

National Correspondent Rate Sheet--Best Efforts

Welcome to Planet Home Lending
www.PHLCorrespondent.com

9/17/2025 16:00 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	98.594	98.555	98.515	98.423	4.875	97.099	97.028	96.954	96.662	4.125	97.521	97.514	97.507	97.477
5.375	99.303	99.264	99.224	99.132	5.000	99.217	99.146	99.072	98.780	4.250	97.789	97.782	97.775	97.745
5.500	100.102	100.063	100.023	99.932	5.125	98.402	98.332	98.257	97.965	4.375	98.195	98.188	98.181	98.151
5.625	100.665	100.626	100.586	100.494	5.250	99.020	98.949	98.875	98.582	4.500	98.542	98.535	98.527	98.497
5.750	100.834	100.802	100.767	100.667	5.375	99.595	99.525	99.450	99.158	4.625	98.846	98.839	98.832	98.802
5.875	101.393	101.362	101.327	101.227	5.500	100.089	100.018	99.944	99.652	4.750	99.498	99.484	99.470	99.031
5.990	101.484	101.452	101.417	101.167	5.625	100.637	100.567	100.492	100.200	4.875	99.875	99.861	99.847	99.408
6.000	101.942	101.911	101.876	101.775	5.750	100.301	100.239	100.172	99.888	4.990	99.985	99.971	99.957	99.119
6.125	102.471	102.440	102.405	102.355	5.875	100.771	100.709	100.642	100.358	5.000	100.125	100.111	100.097	99.659
6.250	102.160	102.129	102.094	102.044	6.000	101.235	101.173	101.106	100.822	5.125	100.309	100.295	100.281	99.843
6.375	102.659	102.628	102.593	102.542	6.125	101.666	101.603	101.537	101.453	5.250	100.799	100.784	100.770	100.332
6.500	103.123	103.092	103.057	103.007	6.250	100.992	100.929	100.863	100.779	5.375	101.039	101.025	101.010	100.572
6.625	103.475	103.444	103.409	103.359	6.375	101.205	101.143	101.076	100.992	5.500	101.311	101.296	101.282	101.244
6.750	103.219	103.196	103.167	103.117	6.500	101.400	101.337	101.270	101.187	5.625	101.489	101.475	101.461	101.423
6.875	103.682	103.659	103.630	103.580	6.625	101.544	101.482	101.415	101.331	5.750	101.670	101.649	101.628	101.588
6.990	103.805	103.781	103.752	103.702	6.750	101.638	101.583	101.526	101.459	5.875	101.992	101.970	101.949	101.910
7.000	104.102	104.079	104.050	104.000	6.875	101.777	101.722	101.665	101.598	5.990	102.125	102.104	102.082	102.043
7.125	104.434	104.411	104.382	104.332	7.000	101.948	101.894	101.836	101.769	6.000	102.145	102.124	102.103	102.064
7.250	104.279	104.263	104.242	104.201	7.125	102.089	102.034	101.977	101.910	6.125	102.340	102.318	102.297	102.258
7.375	104.639	104.623	104.602	104.560	7.250	102.598	102.591	102.578	102.544	6.250	102.442	102.420	102.399	102.360
7.500	104.960	104.944	104.923	104.881	7.375	103.088	103.080	103.067	103.034	6.375	102.750	102.729	102.708	102.669
7.625	105.178	105.163	105.142	105.100	7.500	103.361	103.353	103.340	103.306	6.500	103.123	103.101	103.080	103.041
					7.625	103.658	103.650	103.637	103.604	6.625	103.100	103.079	103.058	103.019
										6.750	103.318	103.304	103.290	103.259
										6.875	103.562	103.547	103.533	103.502

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	97.985	97.957	97.928	97.874	5.250	97.907	97.876	97.841	97.591	4.500	94.437	94.409	94.380	94.326
4.750	98.582	98.554	98.526	98.071	5.375	98.640	98.609	98.574	98.324	4.625	94.925	94.897	94.868	94.814
4.875	98.699	98.670	98.642	98.187	5.500	99.305	99.274	99.239	98.989	4.750	95.873	95.845	95.816	95.562
5.000	98.917	98.888	98.860	98.405	5.625	100.005	99.974	99.939	99.689	4.875	96.083	96.055	96.026	95.772
5.125	99.178	99.150	99.121	98.667	5.750	100.432	100.401	100.366	100.115	4.990	96.523	96.494	96.466	96.011
5.250	99.405	99.377	99.348	98.894	5.875	100.945	100.914	100.879	100.628	5.000	96.561	96.533	96.504	96.250
5.375	99.615	99.587	99.559	99.104	5.990	101.345	101.314	101.279	100.829	5.125	96.860	96.831	96.803	96.549
5.500	99.775	99.746	99.718	99.663	6.000	101.458	101.427	101.392	101.142	5.250	97.333	97.298	97.262	97.007
5.625	99.979	99.950	99.922	99.867	6.125	101.869	101.838	101.802	101.752	5.375	97.631	97.595	97.559	97.304
5.750	100.026	99.991	99.955	99.900	6.250	101.792	101.761	101.726	101.676	5.500	97.902	97.867	97.831	97.776
5.875	100.243	100.207	100.172	100.116	6.375	102.186	102.154	102.119	102.069	5.625	98.118	98.083	98.047	97.992
6.000	100.684	100.649	100.613	100.558	6.500	102.552	102.521	102.486	102.436	5.750	98.333	98.297	98.262	98.206
6.125	100.943	100.908	100.872	100.817	6.625	102.904	102.872	102.837	102.787	5.875	98.550	98.514	98.479	98.423
6.250	100.766	100.745	100.725	100.693	6.750	102.333	102.310	102.281	102.231	5.990	98.776	98.740	98.705	98.649
6.375	100.988	100.970	100.952	100.921	6.875	102.644	102.621	102.592	102.542	6.000	98.795	98.760	98.724	98.669
6.500	101.271	101.243	101.214	101.174	6.990	102.915	102.891	102.862	102.812	6.125	99.007	98.971	98.936	98.880
6.625	101.463	101.434	101.406	101.372	7.000	102.938	102.915	102.886	102.836	6.250	99.224	99.189	99.153	99.098
6.750	101.643	101.629	101.615	101.584	7.125	103.192	103.168	103.139	103.089	6.375	99.442	99.406	99.371	99.315
6.875	101.837	101.823	101.809	101.778	7.250	101.865	101.826	101.781	101.714	6.500	99.722	99.686	99.651	99.595
7.000	101.529	101.515	101.500	101.469	7.375	102.145	102.106	102.062	101.995	6.625	99.915	99.879	99.844	99.788
7.125	101.680	101.666	101.652	101.621	7.500	102.527	102.288	102.243	102.176	6.750	99.943	99.915	99.887	99.839
7.250	101.741	101.670	101.599	101.503	7.625	102.463	102.423	102.379	102.312	6.875	100.130	100.101	100.073	100.025
7.375	101.892	101.821	101.750	101.653						7.000	100.286	100.258	100.229	100.182
7.500	102.021	101.950	101.879	101.782						7.125	100.420	100.392	100.363	100.316
7.625	102.155	102.084	102.013	101.916						7.250	100.200	100.115	100.030	99.917

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	99.203	99.110	99.022	98.928	5.000	98.648	98.555	98.467	98.373	5.375	97.610	97.517	97.429	97.335
5.125	99.592	99.499	99.411	99.317	5.125	98.998	98.905	98.817	98.723	5.500	98.038	97.945	97.857	97.763
5.250	99.922	99.829	99.741	99.647	5.250	99.595	99.502	99.414	99.320	5.625	99.440	99.347	99.260	99.166
5.375	100.163	100.071	99.983	99.889	5.375	99.938	99.845	99.757	99.664	5.750	100.404	100.311	100.223	100.129
5.500	100.410	100.318	100.230	100.136	5.500	100.274	100.181	100.093	100.000	5.875	100.715	100.622	100.534	100.440
5.625	100.665	100.572	100.484	100.390	5.625	100.599	100.506	100.418	100.324	6.000	100.984	100.891	100.803	100.709
5.750	100.854	100.761	100.674	100.580	5.750	100.840	100.747	100.659	100.565	6.125	101.189	101.096	101.008	100.915
5.875	100.955	100.862	100.774	100.680	5.875	100.964	100.871	100.783	100.689	6.250	101.371	101.278	101.190	101.097
6.000	101.063	100.970	100.882	100.788	6.000	101.108	101.015	100.927	100.833	6.375	101.518	101.425	101.337	101.243
6.125	101.182	101.089	101.001	100.908	6.125	101.282	101.189	101.101	101.007	6.500	101.690	101.597	101.509	101.415
6.250	101.306	101.213	101.125	101.032	6.250	101.414	101.321	101.233	101.139	6.625	101.897	101.804	101.716	101.622
6.375	101.437	101.344	101.256	101.163	6.375	101.482	101.389	101.302	101.208	6.750	102.010	101.917	101.829	101.735
6.500	101.547	101.454	101.366	101.272	6.500	101.570	101.477	101.389	101.295	6.875	101.981	101.888	101.800	101.706
6.625	101.621	101.528	101.440	101.347	6.625	101.683	101.591	101.503	101.409	7.000	101.958	101.865	101.777	101.683
6.750	101.651	101.558	101.471	101.377	6.750	101.809	101.716	101.628	101.534	7.125	101.963	101.870	101.782	101.688
6.875	101.614	101.522	101.434	101.340	6.875	101.952	101.859	101.771	101.677	7.250	101.958	101.865	101.778	101.684
7.000	101.571	101.478	101.390	101.297	7.000	102.066	101.973	101.885	101.792	7.375	101.933	101.840	101.752	101.658
7.125	101.537	101.444	101.356	101.262	7.125	102.157	102.064	101.976	101.882	7.500	101.915	101.822	101.734	101.640
7.250	101.512	101.419	101.331	101.238	7.250	102.207	102.114	102.026	101.933	7.625	101.890	101.797	101.709	101.615



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

National Correspondent Rate Sheet--Best Efforts

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www.PHLCorrespondent.com

9/17/2025 16:00 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	98.594	98.555	98.515	98.423	4.875	97.099	97.028	96.954	96.662	4.125	97.521	97.514	97.507	97.477
5.375	99.303	99.264	99.224	99.132	5.000	99.217	99.146	99.072	98.780	4.250	97.789	97.782	97.775	97.745
5.500	100.102	100.063	100.023	99.932	5.125	98.402	98.332	98.257	97.965	4.375	98.195	98.188	98.181	98.151
5.625	100.665	100.626	100.586	100.494	5.250	99.020	98.949	98.875	98.582	4.500	98.542	98.535	98.527	98.497
5.750	100.834	100.802	100.767	100.667	5.375	99.595	99.525	99.450	99.158	4.625	98.846	98.839	98.832	98.802
5.875	101.393	101.362	101.327	101.227	5.500	100.089	100.018	99.944	99.652	4.750	99.498	99.484	99.470	99.031
5.990	101.484	101.452	101.417	101.167	5.625	100.637	100.567	100.492	100.200	4.875	99.875	99.861	99.847	99.408
6.000	101.942	101.911	101.876	101.775	5.750	100.301	100.239	100.172	99.888	4.990	99.985	99.971	99.957	99.119
6.125	102.471	102.440	102.405	102.355	5.875	100.771	100.709	100.642	100.358	5.000	100.125	100.111	100.097	99.659
6.250	102.160	102.129	102.094	102.044	6.000	101.235	101.173	101.106	100.822	5.125	100.309	100.295	100.281	99.843
6.375	102.659	102.628	102.593	102.542	6.125	101.666	101.603	101.537	101.453	5.250	100.799	100.784	100.770	100.332
6.500	103.123	103.092	103.057	103.007	6.250	100.992	100.929	100.863	100.779	5.375	101.039	101.025	101.010	100.572
6.625	103.475	103.444	103.409	103.359	6.375	101.205	101.143	101.076	100.992	5.500	101.311	101.296	101.282	101.244
6.750	103.219	103.196	103.167	103.117	6.500	101.400	101.337	101.270	101.187	5.625	101.489	101.475	101.461	101.423
6.875	103.682	103.659	103.630	103.580	6.625	101.544	101.482	101.415	101.331	5.750	101.670	101.649	101.628	101.588
6.990	103.805	103.781	103.752	103.702	6.750	101.638	101.583	101.526	101.459	5.875	101.992	101.970	101.949	101.910
7.000	104.102	104.079	104.050	104.000	6.875	101.777	101.722	101.665	101.598	5.990	102.125	102.104	102.082	102.043
7.125	104.434	104.411	104.382	104.332	7.000	101.948	101.894	101.836	101.769	6.000	102.145	102.124	102.103	102.064
7.250	104.279	104.263	104.242	104.201	7.125	102.089	102.034	101.977	101.910	6.125	102.340	102.318	102.297	102.258
7.375	104.639	104.623	104.602	104.560	7.250	102.598	102.591	102.578	102.544	6.250	102.442	102.420	102.399	102.360
7.500	104.960	104.944	104.923	104.881	7.375	103.088	103.080	103.067	103.034	6.375	102.750	102.729	102.708	102.669
7.625	105.178	105.163	105.142	105.100	7.500	103.361	103.353	103.340	103.306	6.500	103.123	103.101	103.080	103.041
					7.625	103.658	103.650	103.637	103.604	6.625	103.100	103.079	103.058	103.019
										6.750	103.318	103.304	103.290	103.259
										6.875	103.562	103.547	103.533	103.502

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	97.985	97.957	97.928	97.874	5.250	97.708	97.668	97.608	97.310	4.750	97.021	96.592	96.969	96.652
4.750	98.582	98.554	98.526	98.071	5.375	98.462	98.425	98.363	98.067	4.875	97.553	97.131	97.495	97.184
4.875	98.699	98.670	98.642	98.187	5.500	99.213	99.177	99.114	98.818	5.000	98.043	97.622	97.984	97.674
5.000	98.917	98.888	98.860	98.405	5.625	99.797	99.761	99.697	99.401	5.125	98.633	98.212	98.572	98.262
5.125	99.178	99.150	99.121	98.667	5.750	99.863	99.819	99.814	99.515	5.250	98.626	98.210	98.614	98.310
5.250	99.405	99.377	99.348	98.894	5.875	100.458	100.416	100.409	100.115	5.375	98.957	98.943	98.934	98.904
5.375	99.615	99.587	99.559	99.104	6.000	101.001	100.959	100.950	100.657	5.500	99.285	99.272	99.260	99.230
5.500	99.775	99.746	99.718	99.663	6.125	101.491	101.450	101.440	101.148	5.625	99.729	99.716	99.702	99.671
5.625	99.979	99.950	99.922	99.867	6.250	101.217	101.171	101.162	100.881	5.750	99.529	99.506	99.473	99.455
5.750	100.026	99.991	99.955	99.900	6.375	101.706	101.659	101.646	101.369	5.875	99.877	99.852	99.810	99.789
5.875	100.243	100.207	100.172	100.116	6.500	102.162	102.114	102.099	101.824	6.000	100.179	100.154	100.112	100.089
6.000	100.684	100.649	100.613	100.558	6.625	102.620	102.572	102.555	102.281	6.125	100.451	100.425	100.382	100.358
6.125	100.943	100.908	100.872	100.817	6.750	101.916	101.886	101.859	101.824	6.250	100.468	100.462	100.453	100.459
6.250	100.766	100.745	100.725	100.693	6.875	102.346	102.318	102.291	102.255	6.375	100.800	100.791	100.780	100.775
6.375	100.988	100.970	100.952	100.921	7.000	102.719	102.692	102.663	102.627	6.500	101.110	101.101	101.090	101.082
6.500	101.271	101.243	101.214	101.174	7.125	103.068	103.041	103.015	102.979	6.625	101.350	101.341	101.329	101.322
6.625	101.463	101.434	101.406	101.372	7.250	102.772	102.749	102.734	102.705	6.750	101.452	101.419	101.432	101.370
6.750	101.643	101.629	101.615	101.584	7.375	103.078	103.055	103.040	103.011	6.875	101.766	101.734	101.730	101.667
6.875	101.837	101.823	101.809	101.778	7.500	103.271	103.248	103.233	103.205	7.000	102.265	102.233	102.228	102.165
7.000	101.529	101.515	101.500	101.469	7.625	103.474	103.451	103.434	103.405	7.125	102.423	102.391	102.384	102.316
7.125	101.680	101.666	101.652	101.621						7.250	102.462	102.400	102.350	102.273
7.250	101.741	101.670	101.599	101.503						7.375	102.644	102.582	102.531	102.455
7.375	101.892	101.821	101.750	101.653						7.500	102.814	102.752	102.701	102.624
7.500	102.021	101.950	101.879	101.782						7.625	103.010	102.946	102.895	102.818
7.625	102.155	102.084	102.013	101.916										

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	99.610	99.600	99.587	99.376	5.250	99.751	99.741	99.728	99.517	5.250	96.454	96.442	96.428	96.214
5.375	99.952	99.937	99.920	99.704	5.375	100.096	100.081	100.064	99.848	5.375	97.113	97.096	97.077	96.860
5.500	100.292	100.271	100.250	100.030	5.500	100.439	100.419	100.398	100.178	5.500	97.521	97.499	97.476	97.254
5.625	100.629	100.604	100.578	100.554	5.625	100.781	100.756	100.730	100.506	5.625	99.427	99.400	99.373	99.147
5.750	100.820	100.789	100.759	100.730	5.750	101.064	101.034	101.004	100.775	5.750	100.416	100.384	100.353	100.123
5.875	100.890	100.854	100.819	100.785	5.875	101.298	101.262	101.228	100.995	5.875	100.788	100.752	100.717	100.482
6.000	100.965	100.923	100.884	100.846	6.000	101.536	101.495	101.457	101.219	6.000	101.165	101.123	101.084	100.845
6.125	101.047	101.000	100.956	100.913	6.125	101.780	101.734	101.691	101.449	6.125	101.547	101.500	101.457	101.215
6.250	101.151	101.099	101.050	101.003	6.250	101.923	101.872	101.825	101.578	6.250	101.733	101.681	101.634	101.387
6.375	101.274	101.216	101.163	101.111	6.375	101.990	101.933	101.881	101.830	6.375	101.767	101.710	101.657	101.606
6.500	101.401	101.337	101.280	101.223	6.500	102.058	101.996	101.939	101.883	6.500	101.803	101.740	101.683	101.626
6.625	101.529	101.460	101.398	101.337	6.625	102.131	102.063	102.001	101.941	6.625	101.843	101.774	101.712	101.651
6.750	101.599	101.524	101.457	101.391	6.750	102.132	102.058	101.992	101.927	6.750	101.667	101.592	101.525	101.459
6.875	101.625	101.545	101.473	101.403	6.875	102.081	102.002	101.931	101.861	6.875	101.324	101.243	101.171	101.099
7.000	101.645	101.560	101.483	101.408	7.000	102.024	101.939	101.863	101.788	7.000	100.976	100.889	100.811	100.734
7.125	101.674	101.582	101.501	101.421	7.125	101.976	101.885	101.804	101.724	7.125	100.638	100.544	100.461	100.379
7.250	101.791	101.695	101.609	101.524	7.250	101.931	101.834	101.748	101.664	7.250	100.495	100.395	100.307	100.220
7.375	101.974	101.872	101.781	101.692	7.375	101.885	101.782	101.692	101.602	7.375	100.504	100.399	100.306	100.213
7.500	102.166	102.058	101.963	101.869	7.500	101.849	101.741	101.645	101.551	7.500	100.523	100.412	100.314	100.217

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 loansss 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				





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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	101.149	101.115	101.082	100.999	4.250	98.659	98.634	98.609	98.583	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	4.375	98.274	98.249	98.224	98.199	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	4.500	98.832	98.807	98.782	98.757	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	4.625	99.395	99.370	99.345	99.320	5.625	102.542	102.509	102.475	102.392
5.750	102.371	102.153	101.935	101.668	4.750	99.957	99.940	99.923	99.857	5.750	102.371	102.153	101.935	101.668
5.875	102.607	102.389	102.171	101.904	4.875	100.226	100.209	100.193	100.126	5.875	102.607	102.389	102.171	101.904
5.990	102.845	102.627	102.409	102.142	5.000	100.645	100.628	100.611	100.545	5.990	102.845	102.627	102.409	102.142
6.000	103.040	102.822	102.604	102.337	5.125	100.907	100.891	100.874	100.807	6.000	103.040	102.822	102.604	102.337
6.125	103.436	103.219	103.001	102.734	5.250	100.928	100.912	100.895	100.828	6.125	103.436	103.219	103.001	102.734
6.250	103.455	103.238	103.020	102.752	5.375	100.982	100.965	100.948	100.882	6.250	103.455	103.238	103.020	102.752
6.375	103.602	103.610	103.619	103.577	5.500	101.357	101.340	101.323	101.256	6.375	103.602	103.610	103.619	103.577
6.500	104.034	104.043	104.051	104.010	5.625	101.748	101.731	101.714	101.648	6.500	104.034	104.043	104.051	104.010
6.625	104.422	104.431	104.439	104.397	5.750	101.984	101.976	101.968	101.909	6.625	104.422	104.431	104.439	104.397
6.750	104.615	104.691	104.766	104.841	5.875	102.194	102.186	102.178	102.119	6.750	104.615	104.691	104.766	104.841
6.875	104.454	104.529	104.605	104.680	6.000	102.509	102.501	102.493	102.434	6.875	104.454	104.529	104.605	104.680
6.990	104.987	105.063	105.138	105.213	6.125	102.803	102.795	102.786	102.728	6.990	104.987	105.063	105.138	105.213
7.000	104.952	105.028	105.103	105.178	6.250	102.421	102.229	102.036	101.844	7.000	104.952	105.028	105.103	105.178
7.125	105.311	105.386	105.461	105.537	6.375	102.323	102.131	101.938	101.746	7.125	105.311	105.386	105.461	105.537
7.250	105.144	105.128	105.111	105.094	6.500	102.754	102.562	102.369	102.177	7.250	105.144	105.128	105.111	105.094
7.375	104.463	104.447	104.430	104.413	6.625	102.918	102.726	102.533	102.340	7.375	104.463	104.447	104.430	104.413
7.500	104.773	104.756	104.739	104.722						7.500	104.773	104.756	104.739	104.722
7.625	105.061	105.045	105.028	105.011						7.625	105.061	105.045	105.028	105.011

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	99.848	99.814	99.781	99.697	4.250	95.159	95.134	95.109	95.083	5.250	98.961	98.928	98.895	98.811
5.375	100.585	100.551	100.518	100.434	4.375	94.444	94.419	94.394	94.369	5.375	99.359	99.325	99.292	98.708
5.500	101.059	101.025	100.992	100.908	4.500	94.732	94.707	94.682	94.657	5.500	99.857	99.824	99.790	99.207
5.625	101.421	101.387	101.354	101.270	4.625	95.395	95.370	95.345	95.320	5.625	100.355	100.321	100.288	99.704
5.750	101.613	101.396	101.178	100.910	4.750	96.019	96.003	95.986	95.919	5.750	101.433	101.216	100.998	100.230
5.875	102.029	101.811	101.594	101.326	4.875	96.289	96.272	96.255	96.188	5.875	101.669	101.451	101.234	100.466
5.990	102.077	101.860	101.642	101.374	5.000	96.707	96.691	96.674	96.607	5.990	101.907	101.690	101.472	100.704
6.000	102.382	102.165	101.947	101.679	5.125	96.970	96.953	96.936	96.870	6.000	102.102	101.885	101.667	100.899
6.125	102.669	102.451	102.234	101.966	5.250	98.053	98.037	98.020	97.953	6.125	102.499	102.281	102.064	101.646
6.250	102.843	102.625	102.408	102.140	5.375	98.107	98.090	98.073	98.007	6.250	102.674	102.456	102.239	101.821
6.375	102.909	102.918	102.926	102.884	5.500	98.482	98.465	98.448	98.381	6.375	102.821	102.829	102.837	102.646
6.500	103.382	103.390	103.399	103.357	5.625	98.873	98.856	98.839	98.773	6.500	103.253	103.262	103.270	103.078
6.625	103.660	103.668	103.676	103.635	5.750	99.672	99.664	99.655	99.597	6.625	103.641	103.649	103.658	103.466
6.750	103.473	103.548	103.623	103.699	5.875	99.882	99.873	99.865	99.807	6.750	103.522	103.597	103.672	103.748
6.875	103.142	103.217	103.292	103.368	6.000	100.197	100.189	100.180	100.122	6.875	103.360	103.436	103.511	103.586
6.990	103.675	103.750	103.825	103.901	6.125	100.491	100.482	100.474	100.415	6.990	103.893	103.969	104.044	104.119
7.000	103.640	103.715	103.790	103.866	6.250	100.609	100.416	100.224	100.031	7.000	103.858	103.934	104.009	104.084
7.125	103.998	104.074	104.149	104.224	6.375	100.511	100.318	100.126	99.933	7.125	104.217	104.292	104.368	104.443
7.250	102.457	102.440	102.423	102.407	6.500	100.942	100.749	100.557	100.364	7.250	103.269	103.253	103.236	103.219
7.375	101.776	101.759	101.742	101.726	6.625	101.106	100.913	100.721	100.528	7.375	102.588	102.572	102.555	102.538
7.500	102.085	102.068	102.052	102.035						7.500	102.898	102.881	102.864	102.847
7.625	102.374	102.357	102.340	102.324						7.625	103.186	103.170	103.153	103.136

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	99.451	99.418	99.384	99.301	4.250	96.026	95.959	95.892	95.825	3.750	96.237	96.103	95.969	95.835
5.625	99.948	99.915	99.881	99.798	4.375	96.673	96.606	96.539	96.472	3.875	96.912	96.778	96.645	96.511
5.750	101.027	100.809	100.592	100.324	4.500	97.311	97.244	97.177	97.110	4.000	97.579	97.445	97.311	97.177
5.875	101.263	101.045	100.828	100.560	4.625	97.893	97.826	97.759	97.692	4.125	98.148	98.015	97.881	97.747
5.990	101.501	101.283	101.066	100.798	4.750	97.233	97.167	97.100	97.033	4.250	97.106	96.972	96.838	96.704
6.000	101.696	101.478	101.261	100.993	4.875	97.858	97.791	97.724	97.657	4.375	97.753	97.620	97.486	97.352
6.125	102.093	101.875	101.657	101.390	5.000	98.458	98.391	98.324	98.257	4.500	98.391	98.258	98.124	97.990
6.250	102.268	102.050	101.833	101.565	5.125	99.006	98.939	98.872	98.805	4.625	98.973	98.839	98.705	98.572
6.375	102.414	102.423	102.431	102.389	5.250	98.121	98.054	97.987	97.920	4.750	97.752	97.618	97.484	97.300
6.500	102.847	102.855	102.864	102.822	5.375	98.705	98.638	98.571	98.504	4.875	98.376	98.242	98.108	97.924
6.625	103.235	103.243	103.251	103.210	5.500	99.267	99.200	99.133	99.066	5.000	98.976	98.842	98.708	98.524
6.750	103.115	103.191	103.266	103.341	5.625	99.746	99.679	99.612	99.545	5.125	99.524	99.390	99.256	99.073
6.875	102.954	103.029	103.105	103.180	5.750	98.985	98.935	98.885	98.834	5.250	98.389	98.255	98.121	97.937
6.990	103.487	103.563	103.638	103.713	5.875	99.504	99.454	99.404	99.353	5.375	98.973	98.839	98.705	98.521
7.000	103.452	103.528	103.603	103.678	6.000	99.988	99.937	99.887	99.837	5.500	99.535	99.401	99.267	99.083
7.125	103.811	103.886	103.961	104.037	6.125	100.416	100.366	100.315	100.265	5.625	101.314	101.180	101.046	100.862
7.250	102.863	102.846	102.830	102.813										
7.375	102.182	102.165	102.149	102.132										
7.500	102.491	102.475	102.458	102.441										

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	100.599	100.565	100.532	100.449	5.250	99.298	99.264	99.231	99.147
5.375	100.996	100.963	100.929	100.846	5.375	100.035	100.001	99.968	99.8

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)	Notes	Mandatory Commitment 0.000	*360 Day Lock 0.500% (4.000)
Margin: 2.00%	< 580 & No Score Streamlines (10.000)	FHA ID #: 27128-00009	Puerto Rico Property (Approved Sellers only) (0.250)	*A 1.00% upfront fee is due w/in 5 days of lock.
Floor: 2.00%		VA ID #: 5199980000	203k ARM's (0.500)	*Fixed Rates Only
Caps: 1/1/5%		All borrowers must be checked against CAIVRS		
Index: T-Bill				
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00 - Does not apply to USDA Products				



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

Welcome to Planet Home Lending
www.PHLCorrespondent.com

National Correspondent Rate Sheet--Best Efforts

9/17/2025 16:00 EST
Lock Desk: 443-313-8929
Lock Desk Available Untill 8:00 PM EST
Sales Support: 800-203-5719

STATE ADJUSTMENTS (All Products)

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

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



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	99.049	98.994	98.939	98.880	5.250	99.953	99.882	99.811	99.736	5.250	99.846	99.776	99.705	99.629
5.375	99.790	99.736	99.680	99.622	5.375	100.608	100.538	100.467	100.391	5.375	100.502	100.432	100.360	100.285
5.500	100.498	100.443	100.388	100.329	5.500	101.274	101.203	101.132	101.057	5.500	101.167	101.097	101.026	100.950
5.625	101.156	101.101	101.046	100.987	5.625	101.887	101.825	101.758	101.674	5.625	101.755	101.692	101.625	101.542
5.750	101.268	101.221	101.170	101.103	5.750	102.536	102.473	102.407	102.323	5.750	102.403	102.341	102.274	102.190
5.875	101.880	101.833	101.783	101.716	5.875	103.070	103.008	102.941	102.857	5.875	102.938	102.875	102.808	102.725
5.990	102.402	102.355	102.304	102.237	5.990	103.524	103.462	103.395	103.311	5.990	103.391	103.329	103.262	103.178
6.000	102.451	102.405	102.354	102.287	6.000	103.564	103.501	103.435	103.351	6.000	103.431	103.369	103.302	103.218
6.125	102.991	102.944	102.893	102.826	6.125	104.039	103.976	103.909	103.826	6.125	103.906	103.843	103.776	103.693
6.250	102.728	102.665	102.598	102.515	6.250	103.900	103.837	103.771	103.687	6.250	103.634	103.572	103.505	103.421
6.375	103.265	103.202	103.136	103.052	6.375	104.374	104.312	104.245	104.161	6.375	104.109	104.046	103.980	103.896
6.500	103.771	103.708	103.641	103.558	6.500	104.819	104.757	104.690	104.607	6.500	104.554	104.491	104.425	104.341
6.625	104.243	104.180	104.114	104.030	6.625	105.251	105.188	105.122	105.038	6.625	104.985	104.923	104.856	104.772
6.750	104.219	104.165	104.104	104.020	6.750	105.060	105.006	104.945	104.861	6.750	104.795	104.740	104.679	104.596
6.875	104.699	104.645	104.584	104.501	6.875	105.503	105.449	105.388	104.905	6.875	105.238	105.183	105.123	105.039
6.990	105.104	105.049	104.989	104.905	6.990	105.889	105.835	105.774	105.658	6.990	105.624	105.569	105.509	105.425
7.000	105.144	105.089	105.029	104.945	7.000	105.924	105.869	105.809	105.725	7.000	105.658	105.604	105.543	105.460
7.125	105.547	105.492	105.431	105.348	7.125	106.321	106.267	106.206	106.123	7.125	106.056	106.001	105.941	105.857
7.250	105.516	105.477	105.433	105.366	7.250	106.296	106.257	106.212	106.145	7.250	105.977	105.938	105.894	105.827
7.375	105.925	105.886	105.841	105.774	7.375	106.696	106.657	106.613	106.546	7.375	106.378	106.339	106.294	106.227
7.500	106.267	106.228	106.183	106.116	7.500	107.068	107.029	106.984	106.917	7.500	106.749	106.710	106.665	106.598
7.625	106.609	106.570	106.526	106.459	7.625	107.297	107.258	107.214	107.147	7.625	106.979	106.940	106.895	106.828

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	99.767	99.697	99.625	99.550	5.250	99.634	99.564	99.492	99.417	5.250	99.528	99.457	99.386	99.311
5.375	100.422	100.352	100.281	100.205	5.375	100.290	100.219	100.148	100.073	5.375	100.183	100.113	100.042	99.966
5.500	101.088	101.018	100.946	100.871	5.500	100.955	100.885	100.813	100.738	5.500	100.849	100.778	100.707	100.632
5.625	101.672	101.601	101.530	101.455	5.625	101.539	101.468	101.397	101.322	5.625	101.433	101.362	101.291	101.216
5.750	102.244	102.181	102.114	102.031	5.750	102.137	102.075	102.008	101.924	5.750	101.920	101.857	101.790	101.707
5.875	102.789	102.726	102.660	102.576	5.875	102.683	102.620	102.553	102.470	5.875	102.465	102.402	102.336	102.252
5.990	103.258	103.195	103.129	103.045	5.990	103.152	103.089	103.022	102.939	5.990	102.934	102.871	102.805	102.721
6.000	103.299	103.237	103.170	103.086	6.000	103.193	103.131	103.064	102.980	6.000	102.975	102.913	102.846	102.762
6.125	103.788	103.725	103.659	103.575	6.125	103.682	103.619	103.552	103.469	6.125	103.464	103.401	103.334	103.251
6.250	103.501	103.439	103.372	103.288	6.250	103.448	103.386	103.319	103.235	6.250	103.177	103.115	103.048	102.964
6.375	103.989	103.926	103.860	103.776	6.375	103.936	103.873	103.806	103.723	6.375	103.665	103.602	103.535	103.452
6.500	104.447	104.384	104.317	104.234	6.500	104.393	104.331	104.264	104.180	6.500	104.122	104.060	103.993	103.910
6.625	104.878	104.815	104.749	104.665	6.625	104.825	104.762	104.696	104.612	6.625	104.554	104.491	104.425	104.341
6.750	104.662	104.607	104.547	104.463	6.750	104.582	104.527	104.467	104.383	6.750	104.364	104.310	104.249	104.165
6.875	105.108	105.054	104.993	104.909	6.875	105.029	104.974	104.913	104.830	6.875	104.811	104.756	104.696	104.612
6.990	105.491	105.436	105.376	105.292	6.990	105.412	105.357	105.296	105.213	6.990	105.194	105.139	105.078	104.995
7.000	105.526	105.471	105.410	105.327	7.000	105.446	105.391	105.331	105.247	7.000	105.228	105.173	105.113	105.029
7.125	105.923	105.868	105.808	105.724	7.125	105.843	105.789	105.728	105.644	7.125	105.626	105.571	105.510	105.427
7.250	105.871	105.832	105.787	105.720	7.250	105.738	105.699	105.654	105.588	7.250	105.547	105.508	105.463	105.396
7.375	106.268	106.229	106.185	106.118	7.375	106.135	106.096	106.052	105.985	7.375	105.944	105.905	105.861	105.794
7.500	106.632	106.593	106.549	106.482	7.500	106.499	106.460	106.416	106.349	7.500	106.308	106.269	106.224	106.158
7.625	106.857	106.817	106.773	106.706	7.625	106.724	106.685	106.640	106.573	7.625	106.617	106.578	106.534	106.467

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	99.342	99.272	99.200	99.125	5.250	99.262	99.192	99.121	99.045	5.250	99.156	99.086	99.018	98.959
5.375	100.009	99.939	99.867	99.792	5.375	99.929	99.859	99.788	99.712	5.375	99.823	99.753	99.685	99.626
5.500	100.684	100.614	100.542	100.467	5.500	100.604	100.534	100.463	100.387	5.500	100.498	100.428	100.360	100.301
5.625	101.278	101.208	101.137	101.061	5.625	101.199	101.128	101.057	100.982	5.625	101.093	101.022	100.954	100.896
5.750	101.707	101.645	101.578	101.494	5.750	101.558	101.496	101.429	101.345	5.750	101.452	101.390	101.323	101.239
5.875	102.256	102.194	102.127	102.044	5.875	102.108	102.045	101.979	101.895	5.875	102.001	101.939	101.872	101.789
5.990	102.731	102.669	102.602	102.518	5.990	102.583	102.520	102.453	102.370	5.990	102.476	102.414	102.347	102.263
6.000	102.773	102.711	102.644	102.560	6.000	102.625	102.562	102.495	102.412	6.000	102.518	102.456	102.389	102.305
6.125	103.251	103.189	103.122	103.038	6.125	103.103	103.040	102.973	102.890	6.125	102.996	102.934	102.867	102.783
6.250	103.018	102.955	102.885	102.785	6.250	102.896	102.833	102.767	102.683	6.250	102.736	102.674	102.607	102.523
6.375	103.505	103.443	103.373	103.272	6.375	103.383	103.321	103.254	103.170	6.375	103.224	103.161	103.095	103.011
6.500	103.955	103.892	103.822	103.722	6.500	103.832	103.770	103.703	103.619	6.500	103.673	103.611	103.544	103.460
6.625	104.382	104.319	104.249	104.149	6.625	104.260	104.197	104.130	104.047	6.625	104.100	104.038	103.971	103.887
6.750	104.232	104.177	104.116	104.033	6.750	104.056	104.001	103.941	103.857	6.750	103.923	103.869	103.808	103.725
6.875	104.675	104.620	104.560	104.476	6.875	104.499	104.445	104.384	104.301	6.875	104.367	104.312	104.251	104.168
6.990	105.053	104.998	104.938	104.854	6.990	104.878	104.823	104.762	104.679	6.990	104.745	104.690	104.630	104.546
7.000	105.087	105.032	104.972	104.888	7.000	104.911	104.857	104.796	104.713	7.000	104.779	104.724	104.663	104.580
7.125	105.470	105.416	105.355	105.272	7.125	105.295	105.240	105.180	105.096	7.125	105.162	105.108	105.047	104.963
7.250	105.334	105.295	105.251	105.184	7.250	105.186	105.147	105.102	105.035	7.250	105.159	105.120	105.075	105.008
7.375	105.720	105.681	105.636	105.569	7.375	105.571	105.532	105.488	105.421	7.375	105.545	105.506	105.461	105.394
7.500	106.066	106.027	105.982	105.915	7.500	105.917	105.878	105.833	105.767	7.500	105.891	105.851	105.807	105.740
7.625	106.354	106.315	106.270	106.203	7.625	106.248	106.209	106.164	106.097	7.625	106.221	106.182	106.137	106.070

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	99.076	99.006	98.938	98.879	5.250	98.747	98.708	98.669	98.627	5.250	98.766	98.727	98.687	98.646
5.375	99.749	99.678	99.610	99.552	5.375	99.420	99.381	99.341	99.299	5.375	99.430	99.391	99.352	99.310
5.500	100.429	100.359	100.291	100.232	5.500	100.058	100.019	99.979	99.937	5.500	100.065	100.026	99.987	99.945
5.625	101.013	100.942	100.874	100.816	5.625	100.642	100.602	100.563	100.521	5.625	100.643	100.604	100.565	100.523
5.750	101.319	101.257	101.190	101.106	5.750	100.895	100.848	100.797	100.730	5.750	100.947	100.900	100.849	100.782
5.875	101.869	101.806	101.739	101.656	5.875	101.444	101.397	101.346	101.279	5.875	101.486	101.439	101.388	101.321
5.990	102.334	102.271	102.205	102.121	5.990	101.909	101.862	101.811	101.745	5.990	101.942	101.895	101.844	101.777
6.000	102.375	102.312	102.246	102.162	6.000	101.950	101.903	101.852	101.785	6.000	101.982	101.936	101.885	101.818
6.125	102.851	102.788	102.721	102.638	6.125	102.426	102.379	102.328	102.261	6.125	102.444	102.397	102.346	102.279
6.250	102.630	102.568	102.504	102.437	6.250	102.179	102.132	102.081	102.014	6.250	102.487	102.440	102.389	102.322
6.375	103.109	103.046	102.983	102.916	6.375	102.658	102.611	102.560	102.493	6.375	102.954	102.907	102.856	102.789
6.500	103.550	103.487	103.424	103.357	6.500	103.099	103.052	103.001	102.934	6.500	103.380	103.333	103.282	103.215
6.625	103.972	103.909	103.846	103.779	6.625	103.520	103.473	103.423	103.356	6.625	103.786	103.739	103.688	103.621
6.750	103.791	103.736	103.675	103.592	6.750	103.286	103.247	103.203	103.136	6.750	103.544	103.505	103.461	103.394
6.875	104.219	104.164	104.104	104.020	6.875	103.715	103.676	103.631	103.564	6.875	103.957	103.917	103.873	103.806
6.990	104.586	104.531	104.470	104.387	6.990	104.081	104.042	103.997	103.930	6.990	104.304	104.265	104.220	104.153
7.000	104.618	104.564	104.503	104.419	7.000	104.114	104.075	104.030	103.963	7.000	104.337	104.298	104.253	104.186
7.125	104.978	104.924	104.863	104.780	7.125	104.474	104.435	104.390	104.323	7.125	104.682	104.643	104.598	104.531
7.250	105.000	104.961	104.916	104.849	7.250	104.336	104.313	104.284	104.234	7.250	104.683	104.659	104.631	104.580
7.375	105.369	105.330	105.286	105.219	7.375	104.706	104.682	104.653	104.603	7.375	105.035	105.011	104.983	104.932
7.500	105.695	105.656	105.611	105.544	7.500	105.031	105.008	104.979	104.929	7.500	105.332	105.308	105.279	105.229
7.625	106.011	105.972	105.927	105.860	7.625	105.347	105.324	105.295	105.245	7.625	105.612	105.589	105.560	105.510

30-Year Fixed Rate - 300k Max Loan Amount				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	98.985	98.931	98.878	98.837
5.375	99.655	99.600	99.548	99.506
5.500	100.329	100.275	100.223	100.181
5.625	100.911	100.857	100.804	100.763
5.750	101.194	101.131	101.064	100.981
5.875	101.740	101.677	101.610	101.527
5.990	102.202	102.139	102.072	101.989
6.000	102.243	102.180	102.113	102.030
6.125	102.713	102.651	102.584	102.501
6.250	102.415	102.353	102.286	102.203
6.375	102.890	102.828	102.761	102.677
6.500	103.326	103.264	103.197	103.113
6.625	103.743	103.680	103.613	103.530
6.750	103.582	103.527	103.467	103.383
6.875	104.005	103.950	103.890	103.806
6.990	103.395	103.340	103.280	103.196
7.000	104.398	104.343	104.283	104.199
7.125	104.753	104.698	104.638	104.554
7.250	104.776	104.737	104.693	104.626
7.375	105.140	105.101	105.056	104.989
7.500	105.456	105.417	105.372	105.305
7.625	105.760	105.721	105.676	105.609



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	98.192	98.153	98.092	98.066	5.250	99.167	99.131	99.005	98.980	5.250	98.943	98.907	98.781	98.756
5.375	98.945	98.910	98.847	98.822	5.375	99.920	99.887	99.759	99.737	5.375	99.696	99.663	99.536	99.512
5.500	99.574	99.540	99.475	99.451	5.500	100.549	100.517	100.388	100.365	5.500	100.327	100.294	100.165	100.142
5.625	100.158	100.124	100.058	100.034	5.625	101.240	101.209	101.078	101.056	5.625	100.910	100.878	100.748	100.726
5.750	100.185	100.142	100.139	100.110	5.750	101.778	101.739	101.726	101.663	5.750	101.337	101.297	101.284	101.222
5.875	100.781	100.740	100.734	100.710	5.875	102.307	102.270	102.255	102.197	5.875	102.204	102.165	102.149	102.092
6.000	101.324	101.283	101.275	101.252	6.000	102.783	102.746	102.728	102.670	6.000	102.671	102.633	102.613	102.556
6.125	101.815	101.774	101.765	101.743	6.125	103.327	103.290	103.272	103.215	6.125	103.210	103.172	103.153	103.096
6.250	102.311	102.268	102.250	102.208	6.250	103.479	103.438	103.420	103.378	6.250	103.205	103.163	103.144	103.103
6.375	102.836	102.792	102.770	102.733	6.375	104.014	103.973	103.953	103.912	6.375	103.759	103.717	103.699	103.657
6.500	103.292	103.248	103.224	103.188	6.500	104.519	104.478	104.457	104.417	6.500	104.270	104.228	104.207	104.166
6.625	103.778	103.712	103.635	103.586	6.625	104.977	104.936	104.914	104.874	6.625	104.744	104.702	104.676	104.636
6.750	104.181	104.115	104.037	103.981	6.750	105.068	105.000	104.919	104.865	6.750	104.849	104.779	104.698	104.645
6.875	104.610	104.546	104.469	104.412	6.875	105.555	105.487	105.405	105.351	6.875	105.344	105.276	105.195	105.140
7.000	104.984	104.921	104.842	104.785	7.000	105.992	105.925	105.843	105.788	7.000	105.784	105.717	105.637	105.582
7.125	105.407	105.347	105.303	105.241	7.125	106.476	106.410	106.326	106.271	7.125	106.261	106.195	106.111	106.057
7.250	105.679	105.620	105.575	105.515	7.250	106.030	105.967	105.924	105.860	7.250	105.991	105.929	105.886	105.822
7.375	105.984	105.926	105.880	105.820	7.375	106.512	106.450	106.406	106.342	7.375	106.501	106.439	106.395	106.331
7.500	106.178	106.120	106.075	106.015	7.500	106.781	106.719	106.676	106.612	7.500	106.743	106.682	106.637	106.573
7.625	106.452	106.394	106.346	106.287	7.625	106.837	106.775	106.729	106.666	7.625	106.767	106.705	106.660	106.597

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	98.872	98.835	98.710	98.685	5.250	98.736	98.699	98.574	98.548	5.250	98.624	98.586	98.462	98.436
5.375	99.625	99.592	99.465	99.441	5.375	99.490	99.456	99.329	99.306	5.375	99.377	99.343	99.216	99.192
5.500	100.256	100.223	100.094	100.071	5.500	100.119	100.086	99.958	99.934	5.500	100.007	99.974	99.846	99.822
5.625	100.839	100.807	100.677	100.654	5.625	100.703	100.670	100.541	100.518	5.625	100.591	100.558	100.429	100.405
5.750	101.515	101.477	101.461	101.404	5.750	101.435	101.396	101.381	101.323	5.750	101.339	101.300	101.285	101.227
5.875	102.046	102.008	101.991	101.935	5.875	101.962	101.923	101.907	101.850	5.875	101.862	101.823	101.806	101.750
6.000	102.551	102.513	102.496	102.440	6.000	102.447	102.409	102.391	102.335	6.000	102.347	102.309	102.291	102.235
6.125	103.091	103.053	103.034	102.978	6.125	103.002	102.964	102.945	102.890	6.125	102.900	102.862	102.842	102.788
6.250	103.084	103.042	103.026	102.982	6.250	103.022	102.979	102.961	102.919	6.250	102.803	102.760	102.743	102.699
6.375	103.645	103.603	103.583	103.543	6.375	103.574	103.532	103.511	103.471	6.375	103.340	103.297	103.277	103.236
6.500	104.145	104.103	104.082	104.042	6.500	104.094	104.052	104.030	103.990	6.500	103.852	103.809	103.789	103.750
6.625	104.631	104.589	104.566	104.527	6.625	104.542	104.499	104.476	104.436	6.625	104.328	104.285	104.262	104.223
6.750	104.764	104.697	104.617	104.562	6.750	104.560	104.491	104.412	104.357	6.750	104.439	104.372	104.293	104.237
6.875	105.245	105.178	105.097	105.042	6.875	105.059	104.992	104.912	104.857	6.875	104.917	104.850	104.771	104.715
7.000	105.674	105.607	105.526	105.471	7.000	105.505	105.439	105.358	105.302	7.000	105.364	105.298	105.218	105.162
7.125	106.145	106.079	105.996	105.941	7.125	105.946	105.881	105.799	105.743	7.125	105.825	105.760	105.678	105.622
7.250	105.486	105.424	105.381	105.318	7.250	105.865	105.803	105.760	105.697	7.250	105.718	105.656	105.613	105.550
7.375	105.945	105.884	105.840	105.777	7.375	106.332	106.270	106.226	106.163	7.375	106.167	106.105	106.061	105.998
7.500	106.258	106.197	106.152	106.089	7.500	106.567	106.506	106.460	106.398	7.500	106.430	106.369	106.323	106.261
7.625	106.521	106.461	106.414	106.352	7.625	106.631	106.571	106.525	106.463	7.625	106.566	106.505	106.459	106.397

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	98.500	98.462	98.338	98.312	5.250	98.192	98.153	98.092	98.066	5.250	98.192	98.153	98.092	98.066
5.375	99.253	99.219	99.092	99.068	5.375	98.945	98.910	98.847	98.822	5.375	98.945	98.910	98.847	98.822
5.500	99.882	99.848	99.721	99.697	5.500	99.574	99.540	99.475	99.451	5.500	99.574	99.540	99.475	99.451
5.625	100.466	100.433	100.304	100.280	5.625	100.158	100.124	100.058	100.034	5.625	100.158	100.124	100.058	100.034
5.750	101.161	101.122	101.106	101.049	5.750	101.066	101.026	101.011	100.951	5.750	101.050	101.010	100.994	100.937
5.875	101.702	101.663	101.646	101.590	5.875	101.590	101.550	101.533	101.477	5.875	101.523	101.484	101.467	101.411
6.000	102.196	102.157	102.139	102.083	6.000	102.066	102.027	102.009	101.954	6.000	102.016	101.976	101.958	101.903
6.125	102.725	102.687	102.667	102.612	6.125	102.595	102.556	102.536	102.483	6.125	102.542	102.504	102.484	102.430
6.250	102.667	102.625	102.607	102.563	6.250	102.579	102.536	102.518	102.476	6.250	102.440	102.397	102.378	102.336
6.375	103.224	103.181	103.160	103.120	6.375	103.131	103.088	103.065	103.028	6.375	102.985	102.941	102.919	102.881
6.500	103.725	103.682	103.659	103.620	6.500	103.618	103.574	103.550	103.513	6.500	103.478	103.434	103.410	103.373
6.625	104.187	104.144	104.120	104.081	6.625	104.065	104.021	103.994	103.959	6.625	103.931	103.887	103.860	103.825
6.750	104.298	104.231	104.154	104.098	6.750	104.123	104.057	103.981	103.924	6.750	104.002	103.936	103.859	103.803
6.875	104.785	104.718	104.640	104.583	6.875	104.602	104.538	104.462	104.404	6.875	104.479	104.415	104.339	104.282
7.000	105.217	105.152	105.072	105.015	7.000	105.021	104.958	104.879	104.821	7.000	104.902	104.839	104.761	104.703
7.125	105.657	105.592	105.511	105.454	7.125	105.310	105.248	105.173	105.115	7.125	105.156	105.095	105.019	104.961
7.250	105.547	105.486	105.442	105.380	7.250	105.196	105.138	105.093	105.032	7.250	105.142	105.084	105.039	104.979
7.375	105.975	105.914	105.869	105.807	7.375	105.471	105.413	105.367	105.307	7.375	105.405	105.347	105.301	105.241
7.500	106.232	106.172	106.126	106.064	7.500	105.664	105.606	105.561	105.501	7.500	105.606	105.548	105.502	105.443
7.625	106.346	106.286	106.240	106.178	7.625	105.939	105.881	105.833	105.774	7.625	105.881	105.823	105.775	105.715



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	98.192	98.153	98.092	98.066	5.250	98.192	98.153	98.092	98.066	5.250	98.192	98.153	98.092	98.066
5.375	98.945	98.910	98.847	98.822	5.375	98.945	98.910	98.847	98.822	5.375	98.945	98.910	98.847	98.822
5.500	99.574	99.540	99.475	99.451	5.500	99.574	99.540	99.475	99.451	5.500	99.574	99.540	99.475	99.451
5.625	100.158	100.124	100.058	100.034	5.625	100.158	100.124	100.058	100.034	5.625	100.158	100.124	100.058	100.034
5.750	100.837	100.796	100.780	100.723	5.750	100.276	100.233	100.230	100.201	5.750	100.185	100.142	100.139	100.110
5.875	101.366	101.325	101.308	101.252	5.875	100.871	100.830	100.824	100.800	5.875	100.980	100.939	100.932	100.908
6.000	101.832	101.792	101.773	101.719	6.000	101.414	101.373	101.366	101.343	6.000	101.324	101.283	101.275	101.252
6.125	102.353	102.313	102.293	102.240	6.125	101.905	101.865	101.855	101.834	6.125	101.815	101.774	101.765	101.743
6.250	102.345	102.301	102.282	102.240	6.250	101.812	101.768	101.760	101.749	6.250	102.523	102.479	102.470	102.462
6.375	102.883	102.839	102.816	102.779	6.375	102.336	102.291	102.279	102.273	6.375	103.065	103.021	103.009	103.003
6.500	103.372	103.328	103.303	103.267	6.500	102.803	102.758	102.744	102.739	6.500	103.553	103.509	103.495	103.490
6.625	103.819	103.774	103.747	103.712	6.625	103.249	103.203	103.187	103.184	6.625	104.009	103.964	103.948	103.944
6.750	103.904	103.840	103.764	103.706	6.750	103.216	103.168	103.132	103.097	6.750	103.896	103.865	103.838	103.803
6.875	104.359	104.295	104.220	104.162	6.875	103.698	103.652	103.616	103.580	6.875	104.357	104.329	104.302	104.266
7.000	104.769	104.707	104.629	104.571	7.000	104.103	104.058	104.021	103.985	7.000	104.778	104.751	104.722	104.686
7.125	105.028	104.966	104.891	104.833	7.125	104.465	104.421	104.385	104.349	7.125	105.168	105.141	105.115	105.079
7.250	105.078	105.020	104.975	104.914	7.250	104.454	104.413	104.388	104.359	7.250	105.187	105.164	105.149	105.120
7.375	105.331	105.273	105.227	105.167	7.375	104.747	104.706	104.681	104.652	7.375	105.572	105.549	105.533	105.504
7.500	105.525	105.467	105.422	105.362	7.500	104.922	104.882	104.857	104.828	7.500	105.817	105.795	105.779	105.751
7.625	105.799	105.741	105.693	105.634	7.625	105.199	105.159	105.132	105.104	7.625	106.098	106.076	106.057	106.028

30-Year Fixed Rate Conventional Max LLB <= 300000				
RATE	15 Day	30 DAY	45 DAY	60 DAY
5.250	98.192	98.153	98.092	98.066
5.375	98.945	98.910	98.847	98.822
5.500	99.574	99.540	99.475	99.451
5.625	100.158	100.124	100.058	100.034
5.750	100.290	100.248	100.233	100.173
5.875	100.885	100.845	100.827	100.772
6.000	101.640	101.600	101.580	101.526
6.125	102.158	102.118	102.097	102.044
6.250	102.261	102.217	102.198	102.156
6.375	102.800	102.755	102.732	102.695
6.500	103.286	103.241	103.216	103.179
6.625	103.741	103.696	103.669	103.634
6.750	103.821	103.757	103.682	103.624
6.875	104.262	104.199	104.123	104.065
7.000	104.675	104.613	104.535	104.477
7.125	104.937	104.875	104.801	104.742
7.250	105.070	105.012	104.967	104.907
7.375	105.250	105.192	105.146	105.086
7.500	105.444	105.386	105.340	105.281
7.625	105.718	105.660	105.612	105.552



GOVERNMENT PRODUCTS

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	103.393	103.175	102.957	102.690	5.750	103.346	103.128	102.910	102.643	5.750	103.311	103.093	102.875	102.608
5.875	103.628	103.411	103.193	102.926	5.875	103.582	103.364	103.146	102.879	5.875	103.546	103.329	103.111	102.844
5.990	103.867	103.649	103.431	103.164	5.990	103.820	103.602	103.384	103.117	5.990	103.785	103.567	103.349	103.082
6.000	104.062	103.844	103.626	103.359	6.000	104.015	103.797	103.579	103.312	6.000	103.980	103.762	103.544	103.277
6.125	104.458	104.241	104.023	103.755	6.125	104.411	104.194	103.976	103.709	6.125	104.376	104.159	103.941	103.673
6.250	105.096	104.878	104.661	104.393	6.250	105.008	104.790	104.573	104.305	6.250	104.914	104.697	104.479	104.211
6.375	105.242	105.251	105.259	105.218	6.375	105.155	105.163	105.171	105.130	6.375	105.061	105.069	105.078	105.036
6.500	105.675	105.683	105.692	105.650	6.500	105.587	105.596	105.604	105.562	6.500	105.493	105.502	105.510	105.469
6.625	106.063	106.071	106.080	106.038	6.625	105.975	105.983	105.992	105.950	6.625	105.881	105.890	105.898	105.856
6.750	106.350	106.425	106.500	106.576	6.750	106.303	106.378	106.453	106.529	6.750	106.186	106.261	106.336	106.412
6.875	106.189	106.264	106.339	106.415	6.875	106.142	106.217	106.292	106.368	6.875	106.024	106.100	106.175	106.250
6.990	106.722	106.797	106.872	106.948	6.990	106.675	106.750	106.825	106.901	6.990	106.558	106.633	106.708	106.784
7.000	106.687	106.762	106.837	106.913	7.000	106.640	106.715	106.790	106.866	7.000	106.523	106.598	106.673	106.749
7.125	107.045	107.120	107.196	107.271	7.125	106.998	107.074	107.149	107.224	7.125	106.881	106.956	107.032	107.107
7.250	105.460	105.443	105.426	105.409	7.250	105.450	105.434	105.417	105.400	7.250	105.441	105.424	105.407	105.391
7.375	104.779	104.762	104.745	104.728	7.375	104.769	104.752	104.736	104.719	7.375	104.760	104.743	104.726	104.710
7.500	105.088	105.071	105.054	105.038	7.500	105.078	105.062	105.045	105.028	7.500	105.069	105.052	105.036	105.019
7.625	105.377	105.360	105.343	105.326	7.625	105.367	105.351	105.334	105.317	7.625	105.358	105.341	105.324	105.308

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	103.267	103.049	102.831	102.564	5.750	103.182	102.964	102.746	102.479	5.750	103.111	102.894	102.676	102.408
5.875	103.503	103.285	103.067	102.800	5.875	103.418	103.200	102.982	102.715	5.875	103.347	103.130	102.912	102.644
5.990	103.741	103.523	103.305	103.038	5.990	103.656	103.438	103.220	102.953	5.990	103.585	103.368	103.150	102.882
6.000	103.936	103.718	103.500	103.233	6.000	103.851	103.633	103.415	103.148	6.000	103.780	103.563	103.345	103.077
6.125	104.332	104.115	103.897	103.629	6.125	104.247	104.030	103.812	103.544	6.125	104.177	103.959	103.742	103.474
6.250	104.799	104.581	104.363	104.096	6.250	104.705	104.487	104.270	104.002	6.250	104.611	104.393	104.176	103.908
6.375	104.945	104.953	104.962	104.920	6.375	104.851	104.860	104.868	104.826	6.375	104.758	104.766	104.774	104.733
6.500	105.378	105.386	105.394	105.353	6.500	105.284	105.292	105.301	105.259	6.500	105.190	105.199	105.207	105.165
6.625	105.766	105.774	105.782	105.741	6.625	105.672	105.680	105.689	105.647	6.625	105.578	105.586	105.595	105.553
6.750	106.115	106.191	106.266	106.341	6.750	105.998	106.073	106.149	106.224	6.750	105.928	106.003	106.078	106.154
6.875	105.954	106.029	106.105	106.180	6.875	105.837	105.912	105.988	106.063	6.875	105.767	105.842	105.917	105.993
6.990	106.487	106.563	106.638	106.713	6.990	106.370	106.445	106.521	106.596	6.990	106.300	106.375	106.450	106.526
7.000	106.452	106.528	106.603	106.678	7.000	106.335	106.410	106.486	106.561	7.000	106.265	106.340	106.415	106.491
7.125	106.811	106.886	106.961	107.037	7.125	106.694	106.769	106.844	106.920	7.125	106.623	106.699	106.774	106.849
7.250	105.432	105.415	105.398	105.381	7.250	105.422	105.405	105.389	105.372	7.250	105.413	105.396	105.379	105.363
7.375	104.750	104.734	104.717	104.700	7.375	104.741	104.724	104.708	104.691	7.375	104.732	104.715	104.698	104.682
7.500	105.060	105.043	105.026	105.009	7.500	105.050	105.034	105.017	105.000	7.500	105.041	105.024	105.007	104.991
7.625	105.349	105.332	105.315	105.298	7.625	105.339	105.322	105.306	105.289	7.625	105.330	105.313	105.296	105.280

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	103.041	102.823	102.606	102.338	5.750	102.971	102.753	102.535	102.268	5.750	102.892	102.674	102.456	102.189
5.875	103.277	103.059	102.842	102.574	5.875	103.207	102.989	102.771	102.504	5.875	103.128	102.910	102.692	102.425
5.990	103.515	103.297	103.080	102.812	5.990	103.445	103.227	103.009	102.742	5.990	103.366	103.148	102.930	102.663
6.000	103.710	103.492	103.275	103.007	6.000	103.640	103.422	103.204	102.937	6.000	103.561	103.343	103.125	102.858
6.125	104.107	103.889	103.671	103.404	6.125	104.036	103.819	103.601	103.334	6.125	103.957	103.740	103.522	103.254
6.250	104.541	104.323	104.106	103.838	6.250	104.498	104.281	104.063	103.795	6.250	104.463	104.246	104.028	103.760
6.375	104.687	104.696	104.704	104.662	6.375	104.645	104.653	104.662	104.620	6.375	104.610	104.618	104.626	104.585
6.500	105.120	105.128	105.137	105.095	6.500	105.077	105.086	105.094	105.053	6.500	105.042	105.051	105.059	105.017
6.625	105.508	105.516	105.524	105.483	6.625	105.465	105.474	105.482	105.440	6.625	105.430	105.438	105.447	105.405
6.750	105.811	105.886	105.961	106.037	6.750	105.740	105.816	105.891	105.966	6.750	105.600	105.675	105.750	105.826
6.875	105.649	105.725	105.800	105.875	6.875	105.579	105.654	105.730	105.805	6.875	105.439	105.514	105.589	105.665
6.990	106.183	106.258	106.333	106.409	6.990	106.112	106.188	106.263	106.338	6.990	105.972	106.047	106.122	106.198
7.000	106.148	106.223	106.298	106.374	7.000	106.077	106.153	106.228	106.303	7.000	105.937	106.012	106.087	106.163
7.125	106.506	106.581	106.657	106.732	7.125	106.436	106.511	106.586	106.662	7.125	106.295	106.370	106.446	106.521
7.250	105.385	105.368	105.351	105.334	7.250	105.361	105.345	105.328	105.311	7.250	105.347	105.330	105.314	105.297
7.375	104.704	104.687	104.670	104.653	7.375	104.680	104.663	104.647	104.630	7.375	104.666	104.649	104.633	104.616
7.500	105.013	104.996	104.979	104.963	7.500	104.989	104.973	104.956	104.939	7.500	104.975	104.959	104.942	104.925
7.625	105.302	105.285	105.268	105.251	7.625	105.278	105.261	105.245	105.228	7.625	105.264	105.247	105.231	105.214

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	102.799	102.582	102.364	102.096	5.750	102.647	102.430	102.212	101.944
5.875	103.035	102.818	102.600	102.332	5.875	102.883	102.666	102.448	102.180
5.990	103.273	103.056	102.838	102.570	5.990	103.121	102.904	102.686	102.418
6.000	103.468	103.251	103.033	102.765	6.000	103.316	103.099	102.881	102.613
6.125	103.865	103.647	103.430	103.162	6.125	103.713	103.495	103.278	103.010
6.250	104.276	104.058	103.840	103.573	6.250	104.085	103.867	103.649	103.382
6.375	104.422	104.431	104.439	104.397	6.375	104.231	104.239	104.248	104.206
6.500	104.855	104.863	104.872	104.830	6.500	104.664	104.672	104.680	104.639
6.625	105.243	105.251	105.259	105.218	6.625	105.052	105.060	105.068	105.027
6.750	105.506	105.581	105.657	105.732	6.750	105.356	105.431	105.507	105.582
6.875	105.345	105.420	105.495	105.571	6.875	105.195	105.270	105.345	105.421
6.990	105.878	105.953	106.028	106.104	6.990	105.728	105.803	105.878	105.954
7.000	105.843	105.918	105.993	106.069	7.000	105.693	105.768	105.843	105.919
7.125	106.201	106.277	106.352	106.427	7.125	106.051	106.127	106.202	106.277
7.250	105.328	105.312	105.295	105.278	7.250	105.144	105.128	105.111	105.094
7.375	104.647	104.631	104.614	104.597	7.375	104.463	104.447	104.430	104.413
7.500	104.957	104.940	104.923	104.906	7.500	104.773	104.756	104.739	104.722
7.625	105.245	105.229	105.212	105.195	7.625	105.061	105.045	105.028	105.011

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668
5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904
5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142
6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337
6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734
6.250	103.565	103.347	103.129	102.862	6.250	103.559	103.341	103.124	102.856	6.250	103.553	103.335	103.117	102.850
6.375	103.711	103.720	103.728	103.686	6.375	103.705	103.714	103.722	103.680	6.375	103.699	103.707	103.716	103.674
6.500	104.144	104.152	104.161	104.119	6.500	104.138	104.146	104.155	104.113	6.500	104.132	104.140	104.148	104.107
6.625	104.532	104.540	104.548	104.507	6.625	104.526	104.534	104.543	104.501	6.625	104.520	104.528	104.536	104.495
6.750	104.731	104.806	104.882	104.957	6.750	104.728	104.803	104.878	104.954	6.750	104.720	104.795	104.871	104.946
6.875	104.570	104.645	104.720	104.796	6.875	104.567	104.642	104.717	104.793	6.875	104.559	104.634	104.709	104.785
6.990	105.103	105.178	105.253	105.329	6.990	105.100	105.175	105.250	105.326	6.990	105.092	105.167	105.243	105.318
7.000	105.068	105.143	105.218	105.294	7.000	105.065	105.140	105.215	105.291	7.000	105.057	105.132	105.208	105.283
7.125	105.426	105.502	105.577	105.652	7.125	105.423	105.499	105.574	105.649	7.125	105.415	105.491	105.566	105.641
7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094
7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413
7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722
7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668
5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904
5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142
6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337
6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734
6.250	103.545	103.327	103.110	102.842	6.250	103.539	103.321	103.103	102.836	6.250	103.532	103.315	103.097	102.829
6.375	103.691	103.700	103.708	103.666	6.375	103.685	103.693	103.702	103.660	6.375	103.679	103.687	103.696	103.654
6.500	104.124	104.132	104.141	104.099	6.500	104.118	104.126	104.134	104.093	6.500	104.112	104.120	104.128	104.087
6.625	104.512	104.520	104.529	104.487	6.625	104.506	104.514	104.522	104.481	6.625	104.499	104.508	104.516	104.474
6.750	104.715	104.791	104.866	104.941	6.750	104.708	104.783	104.858	104.934	6.750	104.703	104.778	104.853	104.929
6.875	104.554	104.629	104.705	104.780	6.875	104.546	104.622	104.697	104.772	6.875	104.542	104.617	104.692	104.768
6.990	105.087	105.163	105.238	105.313	6.990	105.079	105.155	105.230	105.305	6.990	105.075	105.150	105.225	105.301
7.000	105.052	105.128	105.203	105.278	7.000	105.044	105.120	105.195	105.270	7.000	105.040	105.115	105.190	105.266
7.125	105.411	105.486	105.561	105.637	7.125	105.403	105.478	105.554	105.629	7.125	105.398	105.474	105.549	105.624
7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094
7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413
7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722
7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011



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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668
5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904
5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142
6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337
6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734
6.250	103.528	103.310	103.092	102.825	6.250	103.525	103.307	103.090	102.822	6.250	103.523	103.305	103.087	102.820
6.375	103.674	103.683	103.691	103.649	6.375	103.671	103.680	103.688	103.646	6.375	103.669	103.677	103.686	103.644
6.500	104.107	104.115	104.124	104.082	6.500	104.104	104.112	104.121	104.079	6.500	104.102	104.110	104.118	104.077
6.625	104.495	104.503	104.511	104.470	6.625	104.492	104.500	104.509	104.467	6.625	104.489	104.498	104.506	104.465
6.750	104.695	104.770	104.846	104.921	6.750	104.690	104.766	104.841	104.916	6.750	104.681	104.756	104.832	104.907
6.875	104.534	104.609	104.684	104.760	6.875	104.529	104.604	104.680	104.755	6.875	104.520	104.595	104.670	104.746
6.990	105.067	105.142	105.218	105.293	6.990	105.062	105.138	105.213	105.288	6.990	105.053	105.128	105.203	105.279
7.000	105.032	105.107	105.183	105.258	7.000	105.027	105.103	105.178	105.253	7.000	105.018	105.093	105.168	105.244
7.125	105.390	105.466	105.541	105.616	7.125	105.386	105.461	105.536	105.612	7.125	105.376	105.452	105.527	105.602
7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094
7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413
7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722
7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011

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	101.149	101.115	101.082	100.999	5.250	101.149	101.115	101.082	100.999
5.375	101.546	101.513	101.479	101.396	5.375	101.546	101.513	101.479	101.396
5.500	102.045	102.011	101.978	101.894	5.500	102.045	102.011	101.978	101.894
5.625	102.542	102.509	102.475	102.392	5.625	102.542	102.509	102.475	102.392
5.750	102.371	102.153	101.935	101.668	5.750	102.371	102.153	101.935	101.668
5.875	102.607	102.389	102.171	101.904	5.875	102.607	102.389	102.171	101.904
5.990	102.845	102.627	102.409	102.142	5.990	102.845	102.627	102.409	102.142
6.000	103.040	102.822	102.604	102.337	6.000	103.040	102.822	102.604	102.337
6.125	103.436	103.219	103.001	102.734	6.125	103.436	103.219	103.001	102.734
6.250	103.510	103.327	103.110	102.842	6.250	103.455	103.238	103.020	102.752
6.375	103.657	103.700	103.708	103.666	6.375	103.602	103.610	103.619	103.577
6.500	104.089	104.132	104.141	104.099	6.500	104.034	104.043	104.051	104.010
6.625	104.477	104.520	104.529	104.487	6.625	104.422	104.431	104.439	104.397
6.750	104.675	104.791	104.866	104.941	6.750	104.615	104.691	104.766	104.841
6.875	104.514	104.629	104.705	104.780	6.875	104.454	104.529	104.605	104.680
6.990	105.047	105.163	105.238	105.313	6.990	104.987	105.063	105.138	105.213
7.000	105.012	105.128	105.203	105.278	7.000	104.952	105.028	105.103	105.178
7.125	105.370	105.486	105.561	105.637	7.125	105.311	105.386	105.461	105.537
7.250	105.144	105.128	105.111	105.094	7.250	105.144	105.128	105.111	105.094
7.375	104.463	104.447	104.430	104.413	7.375	104.463	104.447	104.430	104.413
7.500	104.773	104.756	104.739	104.722	7.500	104.773	104.756	104.739	104.722
7.625	105.061	105.045	105.028	105.011	7.625	105.061	105.045	105.028	105.011

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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

