165	105.055	6.990	105.289	105.180	105.071	104.961
7.000	105.499	105.390	105.280	105.171	7.000	105.458	105.349	105.240	105.130	7.000	105.364	105.255	105.146	105.036
7.125	105.898	105.789	105.679	105.570	7.125	105.858	105.748	105.639	105.529	7.125	105.764	105.654	105.545	105.436
7.250	105.198	105.104	105.010	104.917	7.250	105.187	105.093	104.999	104.906	7.250	105.168	105.074	104.981	104.887
7.375	104.679	104.586	104.492	104.398	7.375	104.668	104.574	104.481	104.387	7.375	104.649	104.556	104.462	104.368
7.500	105.126	105.032	104.939	104.845	7.500	105.115	105.021	104.928	104.834	7.500	105.096	105.003	104.909	104.815
7.625	105.447	105.353	105.260	105.166	7.625	105.436	105.342	105.249	105.155	7.625	105.417	105.324	105.230	105.136

FHA 30 YEAR FIXED 300k					FHA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.544	101.541	101.138	100.884	5.750	101.474	101.271	101.068	100.814
5.875	101.953	101.750	101.547	101.294	5.875	101.883	101.680	101.477	101.224
5.990	102.218	102.015	101.812	101.559	5.990	102.148	101.945	101.742	101.489
6.000	102.413	102.210	102.007	101.754	6.000	102.343	102.140	101.937	101.684
6.125	102.895	102.692	102.489	102.235	6.125	102.825	102.622	102.419	102.165
6.250	103.283	103.080	102.877	102.624	6.250	103.142	102.939	102.736	102.483
6.375	103.536	103.473	103.411	103.298	6.375	103.395	103.332	103.270	103.157
6.500	103.985	103.922	103.860	103.747	6.500	103.844	103.781	103.719	103.606
6.625	104.469	104.406	104.344	104.231	6.625	104.328	104.266	104.203	104.091
6.750	104.896	104.787	104.678	104.568	6.750	104.712	104.603	104.494	104.384
6.875	104.803	104.693	104.584	104.474	6.875	104.618	104.509	104.400	104.290
6.990	105.221	105.111	105.002	104.893	6.990	105.037	104.927	104.818	104.709
7.000	105.296	105.186	105.077	104.968	7.000	105.112	105.002	104.893	104.784
7.125	105.695	105.586	105.476	105.367	7.125	105.511	105.402	105.292	105.183
7.250	105.156	105.062	104.968	104.875	7.250	105.082	104.988	104.894	104.801
7.375	104.637	104.543	104.450	104.356	7.375	104.563	104.470	104.376	104.282
7.500	105.084	104.990	104.897	104.803	7.500	105.010	104.917	104.823	104.729
7.625	105.405	105.311	105.218	105.124	7.625	105.331	105.237	105.144	105.050

VA 30 YEAR FIXED 85k					VA 30 YEAR FIXED 110k					VA 30 YEAR FIXED 125k				
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	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.344	101.141	100.938	100.685	5.750	101.336	101.133	100.930	100.677	5.750	101.329	101.126	100.922	100.669
5.875	101.754	101.551	101.347	101.094	5.875	101.746	101.543	101.340	101.087	5.875	101.738	101.535	101.332	101.079
5.990	102.019	101.815	101.612	101.359	5.990	102.011	101.808	101.605	101.351	5.990	102.003	101.800	101.597	101.344
6.000	102.214	102.010	101.807	101.554	6.000	102.206	102.003	101.800	101.546	6.000	102.198	101.995	101.792	101.539
6.125	102.695	102.492	102.289	102.036	6.125	102.687	102.484	102.281	102.028	6.125	102.680	102.476	102.273	102.020
6.250	102.861	102.658	102.455	102.201	6.250	102.862	102.659	102.456	102.203	6.250	102.859	102.656	102.453	102.200
6.375	103.113	103.051	102.988	102.876	6.375	103.114	103.052	102.989	102.877	6.375	103.112	103.049	102.987	102.874
6.500	103.562	103.500	103.437	103.325	6.500	103.563	103.501	103.438	103.326	6.500	103.560	103.498	103.435	103.323
6.625	104.047	103.984	103.922	103.809	6.625	104.048	103.985	103.923	103.810	6.625	104.045	103.982	103.920	103.807
6.750	104.452	104.342	104.233	104.124	6.750	104.423	104.313	104.204	104.095	6.750	104.398	104.289	104.179	104.070
6.875	104.358	104.249	104.139	104.030	6.875	104.329	104.220	104.110	104.001	6.875	104.304	104.195	104.086	103.976
6.990	104.776	104.667	104.557	104.448	6.990	104.747	104.638	104.529	104.419	6.990	104.723	104.613	104.504	104.395
7.000	104.851	104.742	104.632	104.523	7.000	104.822	104.713	104.604	104.494	7.000	104.798	104.688	104.579	104.470
7.125	105.250	105.141	105.032	104.922	7.125	105.222	105.112	105.003	104.893	7.125	105.197	105.088	104.978	104.869
7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801
7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282
7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729
7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050

VA 30 YEAR FIXED 150k					VA 30 YEAR FIXED 175k					VA 30 YEAR FIXED 200k				
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	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.326	101.123	100.919	100.666	5.750	101.323	101.119	100.916	100.663	5.750	101.321	101.118	100.915	100.662
5.875	101.735	101.532	101.329	101.076	5.875	101.732	101.529	101.326	101.073	5.875	101.731	101.528	101.324	101.071
5.990	102.000	101.797	101.594	101.341	5.990	101.997	101.794	101.591	101.338	5.990	101.996	101.793	101.589	101.336
6.000	102.195	101.992	101.789	101.536	6.000	102.192	101.989	101.786	101.533	6.000	102.191	101.988	101.784	101.531
6.125	102.677	102.473	102.270	102.017	6.125	102.673	102.470	102.267	102.014	6.125	102.672	102.469	102.266	102.013
6.250	102.852	102.649	102.446	102.193	6.250	102.846	102.643	102.440	102.187	6.250	102.842	102.639	102.435	102.182
6.375	103.105	103.042	102.980	102.867	6.375	103.099	103.036	102.974	102.861	6.375	103.094	103.032	102.969	102.857
6.500	103.553	103.491	103.428	103.316	6.500	103.548	103.485	103.423	103.310	6.500	103.543	103.480	103.418	103.305
6.625	104.038	103.975	103.913	103.800	6.625	104.032	103.970	103.907	103.795	6.625	104.027	103.965	103.902	103.790
6.750	104.392	104.282	104.173	104.063	6.750	104.399	104.290	104.181	104.071	6.750	104.390	104.281	104.171	104.062
6.875	104.298	104.188	104.079	103.970	6.875	104.306	104.196	104.087	103.977	6.875	104.296	104.187	104.077	103.968
6.990	104.716	104.607	104.497	104.388	6.990	104.724	104.614	104.505	104.396	6.990	104.714	104.605	104.496	104.386
7.000	104.791	104.682	104.572	104.463	7.000	104.799	104.689	104.580	104.471	7.000	104.789	104.680	104.571	104.461
7.125	105.190	105.081	104.972	104.862	7.125	105.198	105.089	104.979	104.870	7.125	105.189	105.079	104.970	104.861
7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801
7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282
7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729
7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050



VA 30 YEAR FIXED 225k					VA 30 YEAR FIXED 250k					VA 30 YEAR FIXED 275k				
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	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.320	101.117	100.913	100.660	5.750	101.318	101.114	100.911	100.658	5.750	101.310	101.107	100.904	100.651
5.875	101.729	101.526	101.323	101.070	5.875	101.727	101.524	101.321	101.068	5.875	101.720	101.517	101.314	101.061
5.990	101.994	101.791	101.588	101.335	5.990	101.992	101.789	101.586	101.333	5.990	101.985	101.782	101.579	101.326
6.000	102.189	101.986	101.783	101.530	6.000	102.187	101.984	101.781	101.528	6.000	102.180	101.977	101.774	101.521
6.125	102.671	102.467	102.264	102.011	6.125	102.669	102.465	102.262	102.009	6.125	102.661	102.458	102.255	102.002
6.250	102.835	102.632	102.429	102.176	6.250	102.831	102.628	102.425	102.171	6.250	102.823	102.620	102.417	102.164
6.375	103.088	103.025	102.963	102.850	6.375	103.083	103.021	102.958	102.846	6.375	103.075	103.013	102.950	102.838
6.500	103.537	103.474	103.412	103.299	6.500	103.532	103.469	103.407	103.294	6.500	103.524	103.462	103.399	103.287
6.625	104.021	103.959	103.896	103.784	6.625	104.016	103.954	103.891	103.779	6.625	104.009	103.946	103.884	103.771
6.750	104.373	104.264	104.154	104.045	6.750	104.367	104.258	104.148	104.039	6.750	104.352	104.243	104.134	104.024
6.875	104.279	104.170	104.061	103.951	6.875	104.273	104.164	104.054	103.945	6.875	104.259	104.149	104.040	103.931
6.990	104.698	104.588	104.479	104.370	6.990	104.691	104.582	104.473	104.363	6.990	104.677	104.568	104.458	104.349
7.000	104.773	104.663	104.554	104.445	7.000	104.766	104.657	104.548	104.438	7.000	104.752	104.643	104.533	104.424
7.125	105.172	105.063	104.953	104.844	7.125	105.166	105.056	104.947	104.838	7.125	105.151	105.042	104.933	104.823
7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801
7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282
7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729
7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050

VA 30 YEAR FIXED 300k					VA 30 YEAR FIXED New York				
RATE	15 DAY	30 DAY	45 DAY	60 DAY	RATE	15 DAY	30 DAY	45 DAY	60 DAY
5.250	99.048	99.040	99.032	98.974	5.250	99.048	99.040	99.032	98.974
5.375	99.548	99.540	99.532	99.474	5.375	99.548	99.540	99.532	99.474
5.500	100.179	100.171	100.163	100.105	5.500	100.179	100.171	100.163	100.105
5.625	100.714	100.706	100.698	100.640	5.625	100.714	100.706	100.698	100.640
5.750	101.304	101.123	100.919	100.666	5.750	101.313	101.110	100.906	100.653
5.875	101.714	101.532	101.329	101.076	5.875	101.722	101.519	101.316	101.063
5.990	101.979	101.797	101.594	101.341	5.990	101.987	101.784	101.581	101.328
6.000	102.174	101.992	101.789	101.536	6.000	102.182	101.979	101.776	101.523
6.125	102.655	102.473	102.270	102.017	6.125	102.664	102.461	102.257	102.004
6.250	102.817	102.649	102.446	102.193	6.250	102.839	102.636	102.433	102.179
6.375	103.069	103.042	102.980	102.867	6.375	103.091	103.029	102.966	102.854
6.500	103.518	103.491	103.428	103.316	6.500	103.540	103.477	103.415	103.302
6.625	104.003	103.975	103.913	103.800	6.625	104.024	103.962	103.899	103.787
6.750	104.342	104.282	104.173	104.063	6.750	104.398	104.289	104.179	104.070
6.875	104.248	104.188	104.079	103.970	6.875	104.304	104.195	104.086	103.976
6.990	104.666	104.607	104.497	104.388	6.990	104.723	104.613	104.504	104.395
7.000	104.741	104.682	104.572	104.463	7.000	104.798	104.688	104.579	104.470
7.125	105.141	105.081	104.972	104.862	7.125	105.197	105.088	104.978	104.869
7.250	105.082	104.988	104.894	104.801	7.250	105.082	104.988	104.894	104.801
7.375	104.563	104.470	104.376	104.282	7.375	104.563	104.470	104.376	104.282
7.500	105.010	104.917	104.823	104.729	7.500	105.010	104.917	104.823	104.729
7.625	105.331	105.237	105.144	105.050	7.625	105.331	105.237	105.144	105.050

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Planet Home Lending, LLC NMLS #17022



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
14.000	105.301	105.301	105.176	105.051	14.000	106.451	106.451	106.326	106.201
13.875	105.248	105.248	105.123	104.998	13.875	106.398	106.398	106.273	106.148
13.750	105.194	105.194	105.069	104.944	13.750	106.344	106.344	106.219	106.094
13.625	105.141	105.141	105.016	104.891	13.625	106.291	106.291	106.166	106.041
13.500	105.087	105.087	104.962	104.837	13.500	106.237	106.237	106.112	105.987
13.375	105.034	105.034	104.909	104.784	13.375	106.184	106.184	106.059	105.934
13.250	104.981	104.981	104.856	104.731	13.250	106.131	106.131	106.006	105.881
13.125	104.927	104.927	104.802	104.677	13.125	106.077	106.077	105.952	105.827
13.000	104.874	104.874	104.749	104.624	13.000	106.024	106.024	105.899	105.774
12.875	104.820	104.820	104.695	104.570	12.875	105.970	105.970	105.845	105.720
12.750	104.767	104.767	104.642	104.517	12.750	105.917	105.917	105.792	105.667
12.625	104.714	104.714	104.589	104.464	12.625	105.864	105.864	105.739	105.614
12.500	104.660	104.660	104.535	104.410	12.500	105.810	105.810	105.685	105.560
12.375	104.607	104.607	104.482	104.357	12.375	105.757	105.757	105.632	105.507
12.250	104.553	104.553	104.428	104.303	12.250	105.703	105.703	105.578	105.453
12.125	104.500	104.500	104.375	104.250	12.125	105.650	105.650	105.525	105.400
12.000	104.445	104.445	104.320	104.195	12.000	105.595	105.595	105.470	105.345
11.875	104.390	104.390	104.265	104.140	11.875	105.540	105.540	105.415	105.290
11.750	104.335	104.335	104.210	104.085	11.750	105.485	105.485	105.360	105.235
11.625	104.280	104.280	104.155	104.030	11.625	105.430	105.430	105.305	105.180
11.500	104.225	104.225	104.100	103.975	11.500	105.375	105.375	105.250	105.125
11.375	104.170	104.170	104.045	103.920	11.375	105.320	105.320	105.195	105.070
11.250	104.115	104.115	103.990	103.865	11.250	105.265	105.265	105.140	105.015
11.125	104.060	104.060	103.935	103.810	11.125	105.210	105.210	105.085	104.960
11.000	104.005	104.005	103.880	103.755	11.000	105.155	105.155	105.030	104.905
10.875	103.950	103.950	103.825	103.700	10.875	105.100	105.100	104.975	104.850
10.750	103.850	103.850	103.725	103.600	10.750	105.000	105.000	104.875	104.750
10.625	103.750	103.750	103.625	103.500	10.625	104.900	104.900	104.775	104.650
10.500	103.600	103.600	103.475	103.350	10.500	104.750	104.750	104.625	104.500
10.375	103.450	103.450	103.325	103.200	10.375	104.600	104.600	104.475	104.350
10.250	103.300	103.300	103.175	103.050	10.250	104.450	104.450	104.325	104.200
10.125	103.150	103.150	103.025	102.900	10.125	104.300	104.300	104.175	104.050
10.000	103.000	103.000	102.875	102.750	10.000	104.150	104.150	104.025	103.900
9.875	102.790	102.790	102.665	102.540	9.875	103.940	103.940	103.815	103.690
9.750	102.580	102.580	102.455	102.330	9.750	103.730	103.730	103.605	103.480
9.625	102.370	102.370	102.245	102.120	9.625	103.520	103.520	103.395	103.270
9.500	102.160	102.160	102.035	101.910	9.500	103.310	103.310	103.185	103.060
9.375	101.950	101.950	101.825	101.700	9.375	103.100	103.100	102.975	102.850
9.250	101.740	101.740	101.615	101.490	9.250	102.890	102.890	102.765	102.640
9.125	101.530	101.530	101.405	101.280	9.125	102.680	102.680	102.555	102.430
9.000	101.320	101.320	101.195	101.070	9.000	102.470	102.470	102.345	102.220
8.875	101.070	101.070	100.945	100.820	8.875	102.220	102.220	102.095	101.970
8.750	100.820	100.820	100.695	100.570	8.750	101.970	101.970	101.845	101.720
8.625	100.570	100.570	100.445	100.320	8.625	101.720	101.720	101.595	101.470
8.500	100.320	100.320	100.195	100.070	8.500	101.470	101.470	101.345	101.220
8.375	100.070	100.070	99.945	99.820	8.375	101.220	101.220	101.095	100.970
8.250	99.670	99.670	99.545	99.420	8.250	100.820	100.820	100.695	100.570
8.125	99.270	99.270	99.145	99.020	8.125	100.420	100.420	100.295	100.170
8.000	98.870	98.870	98.745	98.620	8.000	100.020	100.020	99.895	99.770
7.875	98.470	98.470	98.345	98.220	7.875	99.620	99.620	99.495	99.370
7.750	98.070	98.070	97.945	97.820	7.750	99.220	99.220	99.095	98.970
7.625	97.670	97.670	97.545	97.420	7.625	98.820	98.820	98.695	98.570
7.500	97.170	97.170	97.045	96.920	7.500	98.320	98.320	98.195	98.070
7.375	96.670	96.670	96.545	96.420	7.375	97.820	97.820	97.695	97.570
7.250	96.170	96.170	96.045	95.920	7.250	97.320	97.320	97.195	97.070
7.125	95.670	95.670	95.545	95.420	7.125	96.820	96.820	96.695	96.570
7.000	95.170	95.170	95.045	94.920	7.000	96.320	96.320	96.195	96.070

Price Adjustments						
CLTV / HCLTV						
FICO	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
≥ 780	2.125	2.000	1.750	1.500	1.125	0.625
760 - 779	2.000	1.875	1.625	1.375	1.000	0.250
740 - 759	1.750	1.625	1.375	1.125	0.625	0.000
720 - 739	1.375	1.250	1.000	0.750	0.250	-0.625
700 - 719	0.750	0.625	0.375	0.000	-0.500	-1.375
680 - 699	0.250	0.125	-0.125	-0.625	-1.375	-2.375
660 - 679	-0.250	-0.375	-0.750	-1.250	-2.125	-3.250
640 - 659	-0.750	-0.875	-1.500	-2.000	-3.000	-4.375

CLTV / HCLTV						
Other Adjusters	≤ 60	>60-65	>65-70	>70-75	>75-80	>80-85
Investor	-1.000	-1.250	-1.500	-1.875	-1.875	-1.875
Second Home	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
ManufacturedHousing	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Pricing (adjustments to price)	
Max Price	103.000

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Planet Home Lending, LLC NMLS #17022