



# National Emerging Banker Rate Sheet

4/25/2024 9:42 EST

Welcome to Planet Home Lending

Lock Desk: 443-313-8929

1924 E. Deere Avenue, Suite 100, Santa Ana, CA 92705  
5401 W Kennedy Blvd, Suite 300 Tampa, FL 33609

[www.phltpo.com](http://www.phltpo.com)

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
5.750	95.450	95.450	95.439	95.375	5.750	95.567	95.537	95.486	95.227	5.000	95.946	95.932	95.917	95.502
5.875	96.021	96.021	96.010	95.946	5.875	96.175	96.145	96.094	95.835	5.125	96.168	96.154	96.140	95.724
5.990	96.231	96.231	96.221	96.006	6.000	96.794	96.764	96.713	96.455	5.250	96.759	96.745	96.731	96.315
6.000	96.601	96.601	96.590	96.526	6.125	97.363	97.333	97.282	97.223	5.375	97.104	97.090	97.076	96.660
6.125	97.098	97.098	97.087	97.072	6.250	97.751	97.714	97.666	97.615	5.500	97.543	97.529	97.515	97.499
6.250	97.863	97.855	97.837	97.815	6.375	98.097	98.059	98.011	97.960	5.625	97.866	97.853	97.838	97.823
6.375	98.394	98.387	98.369	98.347	6.500	98.422	98.384	98.336	98.285	5.750	98.223	98.188	98.146	98.091
6.500	98.912	98.905	98.887	98.865	6.625	98.680	98.642	98.594	98.543	5.875	98.574	98.539	98.497	98.442
6.625	99.391	99.383	99.365	99.343	6.750	99.315	99.262	99.205	99.147	5.990	98.773	98.738	98.696	98.641
6.750	99.955	99.932	99.905	99.875	6.875	99.549	99.496	99.439	99.380	6.000	98.799	98.764	98.722	98.667
6.875	100.484	100.461	100.434	100.405	7.000	99.823	99.770	99.713	99.655	6.125	99.010	98.975	98.933	98.878
6.990	100.567	100.544	100.517	100.488	7.125	100.059	100.006	99.949	99.890	6.250	99.187	99.138	99.091	99.044
7.000	100.874	100.851	100.823	100.794	7.250	100.751	100.713	100.666	100.614	6.375	99.547	99.499	99.452	99.405
7.125	101.297	101.274	101.247	101.218	7.375	101.338	101.300	101.252	101.201	6.500	99.891	99.843	99.795	99.748
7.250	101.684	101.646	101.598	101.547	7.500	101.701	101.664	101.616	101.565	6.625	100.055	100.007	99.959	99.913
7.375	102.121	102.083	102.035	101.984	7.625	102.086	102.048	102.000	101.949	6.750	100.112	100.084	100.046	99.991
7.500	102.492	102.454	102.406	102.355	7.750	101.697	101.644	101.582	101.516	6.875	100.392	100.364	100.326	100.271
7.625	102.806	102.769	102.721	102.670						7.000	100.654	100.626	100.588	100.533
7.750	102.625	102.572	102.509	102.443										

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
5.000	95.264	95.250	95.236	94.820	5.750	93.714	93.676	93.607	93.326	4.500	90.405	90.384	90.359	90.328
5.125	95.682	95.668	95.654	95.238	5.875	94.337	94.299	94.230	93.949	4.625	90.971	90.950	90.925	90.894
5.250	96.073	96.059	96.044	95.629	5.990	95.235	95.197	95.128	94.647	4.750	91.926	91.899	91.870	91.639
5.375	96.448	96.434	96.420	96.004	6.000	95.282	95.244	95.175	94.894	4.875	92.114	92.087	92.058	91.826
5.500	96.821	96.805	96.788	96.773	6.125	95.908	95.870	95.801	95.720	4.990	92.657	92.630	92.601	92.169
5.625	97.196	97.166	97.142	97.126	6.250	96.761	96.708	96.629	96.542	5.000	92.705	92.677	92.648	92.417
5.750	97.550	97.502	97.445	97.374	6.375	97.324	97.271	97.193	97.105	5.125	93.074	93.047	93.017	92.786
5.875	97.901	97.853	97.795	97.725	6.500	98.224	98.171	98.093	98.005	5.250	93.777	93.729	93.672	93.402
6.000	98.466	98.417	98.360	98.290	6.625	98.753	98.700	98.622	98.534	5.375	94.143	94.095	94.038	93.767
6.125	98.807	98.758	98.701	98.631	6.750	98.735	98.682	98.603	98.515	5.500	94.489	94.440	94.383	94.313
6.250	98.851	98.775	98.711	98.664	6.875	99.108	99.053	98.974	98.886	5.625	94.811	94.763	94.706	94.636
6.375	99.182	99.106	99.042	98.995	6.990	98.674	98.607	98.510	98.402	5.750	95.394	95.332	95.270	95.207
6.500	99.505	99.429	99.365	99.318	7.000	99.681	99.613	99.514	99.404	5.875	95.714	95.652	95.590	95.528
6.625	99.789	99.714	99.649	99.603	7.125	100.060	99.992	99.893	99.783	5.990	95.989	95.927	95.865	95.803
6.750	99.669	99.642	99.603	99.549	7.250	100.443	100.375	100.276	100.166	6.000	96.013	95.951	95.889	95.827
6.875	99.949	99.922	99.883	99.828	7.375	100.785	100.717	100.618	100.509	6.125	96.292	96.230	96.168	96.106
7.000	99.736	99.708	99.670	99.615	7.500	101.107	101.039	100.940	100.830	6.250	96.556	96.494	96.432	96.369
					7.625	101.445	101.377	101.278	101.168	6.375	96.794	96.740	96.679	96.609
					7.750	100.151	100.022	99.897	99.772	6.500	97.020	96.977	96.924	96.853

CONFORMING 5/6m SOFR ARM					CONFORMING 7/6m SOFR ARM					CONFORMING 10/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.875	95.484	95.404	95.323	95.226	5.250	96.001	95.921	95.840	95.743	5.750	96.806	96.726	96.645	96.548
5.000	95.902	95.822	95.742	95.644	5.375	96.423	96.343	96.262	96.164	5.875	97.228	97.148	97.068	96.970
5.125	96.309	96.228	96.148	96.050	5.500	96.867	96.787	96.707	96.609	6.000	97.608	97.528	97.447	97.350
5.250	96.704	96.623	96.543	96.445	5.625	97.336	97.256	97.175	97.078	6.125	97.945	97.864	97.784	97.686
5.375	97.087	97.006	96.926	96.828	5.750	97.761	97.680	97.600	97.502	6.250	98.271	98.191	98.111	98.013
5.500	97.462	97.381	97.301	97.203	5.875	98.136	98.056	97.975	97.877	6.375	98.588	98.508	98.427	98.329
5.625	97.829	97.749	97.668	97.571	6.000	98.491	98.411	98.331	98.233	6.500	98.877	98.797	98.717	98.619
5.750	98.186	98.106	98.025	97.927	6.125	98.828	98.748	98.667	98.570	6.625	99.113	99.033	98.952	98.855
5.875	98.530	98.449	98.369	98.271	6.250	99.113	99.033	98.953	98.855	6.750	99.294	99.213	99.133	99.035
6.000	98.802	98.721	98.641	98.543	6.375	99.344	99.264	99.183	99.086	6.875	99.431	99.351	99.270	99.172
6.125	98.998	98.917	98.837	98.739	6.500	99.611	99.531	99.450	99.353					
6.250	99.191	99.111	99.030	98.933	6.625	99.894	99.814	99.733	99.635					
6.375	99.383	99.302	99.222	99.124										
6.500	99.573	99.493	99.413	99.315										
6.625	99.739	99.659	99.578	99.480										

HIGH BALANCE 5/6m SOFR ARM					HIGH BALANCE 7/6m SOFR ARM					HIGH BALANCE 10/6m SOFR ARM				
RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY	RATE	15 Day	30 DAY	45 DAY	60 DAY
4.875	91.189	91.109	91.028	90.931	5.250	91.706	91.626	91.545	91.448	5.750	92.511	92.431	92.350	92.253
5.000	91.607	91.527	91.447	91.349	5.375	92.128	92.048	91.967	91.869	5.875	92.933	92.853	92.773	92.675
5.125	92.014	91.933	91.853	91.755	5.500	92.572	92.492	92.412	92.314	6.000	93.313	93.233	93.152	93.055
5.250	92.409	92.328	92.248	92.150	5.625	93.041	92.961	92.880	92.783	6.125	93.650	93.569	93.489	93.391
5.375	92.792	92.711	92.631	92.533	5.750	93.466	93.385	93.305	93.207	6.250	93.976	93.896	93.816	93.718
5.500	93.167	93.086	93.006	92.908	5.875	93.841	93.761	93.680	93.582	6.375	94.293	94.213	94.132	94.034
5.625	93.534	93.454	93.373	93.276	6.000	94.196	94.116	94.036	93.938	6.500	94.582	94.502	94.422	94.324
5.750	93.891	93.811	93.730	93.632	6.125	94.533	94.453	94.372	94.275	6.625	94.818	94.738	94.657	94.560
5.875	94.235	94.154	94.074	93.976	6.250	94.818	94.738	94.658	94.560	6.750	94.999	94.918	94.838	94.740
6.000	94.507	94.426	94.346	94.248	6.375	95.049	94.969	94.888	94.791	6.875	95.136	95.056	94.975	94.877
6.125	94.703	94.622	94.542	94.444	6.500	95.316	95.236	95.155	95.058					
6.250	94.896	94.816	94.735	94.638	6.625	95.599	95.519	95.438	95.340					
6.375	95.088	95.007	94.927	94.829										
6.500	95.278	95.198	95.118	95.020										
6.625	95.444	95.364	95.283	95.185										



Rate sheets are intended for use by mortgage professionals only.



## CONVENTIONAL PRODUCTS - LLPA

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

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

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

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

CREDIT SCORE	Cash-out Refinance Loans - LLPA by Credit Score/LTV Ratio Applicable for all loans					SFC
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	
≥= 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					SFC
	≤ 30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A
High-balance fixed - rate	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	808
High-balance ARM	(2.000)	(2.000)	(2.250)	(2.250)	(3.250)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	N/A

PHL ADJUSTMENTS	HIGH BALANCE ADJUSTMENTS	Home Ready and Home Possible Cumulative LLPA Caps - If the sum of all non PHL 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.	
<b>BASE LOAN AMOUNT ADJUSTMENTS</b>	20 Yr (add to 20 Yr Price) (1.250)	<b>LONG TERM RATE LOCKS</b>	<b>LLPA Cap</b>
40,000 - 74,999 1.250		(add to 60 day price)	LTV > 80% and FICO ≥ 680 0.000
75,000 - 99,999 1.250		Rate Adj. Price Adj.	All other LTV and FICO combinations 0.000
100,000 - 124,999 1.000		75 Day Lock N/A (0.375)	
125,000 - 149,999 1.000		90 Day Lock N/A (0.750)	
150,000 - 174,999 0.750		120 Day Lock N/A (1.500)	
175,000 - 199,999 0.500		*180 Day Lock 0.125% (2.000)	
200,000 - 224,999 0.250		*270 Day Lock 0.375% (3.000)	
225,000 - 249,999 0.250		*360 Day Lock 0.500% (4.000)	
<b>OTHER ADJUSTMENTS</b>		*A 1.00% upfront fee is due w/in 5 days of lock.	
No Escrow (Non CA) (0.250)		*Fixed Rates Only	
No Escrow (CA) (0.125)			
TX Property 0.000			
NY Property 0.500			
<b>MANDATORY COMMITMENT IMPROVE PRICE BY 0.000</b>			
<b>MAX PRICE PAID AFTER ALL ADJUSTMENT IS 106.000</b>			



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

Loans to first-time homebuyers with qualifying income  $\leq$  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  $\leq$  100% AMI)

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



Welcome to Planet Home Lending

Lock Desk: 443-313-8929

1924 E. Deere Avenue, Suite 100, Santa Ana, CA 92705  
 5401 W Kennedy Blvd, Suite 300 Tampa, FL 33609

[www.phltpo.com](http://www.phltpo.com)

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

## GOVERNMENT PRODUCTS

FHA/VA 30 YEAR FIXED					FHA/VA 15 YEAR FIXED					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
5.625	97.370	97.363	97.355	97.298	4.375	93.601	93.609	93.617	93.624	5.625	95.183	95.175	95.168	94.610
5.750	98.623	98.427	98.230	97.984	4.500	94.148	94.156	94.163	94.171	5.750	97.217	97.021	96.824	96.077
5.875	98.970	98.773	98.577	98.330	4.625	94.693	94.701	94.708	94.716	5.875	97.564	97.367	97.170	96.424
5.990	99.270	99.073	98.877	98.630	4.750	95.355	95.348	95.340	95.282	5.990	97.864	97.667	97.470	96.724
6.000	99.435	99.238	99.042	98.795	4.875	95.662	95.655	95.647	95.589	6.000	98.029	97.832	97.635	96.889
6.125	99.978	99.782	99.585	99.339	5.000	96.093	96.086	96.078	96.021	6.125	98.572	98.376	98.179	97.782
6.250	100.568	100.372	100.175	99.929	5.125	96.381	96.374	96.366	96.309	6.250	99.412	99.216	99.019	98.622
6.375	100.906	100.694	100.482	100.221	5.250	96.794	96.756	96.718	96.630	6.375	99.749	99.538	99.326	98.914
6.500	101.431	101.219	101.007	100.746	5.375	96.916	96.878	96.840	96.753	6.500	100.274	100.063	99.851	99.439
6.625	101.953	101.741	101.530	101.268	5.500	97.344	97.307	97.269	97.181	6.625	100.797	100.585	100.373	99.962
6.750	102.272	102.166	102.060	101.954	5.625	97.791	97.754	97.716	97.628	6.750	100.741	100.635	100.529	100.423
6.875	102.175	102.069	101.963	101.857	5.750	98.235	98.205	98.175	98.094	6.875	100.644	100.538	100.432	100.326
6.990	102.600	102.494	102.388	102.283	5.875	98.617	98.587	98.557	98.476	6.990	101.069	100.963	100.857	100.751
7.000	102.695	102.589	102.483	102.378	6.000	98.985	98.955	98.924	98.844	7.000	101.164	101.058	100.952	100.846
7.125	103.081	102.975	102.869	102.763	6.125	99.305	99.275	99.244	99.164	0.000	(0.250)	(0.250)	(0.250)	(0.250)
7.250	103.087	102.966	102.845	102.724	6.250	99.017	99.002	98.987	98.972					
7.375	102.862	102.741	102.620	102.499	6.375	99.001	98.985	98.970	98.955					
7.500	103.277	103.156	103.035	102.914	6.500	99.463	99.448	99.433	99.418					
7.625	103.469	103.348	103.227	103.106	6.625	99.634	99.619	99.604	99.589					

VA 95.01% - 100% CASH OUT					FHA/VA 30 YEAR HIGH BALANCE					FHA/VA 15 YEAR HIGH BALANCE				
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
5.875	97.157	96.961	96.764	96.518	5.625	96.713	96.705	96.698	96.640	4.375	89.771	89.779	89.787	89.794
5.990	97.457	97.261	97.064	96.818	5.750	97.803	97.607	97.410	97.164	4.500	90.048	90.056	90.063	90.071
6.000	97.622	97.426	97.229	96.983	5.875	98.380	98.183	97.987	97.740	4.625	90.693	90.701	90.708	90.716
6.125	98.166	97.969	97.773	97.526	5.990	97.790	97.593	97.397	97.150	4.750	91.418	91.410	91.402	91.345
6.250	99.006	98.809	98.613	98.366	6.000	98.705	98.508	98.312	98.065	4.875	91.725	91.717	91.710	91.652
6.375	99.343	99.132	98.920	98.658	6.125	99.158	98.962	98.765	98.519	5.000	92.156	92.148	92.141	92.083
6.500	99.868	99.657	99.445	99.183	6.250	100.130	99.933	99.736	99.490	5.125	92.444	92.436	92.429	92.371
6.625	100.390	100.179	99.967	99.705	6.375	100.137	99.925	99.714	99.452	5.250	93.919	93.881	93.843	93.755
6.750	100.334	100.229	100.123	100.017	6.500	100.662	100.450	100.239	99.977	5.375	94.041	94.003	93.965	93.878
6.875	100.237	100.132	100.026	99.920	6.625	101.184	100.973	100.761	100.499	5.500	94.469	94.432	94.394	94.306
6.990	100.663	100.557	100.451	100.345	6.750	101.428	101.322	101.216	101.111	5.625	94.916	94.879	94.841	94.753
7.000	100.758	100.652	100.546	100.440	6.875	101.081	100.975	100.869	100.764	5.750	95.923	95.892	95.862	95.782
7.125	101.143	101.037	100.932	100.826	6.990	101.506	101.401	101.295	101.189	5.875	96.304	96.274	96.244	96.164
7.250	100.806	100.685	100.564	100.443	7.000	101.601	101.496	101.390	101.284	6.000	96.672	96.642	96.612	96.532
					7.125	101.987	101.881	101.775	101.670	6.125	96.992	96.962	96.932	96.852
					7.250	101.618	101.497	101.376	101.255	6.250	97.205	97.190	97.175	97.160
					7.375	101.393	101.272	101.151	101.030	6.375	97.188	97.173	97.158	97.143
					7.500	101.808	101.687	101.566	101.445	6.500	97.651	97.636	97.621	97.605
					7.625	102.000	101.879	101.759	101.638	6.625	97.822	97.807	97.792	97.776

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
4.250	90.996	90.965	90.935	90.905	3.750	91.152	91.031	90.911	90.790
4.375	91.589	91.558	91.528	91.498	3.875	91.745	91.624	91.503	91.382
4.500	92.186	92.156	92.126	92.096	4.000	92.343	92.222	92.101	91.980
4.625	92.738	92.707	92.677	92.647	4.125	92.894	92.773	92.652	92.531
4.750	92.589	92.559	92.529	92.499	4.250	92.340	92.219	92.098	91.977
4.875	93.182	93.152	93.122	93.092	4.375	92.933	92.812	92.691	92.570
5.000	93.780	93.750	93.720	93.689	4.500	93.531	93.410	93.289	93.168
5.125	94.331	94.301	94.271	94.241	4.625	94.082	93.961	93.840	93.719
5.250	94.183	94.153	94.123	94.092	4.750	93.527	93.406	93.286	93.115
5.375	94.776	94.746	94.716	94.685	4.875	94.120	93.999	93.878	93.707
5.500	95.374	95.344	95.313	95.283	5.000	94.718	94.597	94.476	94.305
5.625	95.925	95.895	95.865	95.834	5.125	95.269	95.148	95.027	94.856
5.750	95.804	95.774	95.744	95.713	5.250	94.746	94.625	94.504	94.333
5.875	96.372	96.342	96.311	96.281	5.375	95.339	95.218	95.097	94.926
6.000	96.924	96.894	96.864	96.833	5.500	95.937	95.816	95.695	95.524
6.125	97.426	97.395	97.365	97.335	6.125	97.426	97.395	97.365	97.335

## GOVERNMENT PRODUCTS LLPA's

VA LOAN TYPE	FICO SCORE	BASE LOAN AMOUNT	OTHER ADJUSTMENTS	Long Term Rate Locks
VA Loan (0.250)	>= 740	\$40,000 - \$124,999	2 Unit (0.500)	(add to 60 day price)
VA IRRRL (95.01-110.00)	720-739	\$125,000 - \$149,999	3-4 Unit (1.000)	Rate Adj. Price Adj.
VA IRRRL (110.01-125% LTV)	680 - 719	\$150,000 - \$174,999	Manual Underwrite	75 Day Lock N/A (0.375)
VA Alterations (1.250)	660 - 679	\$175,000 - \$199,999	Manufactured Housing (1.250)	90 Day Lock N/A (0.750)
<b>ARM Notes</b>	640 - 659	\$200,000 - \$224,999	ARM HB (0.500)	120 Day Lock N/A (1.500)
Margin: 2.00%	620 - 639	\$225,000 - \$249,999	25 Year Term (Fixed Only) (0.250)	*180 Day Lock 0.125% (2.000)
Floor: 2.00%	600 - 619	≥\$275,000 - Conform Max	20 Year Term (Fixed Only) (0.500)	*270 Day Lock 0.375% (3.000)
Caps: 1/1/5%	580 - 599	Notes		
Index: T-Bill	< 580 & No Score Streamlines (10.000)	FHA ID #: 27128-00009		*360 Day Lock 0.500% (4.000)
<b>MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 108.00</b>		VA ID #: 51999801		<b>*A 1.00% upfront fee is due w/in 5 days of lock.</b>
		All borrowers must be checked against CAIVRS		*Fixed Rates Only

## STATE ADJUSTMENTS (All Products)

REGION	Adjustment
REGION 1: AK, AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, KS, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NH, NJ,	0.000
REGION 1: NM, OK, OR, RI, SC, SD, TN, VT, WA, WI, WV, WY	0.000
REGION 2: PR	-0.250
REGION 3: AR, NE, NY, PA, TX, VA, OH, MI, FL	0.125
REGION 4: NV, UT, CO	-0.06

### ADMIN FEES

Prior Approval:	\$595
Contractor Validation:	\$395
Renovation Loan Products:	Supplemental/Draw Admin Fee Collected at Purchase

### Conventional & Government Lock Extensions

1-3 Days	-0.02 bps/Day
4-7 Days	-0.125
8-15 Days	-0.250
16- 30 Days	-0.500



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

