



Agency Rate Sheet

(Broker Comp not Included)

Effective Date

10/14/21 6:37 AM

Lock Desk Hours

Conventional and Government Fixed Products:

9am to 5pm (Pacific Time)

Office Address

Change Lending LLC, dba Change Wholesale

16845 Von Karman Avenue, Suite 200

Irvine, CA 92606

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		
Government Loans:	\$699	Greater than \$400,000	cost 15bps
FHA Streamline Loans:	\$299	\$250,001 - 400,000	cost 20bps
VA IRRRL	\$299	Less than or equal to \$250,000	cost 30bps
Tax Service (All Loans):	\$69		
Flood Insurance:	\$12		

*Loan Fee Buyout does not include Tax and Flood Service fees

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			
Rate	30-Day	45-Day	60-Day
2.500	2.245	2.345	2.445
2.625	1.307	1.407	1.507
2.750	0.475	0.575	0.675
2.875	-0.190	-0.090	0.010
2.990	-0.680	-0.580	-0.480
3.000	-0.730	-0.630	-0.530
3.125	-1.497	-1.397	-1.297
3.250	-2.261	-2.161	-2.061
3.375	-2.822	-2.722	-2.622
3.500	-3.284	-3.184	-3.084
3.625	-3.668	-3.568	-3.468
3.750	-4.285	-4.185	-4.085
3.875	-4.722	-4.622	-4.522
3.990	-5.011	-4.911	-4.811
4.000	-5.061	-4.961	-4.861
4.125	-5.431	-5.331	-5.231
4.250	-5.597	-5.497	-5.397
4.375	-5.949	-5.849	-5.749
4.500	-6.271	-6.171	-6.071

20yr Fixed			
Rate	30-Day	45-Day	60-Day
2.250	1.474	1.574	1.674
2.375	0.742	0.842	0.942
2.500	0.211	0.311	0.411
2.625	-0.572	-0.472	-0.372
2.750	-1.173	-1.073	-0.973
2.875	-1.799	-1.699	-1.599
3.000	-2.288	-2.188	-2.088
3.125	-2.556	-2.456	-2.356
3.250	-3.026	-2.926	-2.826
3.375	-3.562	-3.462	-3.362
3.500	-4.006	-3.906	-3.806
3.625	-4.344	-4.244	-4.144
3.750	-4.582	-4.482	-4.382
3.875	-5.010	-4.910	-4.810
4.000	-5.350	-5.250	-5.150
4.125	-5.197	-5.097	-4.997
4.250	-5.420	-5.320	-5.220

15yr / 10yr Fixed			
Rate	30-Day	45-Day	60-Day
2.000	0.335	0.435	0.535
2.125	-0.265	-0.166	-0.066
2.250	-0.774	-0.674	-0.574
2.375	-1.230	-1.130	-1.030
2.500	-1.699	-1.599	-1.499
2.625	-2.270	-2.170	-2.070
2.750	-2.778	-2.678	-2.578
2.875	-3.172	-3.072	-2.972
3.000	-3.610	-3.510	-3.410
3.125	-3.751	-3.651	-3.551
3.250	-4.276	-4.176	-4.076
3.375	-4.623	-4.523	-4.423
3.500	-4.857	-4.757	-4.657
3.625	-4.672	-4.572	-4.472
3.750	-4.995	-4.895	-4.795
3.875	-5.173	-5.073	-4.973
4.000	-5.508	-5.408	-5.308

30yr / 25yr Fixed HB			
Rate	30-Day	45-Day	60-Day
2.500	2.606	2.706	2.806
2.625	1.765	1.865	1.965
2.750	1.029	1.129	1.229
2.875	0.436	0.536	0.636
2.990	0.054	0.154	0.254
3.000	0.004	0.104	0.204
3.125	-0.892	-0.792	-0.692
3.250	-1.577	-1.477	-1.377
3.375	-2.088	-1.988	-1.888
3.500	-2.436	-2.336	-2.236
3.625	-2.641	-2.541	-2.441
3.750	-2.185	-2.085	-1.985
3.875	-2.622	-2.522	-2.422
3.990	-2.911	-2.811	-2.711
4.000	-2.961	-2.861	-2.761
4.125	-3.232	-3.132	-3.032
4.250	-2.390	-2.290	-2.190
4.375	-2.783	-2.683	-2.583
4.500	-3.058	-2.958	-2.858

20yr Fixed HB			
Rate	30-Day	45-Day	60-Day
2.500	2.606	2.706	2.806
2.625	1.765	1.865	1.965
2.750	1.029	1.129	1.229
2.875	0.436	0.536	0.636
3.000	0.004	0.104	0.204
3.125	-0.892	-0.792	-0.692
3.250	-1.577	-1.477	-1.377
3.375	-2.088	-1.988	-1.888
3.500	-2.436	-2.336	-2.236
3.625	-2.641	-2.541	-2.441
3.750	-2.185	-2.085	-1.985
3.875	-2.622	-2.522	-2.422
4.000	-2.961	-2.861	-2.761
4.125	-3.232	-3.132	-3.032
4.250	-2.390	-2.290	-2.190
4.375	-2.783	-2.683	-2.583
4.500	-3.058	-2.958	-2.858

15yr / 10yr Fixed HB			
Rate	30-Day	45-Day	60-Day
2.250	0.510	0.610	0.710
2.375	0.099	0.199	0.299
2.500	-0.589	-0.489	-0.389
2.625	-0.993	-0.893	-0.793
2.750	-1.348	-1.248	-1.148
2.875	-1.626	-1.526	-1.426
3.000	-1.933	-1.833	-1.733
3.125	-2.206	-2.106	-2.006
3.250	-1.780	-1.680	-1.580
3.375	-2.027	-1.927	-1.827
3.500	-2.161	-2.061	-1.961
3.625	-2.699	-2.599	-2.499
3.750	-1.930	-1.830	-1.730
3.875	-2.225	-2.125	-2.025
4.000	-2.510	-2.410	-2.310
4.125	-2.747	-2.647	-2.547
4.250	-2.751	-2.651	-2.551

FNMA Home Ready 30yr Fixed			
Rate	30-Day	45-Day	60-Day
2.250	3.743	3.828	3.928
2.375	2.990	3.075	3.175
2.500	2.245	2.338	2.438
2.625	1.307	1.399	1.499
2.750	0.475	0.568	0.668
2.875	-0.190	-0.098	0.002
3.000	-0.730	-0.637	-0.538
3.125	-1.497	-1.383	-1.283
3.250	-2.261	-2.148	-2.048
3.375	-2.822	-2.708	-2.608
3.500	-3.284	-3.171	-3.071
3.625	-3.668	-3.554	-3.454
3.750	-4.289	-4.218	-4.118
3.875	-4.776	-4.705	-4.605
4.000	-5.146	-5.075	-4.975

FHLMC Home Possible 30yr Fixed			
Rate	30-Day	45-Day	60-Day
2.250	3.683	3.892	3.992
2.375	2.831	3.040	3.140
2.500	2.053	2.214	2.314
2.625	1.125	1.285	1.385
2.750	0.301	0.460	0.560
2.875	-0.393	-0.235	-0.135
3.000	-0.951	-0.795	-0.695
3.125	-1.583	-1.476	-1.376
3.250	-2.311	-2.204	-2.104
3.375	-2.881	-2.773	-2.673
3.500	-3.337	-3.229	-3.129
3.625	-3.679	-3.570	-3.470
3.750	-4.285	-4.088	-3.988
3.875	-4.722	-4.526	-4.426
4.000	-5.061	-4.866	-4.766

Conventional LLPA's available on the following page

Conforming and High Balance Program LLPAs

Credit Score Adjustments for loan terms >15 years (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
≥ 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

Property Type 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
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
Condo >15yr	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
Manufactured	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	N/A	N/A

Adjustments (High Balance)

Type	≤ 70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Cash Out	1.000	1.000	1.000	1.000	1.000	1.000
Purchase/RT	0.250	0.250	0.250	0.250	0.250	0.250

Cash-Out Adjustments (All Programs)

Score	≤ 60	60.01-70	70.01-75	75.01-80	>80
≥ 740	0.375	0.625	0.625	0.875	N/A
720-739	0.375	1.000	1.000	1.125	N/A
700-719	0.375	1.000	1.000	1.125	N/A
680-699	0.375	1.125	1.125	1.750	N/A
660-679	0.625	1.125	1.125	1.875	N/A
640-659	0.625	1.625	1.625	2.625	N/A
620-639	0.625	1.625	1.625	3.125	N/A

Subordinate Financing (All Programs)

LTV Range	CLTV Range	FICO<720	FICO≥720
≤ 65.00%	80.01 - 95.00%	0.500	0.250
65.01 - 75.00%	80.01 - 95.00%	0.750	0.500
75.01 - 95.00%	90.01 - 95.00%	1.000	0.750
75.01 - 90.00%	76.01 - 90.00%	1.000	0.750
≤ 95.00%	95.01 - 97.00%	1.500	1.500
All	All	0.375	0.375

Loan Amount Adjustments

Loan Amount	Adjustment
75,000 - 99,999	3.000
100,000 - 150,000	0.500

HomeReady/HomePossible Price Cap Adjustments

Score	≤ 80	>80
< 680	1.500	1.500
≥ 680	1.500	0.000

CDFI **

CDFI Eligible	-1.000
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** Does NOT Apply to High Balance loans

Minimum Loan Amount \$75,000.00

Please include HELOC line amount and HELOC drawn amount for correct pricing.

Lock Extension Fee: 1 bp per request + 1 bp per day

Loans locked after 2:00 PST receive 0.150 price adjustment

FHA/VA and High Balance Programs

FHA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
2.250	-0.255	-0.146	-0.044
2.375	-0.505	-0.396	-0.294
2.500	-0.755	-0.646	-0.544
2.625	-0.955	-0.846	-0.744
2.750	-1.971	-1.861	-1.759
2.875	-2.221	-2.111	-2.009
3.000	-2.471	-2.361	-2.259
3.125	-2.671	-2.561	-2.459
3.250	-2.990	-2.935	-2.884
3.375	-3.240	-3.185	-3.134
3.500	-3.490	-3.435	-3.384
3.625	-3.690	-3.635	-3.584
3.750	-4.036	-4.059	-4.081
3.875	-4.286	-4.309	-4.331
4.000	-4.536	-4.559	-4.581

FHA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
2.000	0.459	0.553	0.722
2.125	0.359	0.453	0.622
2.250	-1.272	-1.194	-0.959
2.375	-1.372	-1.294	-1.059
2.500	-1.472	-1.394	-1.159
2.625	-1.572	-1.494	-1.259
2.750	-2.488	-2.456	-2.213
2.875	-2.588	-2.556	-2.313
3.000	-2.688	-2.656	-2.413
3.125	-2.788	-2.756	-2.513
3.250	-3.225	-3.225	-2.975
3.375	-3.325	-3.325	-3.075
3.500	-3.425	-3.425	-3.175
3.625	-3.525	-3.525	-3.275
3.750	-4.231	-4.216	-3.969

FHA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
2.750	-1.096	-0.986	-0.884
2.875	-1.346	-1.236	-1.134
3.000	-1.596	-1.486	-1.384
3.125	-1.796	-1.686	-1.584
3.250	-1.740	-1.685	-1.634
3.375	-1.990	-1.935	-1.884
3.500	-2.240	-2.185	-2.134
3.625	-2.440	-2.385	-2.334
3.750	-1.786	-1.809	-1.831
3.875	-2.036	-2.059	-2.081
4.000	-2.286	-2.309	-2.331
4.125	-2.486	-2.509	-2.531
4.250	-2.119	-2.127	-2.134
4.375	-2.369	-2.377	-2.384
4.500	-2.619	-2.627	-2.634

VA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
2.250	-0.255	-0.146	-0.044
2.375	-0.505	-0.396	-0.294
2.500	-0.755	-0.646	-0.544
2.625	-0.955	-0.846	-0.744
2.750	-1.971	-1.861	-1.759
2.875	-2.221	-2.111	-2.009
3.000	-2.471	-2.361	-2.259
3.125	-2.671	-2.561	-2.459
3.250	-2.990	-2.935	-2.884
3.375	-3.240	-3.185	-3.134
3.500	-3.490	-3.435	-3.384
3.625	-3.690	-3.635	-3.584
3.750	-4.036	-4.059	-4.081
3.875	-4.286	-4.309	-4.331
4.000	-4.536	-4.559	-4.581

VA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
2.000	0.459	0.553	0.722
2.125	0.359	0.453	0.622
2.250	-1.272	-1.194	-0.959
2.375	-1.372	-1.294	-1.059
2.500	-1.472	-1.394	-1.159
2.625	-1.572	-1.494	-1.259
2.750	-2.488	-2.456	-2.213
2.875	-2.588	-2.556	-2.313
3.000	-2.688	-2.656	-2.413
3.125	-2.788	-2.756	-2.513
3.250	-3.225	-3.225	-2.975
3.375	-3.325	-3.325	-3.075
3.500	-3.425	-3.425	-3.175
3.625	-3.525	-3.525	-3.275
3.750	-4.231	-4.216	-3.969

VA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
2.750	-1.096	-0.986	-0.884
2.875	-1.346	-1.236	-1.134
3.000	-1.596	-1.486	-1.384
3.125	-1.796	-1.686	-1.584
3.250	-1.740	-1.685	-1.634
3.375	-1.990	-1.935	-1.884
3.500	-2.240	-2.185	-2.134
3.625	-2.440	-2.385	-2.334
3.750	-1.786	-1.809	-1.831
3.875	-2.036	-2.059	-2.081
4.000	-2.286	-2.309	-2.331
4.125	-2.486	-2.509	-2.531
4.250	-2.119	-2.127	-2.134
4.375	-2.369	-2.377	-2.384
4.500	-2.619	-2.627	-2.634

Pricing Adjustments	
Credit Score	Adjustment
640-659	0.000
620-639	0.375
600-619	0.625
580-599	1.000
550-579	1.500
IRRRL/Streamline No FICO	0.800
IRRRL LTV/CLTV > 100%	0.375
VA Cash Out < 90% LTV/CLTV	0.250
Non-Owner	0.500
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

Manufactured Homes	
Program	Adjustment
FHA	1.000
VA	1.375

Property Location	
County	Adjustment
Kern County, CA	-0.250

Loan Amount Adjustments	
Loan Amount	Adjustment
< 100,000	1.000

Texas A6 Transactions Not Permitted
 VA Maximum Loan Amount \$1,500,000.00
 VA Loan Amounts > \$1M = Maximum 90% LTV
 Loans locked after 2:00 PST receive 0.150 price adjustment
 Minimum Loan Amount \$50,000.00
 Lock Extension Fee: 1 bp per request + 1 bp per day