



Agency Rate Sheet

(Broker Comp not Included)

Effective Date

9/23/22 6:30 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

Closing Protection Letter (CPL) Clause

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

Loss Payee

Change Home Mortgage c/o LoanCare, LLC
ISAOA/ATIMA
PO Box 202049
Florence, SC 29502

Loan Fees

All Conventional Loans: \$699
Government Loans: \$699
FHA Streamline Loans: \$299
VA IRRRL \$299
Tax Service (All Loans): \$69
Flood Insurance: \$12

Loan Fee Buyout*
Basis Point Equivalent

*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

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Conforming and High Balance Programs

30yr / 25yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	3.794	3.894	3.994
5.625	3.174	3.274	3.374
5.750	2.666	2.766	2.866
5.875	2.174	2.274	2.374
6.000	1.814	1.914	2.014
6.125	1.345	1.445	1.545
6.250	0.830	0.930	1.030
6.375	0.434	0.534	0.634
6.500	0.065	0.165	0.265

20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	3.990	4.090	4.190
5.375	3.474	3.574	3.674
5.500	2.860	2.960	3.060
5.625	2.297	2.397	2.497
5.750	1.842	1.942	2.042
5.875	1.431	1.531	1.631
6.000	1.138	1.238	1.338
6.125	0.805	0.905	1.005
6.250	0.530	0.630	0.730

15yr / 10yr Fixed			
Rate	30-Day	45-Day	60-Day
5.000	2.919	3.019	3.119
5.125	2.565	2.665	2.765
5.250	2.273	2.373	2.473
5.375	2.002	2.102	2.202
5.500	1.795	1.895	1.995
5.625	1.524	1.624	1.724
5.750	1.431	1.531	1.631
5.875	1.162	1.262	1.362
6.000	0.868	0.968	1.068

30yr / 25yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.625	4.577	4.677	4.777
5.750	3.974	4.074	4.174
5.875	3.516	3.616	3.716
6.000	3.196	3.296	3.396
6.125	2.635	2.735	2.835
6.250	2.126	2.226	2.326
6.375	1.679	1.779	1.879
6.500	1.300	1.400	1.500
6.625	1.075	1.175	1.275

20yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.625	4.577	4.677	4.777
5.750	3.974	4.074	4.174
5.875	3.516	3.616	3.716
6.000	3.196	3.296	3.396
6.125	2.635	2.735	2.835
6.250	2.126	2.226	2.326
6.375	1.679	1.779	1.879
6.500	1.300	1.400	1.500
6.625	1.075	1.175	1.275

15yr / 10yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.000	4.689	4.789	4.889
5.125	4.338	4.438	4.538
5.250	4.049	4.149	4.249
5.375	3.780	3.880	3.980
5.500	3.575	3.675	3.775
5.625	3.312	3.412	3.512
5.750	3.550	3.650	3.750
5.875	3.284	3.384	3.484
6.000	2.996	3.096	3.196

FNMA Home Ready 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.375	4.473	4.537	4.637
5.500	3.794	3.863	3.963
5.625	3.174	3.243	3.343
5.750	2.635	2.703	2.803
5.875	2.171	2.240	2.340
6.000	1.814	1.882	1.982
6.125	1.345	1.452	1.552
6.250	0.830	0.937	1.037
6.375	0.378	0.485	0.585

FHLMC Home Possible 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	4.575	4.647	4.747
5.375	4.055	4.130	4.230
5.500	3.590	3.668	3.768
5.625	3.171	3.260	3.360
5.750	2.666	2.749	2.849
5.875	2.174	2.262	2.362
6.000	1.729	1.843	1.943
6.125	1.320	1.494	1.594
6.250	0.819	0.993	1.093

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	N/A	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	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A

Adjustments (High Balance)

Type	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Cash Out	1.250	1.500	1.500	1.750	N/A	N/A	N/A
Purchase/RT	0.500	0.750	0.750	1.000	1.000	1.000	1.000

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 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
4.750	3.407	3.446	3.485
4.875	2.945	2.984	3.023
5.000	2.509	2.548	2.587
5.125	2.195	2.234	2.273
5.250	1.710	1.764	1.819
5.375	1.339	1.394	1.449
5.500	1.105	1.159	1.214
5.625	0.816	0.871	0.926
5.750	0.270	0.356	0.442
5.875	0.035	0.121	0.207

FHA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
3.375	7.850	7.905	7.999
3.500	7.750	7.805	7.899
3.625	7.650	7.705	7.799
3.750	6.834	6.912	7.048
3.875	6.734	6.813	6.948
4.000	6.634	6.712	6.848
4.125	6.534	6.613	6.748
4.250	4.928	5.006	5.142
4.375	4.828	4.906	5.042
4.500	4.728	4.806	4.942

FHA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.000	4.009	4.048	4.087
5.125	3.695	3.734	3.773
5.250	3.085	3.139	3.194
5.375	2.714	2.769	2.824
5.500	2.480	2.534	2.589
5.625	2.191	2.246	2.301
5.750	2.520	2.606	2.692
5.875	2.285	2.371	2.457
6.000	2.118	2.204	2.290
6.125	1.923	2.009	2.095

VA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
4.750	3.407	3.446	3.485
4.875	2.945	2.984	3.023
5.000	2.509	2.548	2.587
5.125	2.195	2.234	2.273
5.250	1.710	1.764	1.819
5.375	1.339	1.394	1.449
5.500	1.105	1.159	1.214
5.625	0.816	0.871	0.926
5.750	0.270	0.356	0.442
5.875	0.035	0.121	0.207

VA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
3.375	7.850	7.905	7.999
3.500	7.750	7.805	7.899
3.625	7.650	7.705	7.799
3.750	6.834	6.912	7.048
3.875	6.734	6.813	6.948
4.000	6.634	6.712	6.848
4.125	6.534	6.613	6.748
4.250	4.928	5.006	5.142
4.375	4.828	4.906	5.042
4.500	4.728	4.806	4.942

VA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.000	4.009	4.048	4.087
5.125	3.695	3.734	3.773
5.250	3.085	3.139	3.194
5.375	2.714	2.769	2.824
5.500	2.480	2.534	2.589
5.625	2.191	2.246	2.301
5.750	2.520	2.606	2.692
5.875	2.285	2.371	2.457
6.000	2.118	2.204	2.290
6.125	1.923	2.009	2.095

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

Pricing Special	
State: IA, KS, MN, ND, SD	-0.500

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 day