



Wholesale Rate Sheet

05/24/2023

7:45 PST

Welcome to PHINANCE US

www.phinanceus-tpo.com

Lock Desk: (888) 585-6264

Sales Support: (888) 585-6264

RateLocks@phinanceus.com

4929 Wilshire Blvd, Suite 1010 Los Angeles, CA 94612

NMLS:1647860 DRE:01136153

Lock Desk Available Until 5:00 PM PST

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
5.500	98.204	98.177	98.025	97.848	5.125	97.040	97.021	96.876	96.707	4.625	97.975	97.969	97.794	97.593
5.625	98.683	98.656	98.504	98.327	5.250	97.643	97.617	97.464	97.287	4.750	98.486	98.480	98.305	98.104
5.750	98.694	98.657	98.498	98.313	5.375	98.263	98.236	98.084	97.907	4.875	98.835	98.829	98.653	98.452
5.875	99.298	99.261	99.102	98.917	5.490	98.790	98.763	98.611	98.434	4.990	98.852	98.845	98.670	98.469
5.990	99.819	99.782	99.623	99.438	5.500	98.820	98.793	98.641	98.464	5.000	98.746	98.733	98.564	98.371
6.000	99.850	99.813	99.654	99.469	5.625	99.226	99.199	99.047	98.870	5.125	99.263	99.250	99.082	98.889
6.125	100.211	100.174	100.014	99.829	5.750	99.326	99.289	99.130	98.945	5.250	99.727	99.713	99.545	99.352
6.250	100.125	100.075	99.908	99.717	5.875	99.893	99.856	99.696	99.512	5.375	100.015	100.002	99.834	99.641
6.375	100.627	100.577	100.410	100.218	5.990	100.301	100.264	100.104	99.920	5.500	99.871	99.843	99.660	99.451
6.490	101.053	101.004	100.837	100.645	6.000	100.323	100.286	100.127	99.942	5.625	100.356	100.328	100.145	99.937
6.500	101.081	101.031	100.865	100.673	6.125	100.630	100.593	100.433	100.249	5.750	100.793	100.765	100.582	100.374
6.625	101.356	101.306	101.139	100.947	6.250	100.599	100.549	100.382	100.190	5.875	101.052	101.024	100.841	100.633
6.750	101.220	101.140	100.936	100.707	6.375	101.064	101.014	100.847	100.655	5.990	101.069	101.041	100.858	100.650
6.875	101.677	101.597	101.393	101.164	6.490	101.425	101.376	101.209	101.017	6.000	100.782	100.731	100.480	100.204
6.990	102.086	102.007	101.802	101.573	6.500	101.454	101.404	101.237	101.045	6.125	101.254	101.204	100.953	100.676
7.000	102.107	102.027	101.823	101.594	6.625	101.756	101.706	101.539	101.347	6.250	101.682	101.632	101.380	101.104
7.125	102.555	102.276	102.071	101.842	6.750	101.521	101.441	101.237	101.008	6.375	101.946	101.895	101.644	101.368
7.250	102.238	102.148	101.936	101.700	6.875	101.943	101.863	101.659	101.430	6.500	101.393	101.319	101.052	100.761
7.375	102.675	102.585	102.373	102.137	6.990	102.296	102.216	102.011	101.782	6.625	101.858	101.783	101.517	101.226

HIGH BALANCE 30 YEAR FIXED					CONFORMING 10 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
5.125	97.143	97.106	96.946	96.762	3.875	95.174	95.178	95.033	94.862	3.990	95.144	95.143	94.997	94.827
5.250	97.232	97.195	97.036	96.851	3.990	95.585	95.589	95.443	95.273	4.000	95.622	95.621	95.476	95.305
5.375	97.836	97.799	97.639	97.455	4.000	95.613	95.617	95.471	95.301	4.125	96.085	96.084	95.938	95.768
5.490	98.397	98.360	98.201	98.016	4.125	95.832	95.831	95.685	95.515	4.250	96.471	96.470	96.325	96.155
5.500	98.947	98.910	98.751	98.566	4.250	96.305	96.304	96.159	95.988	4.375	95.779	95.773	95.598	95.397
5.625	99.421	99.384	99.225	99.040	4.375	96.767	96.766	96.621	96.450	4.500	96.303	96.290	96.122	95.929
5.750	99.450	99.413	99.254	99.069	4.500	97.174	97.173	97.028	96.857	4.625	96.746	96.733	96.565	96.372
5.875	99.785	99.748	99.589	99.404	4.625	97.311	97.305	97.129	96.929	4.750	97.126	97.113	96.945	96.751
5.990	99.860	99.810	99.643	99.452	4.750	97.785	97.778	97.603	97.402	4.875	97.176	97.163	96.995	96.802
6.000	100.314	100.264	100.097	99.905	4.875	98.239	98.233	98.057	97.856	4.990	97.594	97.581	97.413	97.220
6.125	100.699	100.649	100.482	100.290	4.990	98.587	98.581	98.405	98.205	5.000	98.047	98.034	97.866	97.673
6.250	100.725	100.675	100.508	100.316	5.000	98.604	98.598	98.422	98.222	5.125	98.457	98.444	98.276	98.083
6.375	100.974	100.924	100.757	100.565	5.125	98.964	98.954	98.778	98.578	5.250	98.723	98.710	98.542	98.349
6.490	100.955	100.875	100.671	100.442	5.250	99.018	99.004	98.836	98.643	5.375	98.688	98.661	98.477	98.269
6.500	101.369	101.289	101.085	100.856	5.375	99.427	99.414	99.246	99.053	5.500	99.113	99.086	98.902	98.694
6.625	101.740	101.660	101.456	101.227	5.500	99.718	99.704	99.536	99.343	5.625	99.495	99.467	99.284	99.076
6.750	101.759	101.679	101.475	101.246	5.625	99.692	99.664	99.481	99.273	5.750	99.716	99.688	99.505	99.297
6.875	101.985	101.905	101.701	101.472	5.750	100.110	100.082	99.899	99.690	5.875	99.721	99.693	99.510	99.301
6.990	101.161	101.071	100.859	100.623	5.875	100.492	100.464	100.281	100.073	5.990	#VALUE!	#VALUE!	#VALUE!	#VALUE!

HIGH BALANCE 20 YEAR FIXED					HOMEReadY 30 YEAR FIXED					HOMEReadY 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	96.732	96.695	96.536	96.351	5.500	98.964	98.927	98.768	98.583	4.625	98.025	98.019	97.844	97.643
5.125	97.288	97.251	97.091	96.907	5.625	99.567	99.550	99.370	99.186	4.750	98.536	98.530	98.355	98.154
5.250	97.372	97.335	97.175	96.991	5.750	100.071	100.034	99.874	99.690	4.875	98.885	98.879	98.703	98.502
5.375	97.969	97.932	97.772	97.588	5.875	100.096	100.059	99.900	99.715	4.990	98.902	98.895	98.720	98.519
5.490	98.539	98.502	98.342	98.158	5.990	100.412	100.375	100.216	100.031	5.000	98.796	98.783	98.614	98.421
5.500	99.105	99.068	98.908	98.724	6.000	100.389	100.339	100.173	99.981	5.125	99.313	99.300	99.132	98.939
5.625	99.489	99.452	99.292	99.108	6.125	100.890	100.840	100.673	100.481	5.250	99.777	99.763	99.595	99.402
5.750	99.504	99.467	99.307	99.123	6.250	101.300	101.250	101.083	100.891	5.375	100.065	100.052	99.884	99.691
5.875	99.741	99.704	99.545	99.360	6.375	101.324	101.274	101.107	100.915	5.500	99.921	99.893	99.710	99.501
5.990	99.902	99.852	99.685	99.494	6.490	101.564	101.514	101.347	101.155	5.625	100.406	100.378	100.195	99.987
6.000	100.367	100.317	100.150	99.958	6.500	101.479	101.399	101.195	100.966	5.750	100.843	100.815	100.632	100.424
6.125	100.696	100.647	100.480	100.288	6.625	101.935	101.856	101.651	101.422	5.875	101.102	101.074	100.891	100.683
6.250	100.713	100.663	100.496	100.305	6.750	102.328	102.249	102.044	101.815	5.990	101.119	101.091	100.908	100.700
6.375	100.911	100.861	100.694	100.503	6.875	102.345	102.266	102.061	101.832	6.000	100.832	100.781	100.530	100.254
6.490	100.978	100.898	100.694	100.465	6.990	102.576	102.496	102.292	102.063	6.125	101.304	101.254	101.003	100.726
6.500	101.400	101.320	101.116	100.886	7.000	102.495	102.405	102.193	101.956	6.250	101.732	101.682	101.430	101.154
6.625	101.711	101.632	101.427	101.198	7.125	102.931	102.841	102.629	102.393	6.375	101.996	101.945	101.694	101.418
6.750	101.723	101.643	101.439	101.209	7.250	103.342	103.252	103.041	102.804	6.500	101.443	101.369	101.102	100.811
6.875	101.918	101.838	101.634	101.405	7.375	103.594	103.504	103.293	103.056	6.625	101.908	101.833	101.567	101.276

HOMEReadY 20 YEAR FIXED					HOMEReadY HIGH BALANCE 30 YEAR FIXED					HOMEReadY 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	99.060	99.033	98.881	98.704	5.000	96.162	96.125	95.966	95.781	3.990	95.182	95.181	95.036	94.865
5.125	99.090	99.063	98.911	98.734	5.125	96.857	96.820	96.661	96.476	4.000	95.660	95.659	95.514	95.344
5.250	99.496	99.469	99.317	99.140	5.250	97.413	97.376	97.216	97.032	4.125	96.106	96.105	95.959	95.789
5.375	99.596	99.559	99.400	99.215	5.375	97.502	97.465	97.306	97.121	4.250	96.434	96.433	96.287	96.117
5.490	100.163	100.126	99.966	99.782	5.490	98.106	98.069	97.909	97.725	4.375	95.818	95.817	95.636	95.435
5.500	100.571	100.534	100.374	100.190	5.500	98.663	98.626	98.466	98.282					



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4929 Wilshire Blvd, Suite 1010 Los Angeles, CA 94612

NMLS:1647860 DRE:01136153

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
5.500	98.204	98.177	98.025	97.848	5.125	97.040	97.021	96.876	96.707	4.625	97.975	97.969	97.794	97.593
5.625	98.683	98.656	98.504	98.327	5.250	97.643	97.617	97.464	97.287	4.750	98.486	98.480	98.305	98.104
5.750	98.694	98.657	98.498	98.313	5.375	98.263	98.236	98.084	97.907	4.875	98.835	98.829	98.653	98.452
5.875	99.298	99.261	99.102	98.917	5.490	98.790	98.763	98.611	98.434	4.990	98.852	98.845	98.670	98.469
5.990	99.819	99.782	99.623	99.438	5.500	98.820	98.793	98.641	98.464	5.000	98.746	98.733	98.564	98.371
6.000	99.850	99.813	99.654	99.469	5.625	99.226	99.199	99.047	98.870	5.125	99.263	99.250	99.082	98.889
6.125	100.211	100.174	100.014	99.829	5.750	99.326	99.289	99.130	98.945	5.250	99.727	99.713	99.545	99.352
6.250	100.125	100.075	99.908	99.717	5.875	99.893	99.856	99.696	99.512	5.375	100.015	100.002	99.834	99.641
6.375	100.627	100.577	100.410	100.218	5.990	100.301	100.264	100.104	99.920	5.500	99.871	99.843	99.660	99.451
6.490	101.053	101.004	100.837	100.645	6.000	100.323	100.286	100.127	99.942	5.625	100.356	100.328	100.145	99.937
6.500	101.081	101.031	100.865	100.673	6.125	100.630	100.593	100.433	100.249	5.750	100.793	100.765	100.582	100.374
6.625	101.356	101.306	101.139	100.947	6.250	100.599	100.549	100.382	100.190	5.875	101.052	101.024	100.841	100.633
6.750	101.220	101.140	100.936	100.707	6.375	101.064	101.014	100.847	100.655	5.990	101.069	101.041	100.858	100.650
6.875	101.677	101.597	101.393	101.164	6.490	101.425	101.376	101.209	101.017	6.000	100.782	100.731	100.480	100.204
6.990	102.086	102.007	101.802	101.573	6.500	101.454	101.404	101.237	101.045	6.125	101.254	101.204	100.953	100.676
7.000	102.107	102.027	101.823	101.594	6.625	101.756	101.706	101.539	101.347	6.250	101.682	101.632	101.380	101.104
7.125	102.355	102.276	102.071	101.842	6.750	101.521	101.441	101.237	101.008	6.375	101.946	101.895	101.644	101.368
7.250	102.238	102.148	101.936	101.700	6.875	101.943	101.863	101.659	101.430	6.500	101.393	101.319	101.052	100.761
7.375	102.675	102.585	102.373	102.137	6.990	102.296	102.216	102.011	101.782	6.625	101.858	101.783	101.517	101.226

SUPER CONFORMING 30 YEAR FIXED					CONFORMING 10 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
5.125	96.619	96.582	96.423	96.238	3.875	95.174	95.178	95.033	94.862	3.990	95.132	95.404	95.306	95.208
5.250	96.742	96.705	96.545	96.360	3.990	95.585	95.589	95.443	95.273	4.000	95.975	95.851	95.727	95.603
5.375	97.608	97.571	97.411	97.227	4.000	95.613	95.617	95.471	95.301	4.125	96.434	96.305	96.176	96.047
5.490	98.393	98.356	98.196	98.012	4.125	95.832	95.831	95.685	95.515	4.250	96.883	96.749	96.615	96.481
5.500	98.941	98.904	98.745	98.560	4.250	96.305	96.304	96.159	95.988	4.375	97.553	97.413	97.273	97.133
5.625	99.399	99.362	99.203	99.018	4.375	96.767	96.766	96.621	96.450	4.500	97.510	97.370	97.230	97.090
5.750	99.422	99.385	99.225	99.041	4.500	97.174	97.173	97.028	96.857	4.625	97.796	97.650	97.504	97.358
5.875	99.702	99.665	99.505	99.321	4.625	97.311	97.305	97.129	96.929	4.750	98.055	97.907	97.759	97.611
5.990	99.850	99.801	99.644	99.442	4.750	97.785	97.778	97.603	97.402	4.875	98.735	98.580	98.425	98.270
6.000	100.303	100.253	100.086	99.894	4.875	98.239	98.233	98.057	97.856	4.990	98.910	98.786	98.662	98.538
6.125	100.672	100.622	100.455	100.264	4.990	98.587	98.581	98.405	98.205	5.000	99.121	98.994	98.867	98.740
6.250	100.693	100.643	100.476	100.284	5.000	98.604	98.598	98.422	98.222	5.125	99.309	99.179	99.049	98.919
6.375	100.897	100.847	100.680	100.488	5.125	98.567	98.554	98.386	98.193	5.250	99.991	99.850	99.709	99.568
6.490	100.941	100.861	100.657	100.428	5.250	99.018	99.004	98.836	98.643	5.375	99.541	99.418	99.295	99.172
6.500	101.354	101.274	101.070	100.841	5.375	99.427	99.414	99.246	99.053	5.500	99.777	99.652	99.527	99.402
6.625	101.709	101.629	101.425	101.196	5.500	99.718	99.704	99.536	99.343	5.625	100.029	99.901	99.773	99.645
6.750	101.723	101.644	101.439	101.210	5.625	99.692	99.664	99.481	99.273	5.750	100.685	100.554	100.423	100.292
6.875	101.919	101.840	101.635	101.406	5.750	100.110	100.082	99.899	99.690	5.875	100.206	99.962	99.718	99.474
6.990	101.144	101.054	100.843	100.606	5.875	100.492	100.464	100.281	100.073	5.990	100.474	100.228	99.982	99.736

HOME POSSIBLE 30 YEAR FIXED					HOME POSSIBLE 20 YEAR FIXED					HOME POSSIBLE 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
5.500	98.964	98.927	98.768	98.583	5.125	99.060	99.658	99.506	99.329	4.375	97.440	97.439	97.294	97.124
5.625	99.568	99.531	99.372	99.187	5.250	99.090	99.688	99.536	99.359	4.500	97.481	97.475	97.299	97.099
5.750	100.089	100.052	99.893	99.708	5.375	99.496	100.094	99.942	99.765	4.625	98.025	98.019	97.844	97.643
5.875	100.120	100.083	99.924	99.739	5.490	99.596	100.184	100.025	99.840	4.750	98.536	98.530	98.355	98.154
5.990	100.481	100.444	100.284	100.099	5.500	100.163	100.751	100.591	100.407	4.875	98.885	98.879	98.703	98.502
6.000	100.395	100.345	100.180	99.987	5.625	100.571	101.159	100.999	100.815	4.990	98.902	98.895	98.720	98.519
6.125	100.897	100.847	100.680	100.488	5.750	100.593	101.181	101.022	100.837	5.000	98.796	98.783	98.614	98.421
6.250	101.323	101.274	101.107	100.915	5.875	100.900	101.488	101.328	101.144	5.125	99.313	99.300	99.132	98.939
6.375	101.351	101.301	101.135	100.943	5.990	100.869	101.444	101.277	101.085	5.250	99.777	99.763	99.595	99.402
6.490	101.626	101.576	101.409	101.217	6.000	101.334	101.909	101.742	101.550	5.375	100.065	100.052	99.884	99.691
6.500	101.490	101.440	101.206	100.977	6.125	101.695	102.271	102.104	101.912	5.500	99.921	99.893	99.725	99.501
6.625	101.947	101.867	101.663	101.434	6.250	101.724	102.299	102.132	101.940	5.625	100.406	100.378	100.195	99.987
6.750	102.356	102.277	102.072	101.843	6.375	102.026	102.601	102.434	102.242	5.750	100.843	100.815	100.632	100.424
6.875	102.377	102.297	102.093	101.864	6.490	101.791	102.336	102.132	101.903	5.875	101.102	101.074	100.891	100.683
6.990	102.625	102.546	102.341	102.112	6.500	102.213	102.758	102.554	102.325	5.990	101.119	101.091	100.908	100.700
7.000	102.508	102.418	102.206	101.970	6.625	101.970	102.566	102.311	102.096	6.000	100.832	100.781	100.550	100.254
7.125	102.945	102.855	102.643	102.407	6.750	102.589	103.134	102.930	102.701	6.125	101.304	101.254	101.003	100.726
7.250	103.368	103.278	103.067	102.830	6.875	102.898	103.443	103.239	103.010	6.250	101.732	101.682	101.430	101.154
7.375	103.589	103.499	103.288	103.051	6.990	102.552	103.087	102.876	102.639	6.375	101.996	101.945	101.694	101.418

REFI POSSIBLE 30 YEAR FIXED					REFI POSSIBLE 20 YEAR FIXED					REFI POSSIBLE 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
5.500	98.694	98.657	98.498	98.313	5.125	98.790	98.763	98.611	98.434	4.625	97.975	97.969	97.794	97.593
5.625	99.298	99.261	99.102	98.917	5.250	98.820	98.793	98.641	98.464	4.750	98.486	98.480	98.305	98.104
5.750	99.819	99.782	99.623	99.438	5.375	99.226	99.199	99.047	98.870	4.875	98.835	98.829	98.653	98.452
5.875	99.850	99.813	99.654	99.469	5.490	99.326	99.289	99.130	98.945	4.990	98.852	98.845	98.670	98.469
5.990	100.211	100.174	100.014	99.829	5.500	99.893	99.856	99.696	99.512	5.000	98.746	98.733	98.564	98.371
6.000	100.125	100.075	99.908	99.717	5.625	100.301	100.264	100.104	99.920	5.125				



Wholesale Rate Sheet

05/24/2023 7:45 PST

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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

Additional Conventional Adjustments

	Additional LLPAs								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
No Escrow	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
California	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
Temporary Buydown	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

	Cash Out Refinance - Additional								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
>=780									
700 - 779	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
680-699	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
660-679	0.100	0.100	0.100	0.100	0.100	N/A	N/A	N/A	N/A
640-659	0.125	0.125	0.125	0.125	0.150	N/A	N/A	N/A	N/A

<640	0.250	0.250	0.250	0.250	0.375	N/A	N/A	N/A	N/A
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LPMI Grid - see PhinanceUS website for additional adjustments



Wholesale Rate Sheet

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ADMIN FEES		Conventional & Government Lock Extensions	
QM Admin Fee	\$1,170	Each Day is	-0.03 bps/Day
Non QM Admin Fee	\$1,595		
Tax Service Fee	\$79		
Specials		Notes	

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 PhinanceUS to fund any loan.
 PhinanceUS, LLC NMLS #1647860



Wholesale Rate Sheet

05/24/2023

PST

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Lock Desk Available Until 5:00 PM PST
Sales Support: (888) 585-6264

Howard U. Prime Expanded (Alt Doc)

Table with columns: Rate, 5/6 ARM, 7/6 ARM, 10/6 ARM, 15 YR FIX, 30 YR FIX. Rows include rates from 6.375 to 9.500 and a Min Price/Max Price row.

Table with columns: Adjustments to Price, FICO/CLTV, and various rate categories (e.g., 50.01-55, 55.01-60, 60.01-65, 65.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90). Rows include Standard Doc - 2 Years, Standard Doc - 1 Year, and various Alt Doc and WFOE categories.

Table with columns: Adjustments to Price, DTI, Loan Balance, Purpose, Occupancy, Property Type, State, Amortization, and Other. Rows include DTI (43.01%-50%, 50%), Loan Balance (\$250,001-\$750,000, etc.), Purpose (Purchase, R/T Refi, Cash-Out Refi), Occupancy (2nd Home, Investor), Property Type (Condo, Condo/1, 2-4 Unit), State (CA, IL, NJ, NY), Amortization (40 Year Maturity, Interest Only), and Other (Escrow Waiver).

Table with columns: Other Price Adjustments, Product, Amort Term, Term, I/O Term, Fees. Rows include Prepay Penalty (Investor Only), Lock Period (30 days, 45 days, 60 days), Extension Fee (5 Days), and ARM Requirements (ARM Index, ARM Margin, 7yr & 10yr ARM Caps, Reset Frequency).

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, and RI
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$300,000 in VA
4) Only declining prepayment penalty structures allowed in MS
5) Extensions available in 5 day increments up to 30 days

Table with columns: ARM Requirements, Program Restrictions. Rows include ARM Index (SOPR 90AVG), ARM Margin (5.0), 7yr & 10yr ARM Caps (2/1/5, 5/1/5), Reset Frequency (6 mo), Housing (0x3x12), (B/R/FCIS/DML) (48 mo), Min FICO (660), Max LTV (90).

Hampton U Investor - DSCR

Base Pricing (30D) - 3 Yr Prepay

Coupon	5/6 ARM	30Yr Fixed
6.750	96.350	96.350
6.875	96.700	96.700
6.990	97.075	97.075
7.125	97.450	97.450
7.250	97.825	97.825
7.375	98.200	98.200
7.500	98.550	98.550
7.625	98.925	98.925
7.750	99.300	99.300
7.875	99.650	99.650
7.990	100.200	100.200
8.125	100.550	100.550
8.250	100.925	100.925
8.375	101.150	101.150
8.500	101.350	101.350
8.625	101.525	101.525
8.750	101.725	101.725
8.875	101.900	101.900
9.000	102.075	102.075
9.125	102.250	102.250
9.250	102.400	102.400
9.375	102.575	102.575
-	-	-
-	-	-

Loan Amount

Loan Amount	Rate
≤ \$1,500,000	103.000
≤ \$1,500,000	103.000
≤ \$2,000,000	102.500
≤ \$3,000,000	N/A

Min Price: 98.000

Price Adjustments --- FICO x LTV

DSCR	55%	60%	65%	70%	75%	80%	
FICOxLTV	760+	1.125	1.125	0.875	0.125	-0.375	-1.125
	740 - 759	1.000	0.750	0.500	-0.250	-0.750	-1.750
	720 - 739	0.500	0.250	0.000	-0.750	-1.250	-2.250
	700 - 719	0.250	0.000	-0.250	-1.000	-1.500	-2.750
	680 - 699	-0.250	-0.500	-0.750	-1.500	-3.000	N/A
	660 - 679	-1.000	-1.500	-1.750	-2.500	-5.000	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A
	620 - 639	N/A	N/A	N/A	N/A	N/A	N/A
	Foreign National	-1.250	-1.750	-2.250	N/A	N/A	N/A
	DSCR	DSCR ≥ 1.25	0.750	0.750	0.750	0.750	0.750
	DSCR < 1.00	-1.500	-1.500	-2.000	-2.500	N/A	N/A

Price Adjustments --- Other

Product Type	55%	60%	65%	70%	75%	80%
Loan Amount	< 150,000	-1.000	-1.000	-1.000	-1.000	-1.000
	> 500,000	0.000	0.000	0.000	0.000	0.000
Other	> 1,000,000	0.000	0.000	0.000	0.000	N/A
	Cash-Out	-0.375	-0.500	-0.500	-0.750	-1.125
	Interest Only	-0.500	-0.500	-0.500	-0.500	-1.500
	2-4 Units	-0.500	-0.500	-0.625	-0.750	-0.875
	Condo	-0.250	-0.250	-0.250	-0.250	-0.500
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-1.000
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250

Term

Term	LLPA	Max Price
5 Year	0.500	103.000
2 Year	-0.500	103.000
1 Year	-1.000	102.500
No Prepay	-1.250	101.000

*Prepay Penalties allowed on Investor only. See matrix for details

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150
	60	-0.300
Extension	5	-0.125
	10	-0.250
	15	-0.375
	30	-0.750

Other Program Requirements

DSCR	
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$2,000,000
Mortgage History	0x30x12
Bankruptcy Seasoning	36 Months
FC/SS/DIL Seasoning	36 Months
ARM Features	See Cover Page

Hampton U Expanded Prime

Base Pricing (30 Day)

Coupon	5/6 ARM	30Yr Fixed
6.750	96.150	96.025
6.875	97.400	97.275
6.990	98.400	98.275
7.125	98.900	98.775
7.250	99.275	99.150
7.375	99.650	99.525
7.500	100.025	99.900
7.625	100.400	100.275
7.750	100.650	100.525
7.875	100.900	100.775
7.990	101.150	101.025
8.125	101.400	101.275
8.250	101.650	101.525
8.375	101.900	101.775
8.500	102.150	102.025
8.625	102.400	102.275
8.750	102.650	102.525
8.875	102.900	102.775
8.990	103.150	103.025
9.125	103.400	103.275
9.250	103.650	103.525
9.375	103.900	103.775
9.500	104.150	104.025
9.625	104.400	104.275
9.750	104.650	104.525
9.875	104.900	104.775
9.990	105.150	105.025
10.125	105.400	105.275
10.250	105.650	105.525
10.375	105.900	105.775
-	-	-
-	-	-
-	-	-

Price Adjustments --- FICO x LTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.875	0.625	0.375	0.125	-0.625	-2.250	-4.375
	740 - 759	0.625	0.375	0.125	0.000	-0.875	-2.750	-5.000
	720 - 739	0.500	0.250	0.000	-0.375	-1.250	-3.250	N/A
	700 - 719	0.375	0.125	-0.125	-0.500	-1.625	-4.500	N/A
	680 - 699	0.000	-0.250	-0.750	-1.125	-2.375	-5.000	N/A
	660 - 679	-1.000	-1.375	-2.000	-2.625	-3.625	N/A	N/A
12 / 24 Month Bank Statements	760+	0.875	0.625	0.375	0.125	-0.750	-2.375	-4.625
	740 - 759	0.625	0.375	0.125	0.000	-1.000	-2.875	-5.250
	720 - 739	0.500	0.250	0.000	-0.375	-1.375	-3.500	N/A
	700 - 719	0.375	0.125	-0.125	-0.500	-1.750	-4.750	N/A
	680 - 699	0.000	-0.250	-0.625	-1.250	-2.500	-5.250	N/A
	660 - 679	-1.000	-1.375	-2.125	-2.875	-3.875	N/A	N/A
1-Year P&L**	660+	-0.500	-0.500	-0.500	-0.625	-0.750	N/A	N/A
1099 Doc Type**	660+	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Product		60%	65%	70%	75%	80%	85%	90%
Loan Amount	Interest-Only	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	< 250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000
	> 625,000	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	> 1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	> 2,500,000	-0.500	-0.750	-0.750	-1.250	-2.250	N/A	N/A
Other	Asset Utilization	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Cash-Out	-0.500	-0.500	-0.750	-1.000	N/A	N/A	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
	Investor	-0.250	-0.375	-0.375	-0.375	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Max Price Tiers

Loan Amount	Max Price
≤ \$1,500,000	103.000
≤ \$2,000,000	102.500
≤ \$3,000,000	102.000
Min Price: 98.000	

Max Price/Prepay Buydown

Term	LLPA	Max Px
3 Year	0.000	103.000
2 Year	-0.500	103.000
1 Year	-1.000	102.500
No Prepay	-1.250	101.000

Prepay Penalties allowed on Investor only. See matrix for state restrictions.

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150
	60	-0.300
Extension	5	-0.125
	10	-0.250
	15	-0.375
	30	-0.750

Other Program Requirements

Expanded Prime	
Min Loan Ar	\$100,000
Max Loan A	\$3,000,000
Mortgage Hi	1x30x12
Bankruptcy	48 Months
FC/SS/DIL	48 Months
ARM Featur	See Cover Page

Hampton U Non Prime

Base Pricing (30 Day)

Coupon	5/6 ARM	30Yr Fixed
6.750	95.150	95.025
6.875	96.400	96.275
6.990	97.400	97.275
7.125	97.900	97.775
7.250	98.275	98.150
7.375	98.650	98.525
7.500	99.025	98.900
7.625	99.400	99.275
7.750	99.650	99.525
7.875	99.900	99.775
7.990	100.150	100.025
8.125	100.400	100.275
8.250	100.650	100.525
8.375	100.900	100.775
8.500	101.150	101.025
8.625	101.400	101.275
8.750	101.650	101.525
8.875	101.900	101.775
8.990	102.150	102.025
9.125	102.400	102.275
9.250	102.650	102.525
9.375	102.900	102.775
9.500	103.150	103.025
9.625	103.400	103.275
9.750	103.650	103.525
9.875	103.900	103.775
9.990	104.150	104.025
10.125	104.400	104.275
10.250	104.650	104.525
10.375	104.900	104.775
-	-	-
-	-	-
-	-	-

Max Price Tiers

Loan Amount	Max Price
≤ \$1,500,000	103.000
≤ \$2,000,000	102.500
≤ \$3,000,000	102.000

Min Price: 98.000

Price Adjustments --- FICO x LTV

Documentation		60%	65%	70%	75%	80%	85%	90%
Full Doc	760+	0.875	0.625	0.375	0.125	-0.625	-2.250	-4.375
	740 - 759	0.625	0.375	0.125	0.000	-0.875	-2.750	-5.000
	720 - 739	0.500	0.250	0.000	-0.375	-1.250	-3.250	N/A
	700 - 719	0.375	0.125	-0.125	-0.500	-1.625	-4.500	N/A
	680 - 699	0.000	-0.250	-0.750	-1.125	-2.375	-5.000	N/A
	660 - 679	-1.000	-1.375	-2.000	-2.625	-3.625	N/A	N/A
12 / 24 Month Bank Statements	760+	0.875	0.625	0.375	0.125	-0.750	-2.375	-4.625
	740 - 759	0.625	0.375	0.125	0.000	-1.000	-2.875	-5.250
	720 - 739	0.500	0.250	0.000	-0.375	-1.375	-3.500	N/A
	700 - 719	0.375	0.125	-0.125	-0.500	-1.750	-4.750	N/A
	680 - 699	0.000	-0.250	-0.625	-1.250	-2.500	-5.250	N/A
	660 - 679	-1.000	-1.375	-2.125	-2.875	-3.875	N/A	N/A
1-Year P&L**	660+	-0.500	-0.500	-0.500	-0.625	-0.750	N/A	N/A
1099 Doc Type**	660+	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments --- Other

Product		60%	65%	70%	75%	80%	85%	90%
Loan Amount	Interest-Only	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	< 250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000
	> 625,000	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	> 1,500,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	> 2,500,000	-0.500	-0.750	-0.750	-1.250	-2.250	N/A	N/A
Other	Asset Utilization	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
	Cash-Out	-0.500	-0.500	-0.750	-1.000	N/A	N/A	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
	Investor	-0.250	-0.375	-0.375	-0.375	-0.750	N/A	N/A
	2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	N/A	N/A
	Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
	Non-Warrantable	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
	DTI > 43	-0.125	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Max Price/Prepay Buydown

Term	LLPA	Max Px
3 Year	0.000	103.000
2 Year	-0.500	103.000
1 Year	-1.000	102.500
No Prepay	-1.250	101.000

Prepay Penalties allowed on Investor only.
See matrix for state restrictions.

Term/Extension Adjustments

	Days	Adj.
Lock Term	45	-0.150
	60	-0.300
Extension	5	-0.125
	10	-0.250
	15	-0.375
	30	-0.750

Other Program Requirements

Expanded Prime		
Min Loan	\$0	\$100,000
Max Loan	\$0	\$3,000,000
Mortgage	0.00%	1x30x12
Bankruptcy	0.00%	48 Months
FC/SS/	0.00%	48 Months
ARM Fee	0.00%	See Cover Page