



Agency Rate Sheet

(Broker Comp not Included)

Effective Date
7/30/21 6:57 AM

Lock Desk Hours

Conventional and Government Fixed Products:

9am to 5:00pm (Pacific Time)

Home Office Address

Change Lending LLC, dba Change Wholesale

16845 Von Karman Avenue, Suite 200
Irvine, CA 92606
Direct Phone: 855-375-8626

Loss Payee Clause / CPL Clause

Change Home Mortgage
ISAOA/ATIMA
C/O LoanCare
PO Box 202049
Florence, SC 29502-2049

Change Home Mortgage, Its Successors and/or Assigns
16845 Von Karman Ave, Suite 200
Irvine, CA 92606

Loan Fees

		<u>Loan Amount</u>	<u>Loan Fee Buyout*</u>
All Conventional Loans:	\$699	Greater than \$400,000	cost 15bps
Government Loans:	\$699	\$250,001 - 400,000	cost 20bps
FHA Streamline Loans:	\$299	Less than or = \$250,000	cost 30bps
VA IRRRLS	\$299		
Tax Service (All Loans):	\$69	*Loan Fee Buyout does not include Tax and Flood Service fees	
Flood Insurance:	\$12		

Mortgage FHA and VA ID's

FHA - 7858400006 FNMA - 28118
VA - 9003230000 FHLMC - 158837

Support

Concierge@ChangeWholesale.com
Call 888-340-4010 Option 2

Licensing Information

See our website for full licensing details
www.ChangeWholesale.com/licensing

This rate sheet is indicative pricing only

For true pricing visit us at: www.ChangeWholesale.com
Log in Required - Must be an approved Broker

Conforming and High Balance Programs

30YR / 25YR FIXED				20YR FIXED				15YR / 10YR FIXED			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.500	1.238	1.338	1.438	2.250	1.036	1.136	1.236	2.000	0.042	0.142	0.242
2.625	0.342	0.442	0.542	2.375	0.336	0.436	0.536	2.125	-0.524	-0.424	-0.324
2.750	-0.452	-0.352	-0.252	2.500	0.131	0.231	0.331	2.250	-0.978	-0.878	-0.778
2.875	-1.038	-0.938	-0.838	2.625	-0.702	-0.602	-0.502	2.375	-1.371	-1.271	-1.171
2.990	-1.462	-1.362	-1.262	2.750	-1.208	-1.108	-1.008	2.500	-1.887	-1.787	-1.687
3.000	-1.512	-1.412	-1.312	2.875	-1.786	-1.686	-1.586	2.625	-2.395	-2.295	-2.195
3.125	-1.901	-1.801	-1.701	3.000	-2.224	-2.124	-2.024	2.750	-2.834	-2.734	-2.634
3.250	-2.572	-2.472	-2.372	3.125	-2.610	-2.510	-2.410	2.875	-3.183	-3.083	-2.983
3.375	-3.062	-2.962	-2.862	3.250	-2.895	-2.795	-2.695	3.000	-3.569	-3.469	-3.369
3.500	-3.434	-3.334	-3.234	3.375	-3.380	-3.280	-3.180	3.125	-3.665	-3.565	-3.465
3.625	-3.774	-3.674	-3.574	3.500	-3.775	-3.675	-3.575	3.250	-3.989	-3.889	-3.789
3.750	-3.555	-3.455	-3.355	3.625	-4.112	-4.012	-3.912	3.375	-4.334	-4.234	-4.134
3.875	-3.986	-3.886	-3.786	3.750	-3.792	-3.692	-3.592	3.500	-4.629	-4.529	-4.429
3.990	-4.281	-4.181	-4.081	3.875	-4.219	-4.119	-4.019	3.625	-4.254	-4.154	-4.054
4.000	-4.331	-4.231	-4.131	4.000	-4.538	-4.438	-4.338	3.750	-4.491	-4.391	-4.291

30YR FIXED HB				20YR FIXED HB				15YR / 10 YR FIXED HB			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.500	2.351	2.451	2.551	2.500	2.351	2.451	2.551	2.250	0.048	0.148	0.248
2.625	1.544	1.644	1.744	2.625	1.544	1.644	1.744	2.375	-0.436	-0.336	-0.236
2.750	0.820	0.920	1.020	2.750	0.820	0.920	1.020	2.500	-0.882	-0.782	-0.682
2.875	0.281	0.381	0.481	2.875	0.281	0.381	0.481	2.625	-1.240	-1.140	-1.040
2.990	-0.065	0.035	0.135	3.000	-0.115	-0.015	0.085	2.750	-1.549	-1.449	-1.349
3.000	-0.115	-0.015	0.085	3.125	-0.465	-0.365	-0.265	2.875	-1.793	-1.693	-1.593
3.125	-0.465	-0.365	-0.265	3.250	-1.118	-1.018	-0.918	3.000	-2.060	-1.960	-1.860
3.250	-1.118	-1.018	-0.918	3.375	-1.579	-1.479	-1.379	3.125	-2.077	-1.977	-1.877
3.375	-1.579	-1.479	-1.379	3.500	-1.930	-1.830	-1.730	3.250	-2.014	-1.914	-1.814
3.500	-1.930	-1.830	-1.730	3.625	-2.121	-2.021	-1.921	3.375	-2.255	-2.155	-2.055
3.625	-2.121	-2.021	-1.921	3.750	-1.492	-1.392	-1.292	3.500	-2.459	-2.359	-2.259
3.750	-1.492	-1.392	-1.292	3.875	-1.895	-1.795	-1.695	3.625	-2.707	-2.607	-2.507
3.875	-1.895	-1.795	-1.695	4.000	-2.210	-2.110	-2.010	3.750	-1.619	-1.519	-1.419
3.990	-2.160	-2.060	-1.960	4.125	-1.511	-1.411	-1.311	3.875	-1.885	-1.785	-1.685
4.000	-2.210	-2.110	-2.010	4.250	-1.336	-1.236	-1.136	4.000	-2.145	-2.045	-1.945
4.125	-1.284	-1.184	-1.084	4.375	-1.701	-1.601	-1.501	4.125	-2.402	-2.302	-2.202
4.250	-1.336	-1.236	-1.136	4.500	-1.988	-1.888	-1.788	4.250	-2.644	-2.544	-2.444
				4.625	-2.133	-2.033	-1.933	4.375	-2.794	-2.694	-2.594

FNMA 30yr HomeReady FIXED				FHLMC 30yr HomePossible FIXED			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.625	0.342	0.631	0.731	2.625	0.079	0.260	0.360
2.750	-0.452	-0.164	-0.064	2.750	-0.842	-0.675	-0.575
2.875	-1.038	-0.750	-0.650	2.875	-1.503	-1.348	-1.248
3.000	-1.512	-1.223	-1.123	3.000	-1.960	-1.820	-1.720
3.125	-1.901	-1.613	-1.513	3.125	-2.121	-2.070	-1.970
3.250	-2.572	-2.284	-2.184	3.250	-2.810	-2.766	-2.666
3.375	-3.062	-2.774	-2.674	3.375	-3.283	-3.241	-3.141
3.500	-3.434	-3.146	-3.046	3.500	-3.661	-3.620	-3.520
3.625	-3.774	-3.486	-3.386	3.625	-4.003	-3.962	-3.862
3.750	-3.555	-3.316	-3.216	3.750	-3.600	-3.555	-3.455
3.875	-3.986	-3.747	-3.647	3.875	-4.034	-3.993	-3.893
4.000	-4.331	-4.092	-3.992	4.000	-4.414	-4.376	-4.276
4.125	-4.615	-4.376	-4.276				

Conventional LLPA's available on the following page

Conforming and High Balance Programs LLPAs

Property Type Adjustments (All Programs)									Cash-Out Adjustments (All Programs)						
Type	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	Score	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	≥ 85.01
Investment	5.375	5.375	5.375	6.625	7.375	N/A	N/A	N/A	620-639	0.625	1.625	1.625	3.125	N/A	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	640-659	0.625	1.625	1.625	2.625	N/A	N/A
3-4Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A	660-679	0.625	1.125	1.125	1.875	N/A	N/A
Condo >15yr	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	680-699	0.375	1.125	1.125	1.750	N/A	N/A
Manufactured	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	700-719	0.375	1.000	1.000	1.125	N/A	N/A
Second Home	3.000	3.000	3.000	3.000	3.000	3.250	N/A	N/A	720-739	0.375	1.000	1.000	1.125	N/A	N/A
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	≥ 740	0.375	0.625	0.625	0.875	N/A	N/A

Credit Score Adjustments for loan terms >15 years (All Programs)									Subordinate Financing (All Programs)			
Score	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	LTV Range	CLTV Range	FICO <720	FICO ≥720
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	≤ 65.00%	80.01 - 95.00%	0.500	0.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	65.01 - 75.00%	80.01 - 95.00%	0.750	0.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	75.01 - 95.00%	90.01 - 95.00%	1.000	0.750
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500	1.500	75.01 - 90.00%	76.01 - 90.00%	1.000	0.750
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	≤ 95.00%	95.01 - 97.00%	1.500	1.500
720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	1.000	All	All	0.375	0.375
≥ 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750				

MINIMUM LOAN AMOUNT IS \$75,000		HomeReady /Home Possible Price Cap Adjustments		
Please include HELOC line amount and HELOC drawn amount for correct pricing.		Adjusters based on CLTV		
Loans locked after 2:00 PST receive 0.150 price adjustment		Score	≤ 80	≥ 80
Lock Extension Fee: 1 bp per request + 1 bp per day		< 680	1.500	1.500
		≥ 680	1.500	0.000

Loan Amount Adjustments		Adjustments (High Balance)					
Loan Amount	Adjustment	≤ 70	70.01-75	75.01-80	80.01-85	85.01- 90	90.01- 95
75,000 - 99,999	3.000	1.000	1.000	1.000	1.000	1.000	1.000
100,000 - 150,000	0.500	0.250	0.250	0.250	0.250	0.250	0.250
		ARM	0.750	1.500	1.500	1.500	1.500

CDFI	
	Adjustment
CDFI Eligible*	-0.750

*Not applicable to High Balance loan amounts

FHA/VA and HB Programs

FHA 30YR / 25YR / 20YR FIXED				FHA 15YR				FHA 30 Year FIXED HB			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.250	-1.247	-1.153	-1.059	2.250	-2.350	-2.287	-2.142	2.750	-1.947	-1.853	-1.759
2.375	-1.497	-1.403	-1.309	2.375	-2.450	-2.387	-2.242	2.875	-2.197	-2.103	-2.009
2.500	-1.747	-1.653	-1.559	2.500	-2.550	-2.487	-2.342	3.000	-2.447	-2.353	-2.259
2.625	-1.947	-1.853	-1.759	2.625	-2.650	-2.587	-2.442	3.125	-2.647	-2.553	-2.459
2.750	-2.822	-2.728	-2.634	2.750	-3.594	-3.619	-3.677	3.250	-2.174	-2.111	-2.049
2.875	-3.072	-2.978	-2.884	2.875	-3.694	-3.719	-3.777	3.375	-2.424	-2.361	-2.299
3.000	-3.322	-3.228	-3.134	3.000	-3.794	-3.819	-3.877	3.500	-2.674	-2.611	-2.549
3.125	-3.522	-3.428	-3.334	3.125	-3.894	-3.919	-3.977	3.625	-2.874	-2.811	-2.749
3.250	-3.424	-3.361	-3.299	3.250	-4.087	-4.106	-4.150	3.750	-1.450	-1.473	-1.497
3.375	-3.674	-3.611	-3.549	3.375	-4.187	-4.206	-4.250	3.875	-1.700	-1.723	-1.747
3.500	-3.924	-3.861	-3.799	3.500	-4.287	-4.306	-4.350	4.000	-1.950	-1.973	-1.997
3.625	-4.124	-4.061	-3.999	3.625	-4.387	-4.406	-4.450	4.125	-2.150	-2.173	-2.197
3.750	-3.700	-3.723	-3.747	3.750	-5.291	-5.341	-5.457	4.250	-1.570	-1.656	-1.742
3.875	-3.950	-3.973	-3.997	3.875	-5.391	-5.441	-5.557	4.375	-1.820	-1.906	-1.992

VA 30YR / 25YR / 20YR FIXED				VA 15YR				VA 30 Year FIXED HB			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.250	-1.247	-1.153	-1.059	2.000	-0.287	-0.212	-0.037	2.750	-1.947	-1.853	-1.759
2.375	-1.497	-1.403	-1.309	2.125	-0.387	-0.312	-0.137	2.875	-2.197	-2.103	-2.009
2.500	-1.747	-1.653	-1.559	2.250	-2.350	-2.287	-2.142	3.000	-2.447	-2.353	-2.259
2.625	-1.947	-1.853	-1.759	2.375	-2.450	-2.387	-2.242	3.125	-2.647	-2.553	-2.459
2.750	-2.822	-2.728	-2.634	2.500	-2.550	-2.487	-2.342	3.250	-2.174	-2.111	-2.049
2.875	-3.072	-2.978	-2.884	2.625	-2.650	-2.587	-2.442	3.375	-2.424	-2.361	-2.299
3.000	-3.322	-3.228	-3.134	2.750	-3.594	-3.619	-3.677	3.500	-2.674	-2.611	-2.549
3.125	-3.522	-3.428	-3.334	2.875	-3.694	-3.719	-3.777	3.625	-2.874	-2.811	-2.749
3.250	-3.424	-3.361	-3.299	3.000	-3.794	-3.819	-3.877	3.750	-1.450	-1.473	-1.497
3.375	-3.674	-3.611	-3.549	3.125	-3.894	-3.919	-3.977	3.875	-1.700	-1.723	-1.747
3.500	-3.924	-3.861	-3.799	3.250	-4.087	-4.106	-4.150	4.000	-1.950	-1.973	-1.997
3.625	-4.124	-4.061	-3.999	3.375	-4.187	-4.206	-4.250	4.125	-2.150	-2.173	-2.197
3.750	-3.700	-3.723	-3.747	3.500	-4.287	-4.306	-4.350	4.250	-1.570	-1.656	-1.742
3.875	-3.950	-3.973	-3.997	3.625	-4.387	-4.406	-4.450				

Pricing Adjustments		MANUFACTURED HOMES		Minimum Loan Amount	
Credit Score	Adjustment	FHA			
640-659	0.000	VA	1.375	\$50,000	
620-639	0.375	Texas A6 Transactions Not Permitted			
600-619	0.625	VA Maximum Loan Amount \$1,500,000			
580-599	1.000	VA Loan Amounts > \$1M = Maximum 90% LTV			
550-579	1.500	Property Location			
IRRR/Streamline No FICO	0.800	County	Adjustment	Loan Amount Adjustments	
IRRR LTV/CLTV > 100%	0.375	Kern County, CA	-0.250	Loan Amount	Adjustment
VA Cash Out < 90% LTV/CLTV	0.250	Lock Extension Fee			
Non-Owner	0.500	Lock Extension Fee: 1 bp per request + 1 bp per day			
DTI > 50%	0.250				
BPC Transactions on VA Loans	0.250				

GOVERNMENT PRICING SPECIAL	
NON-HIGH BALANCE > 700 FICO	-0.625
ALL GOVT PURCHASES	-0.25

Loans locked after 2:00 PST receive 0.150 price adjustment

