



# Agency Rate Sheet

(Broker Comp not Included)

### Effective Date

1/25/23 6:25 AM

### Lock Desk Hours

### Conventional and Government Fixed Products:

9am to 5pm (Pacific Time)

### Office Address

#### Change Lending LLC, dba Change Wholesale

175 N. Riverview Dr., Suite C  
Anaheim, CA 92808  
Phone: 855-375-8626

### Closing Protection Letter (CPL) Clause

Change Home Mortgage, Its Successors and/or Assigns  
175 N. Riverview Dr., Suite C  
Anaheim, CA 92808

### 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](http://www.ChangeWholesale.com/licensing)

### This rate sheet is indicative pricing only

For true pricing visit us at: [www.ChangeWholesale.com](http://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
5.750	0.897	0.997	1.097
5.875	0.501	0.601	0.701
6.000	0.142	0.242	0.342
6.125	-0.168	-0.068	0.032
6.250	-0.242	-0.142	-0.042
6.375	-0.609	-0.509	-0.409
6.500	-0.914	-0.814	-0.714
6.625	-1.128	-1.028	-0.928
6.750	-1.079	-0.979	-0.879

20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.750	-0.105	-0.005	0.095
5.875	-0.469	-0.369	-0.269
6.000	-0.815	-0.715	-0.615
6.125	-1.156	-1.056	-0.956
6.250	-0.855	-0.755	-0.655
6.375	-1.203	-1.103	-1.003
6.500	-1.546	-1.446	-1.346
6.625	-1.884	-1.784	-1.684
6.750	-1.362	-1.262	-1.162

15yr / 10yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	-0.808	-0.708	-0.608
5.625	-0.488	-0.388	-0.288
5.750	-0.811	-0.711	-0.611
5.875	-1.131	-1.031	-0.931
6.000	-1.359	-1.259	-1.159
6.125	-0.708	-0.608	-0.508
6.250	-1.028	-0.928	-0.828
6.375	-1.337	-1.237	-1.137
6.500	-1.637	-1.537	-1.437

30yr / 25yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.250	1.097	1.197	1.297
6.375	0.646	0.746	0.846
6.500	0.391	0.491	0.591
6.625	0.263	0.362	0.462
6.750	0.553	0.653	0.753
6.875	0.273	0.373	0.473
7.000	0.090	0.190	0.290
7.125	-0.041	0.059	0.159
7.250	0.188	0.288	0.388

20yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.250	1.097	1.197	1.297
6.375	0.646	0.746	0.846
6.500	0.391	0.491	0.591
6.625	0.263	0.362	0.462
6.750	0.553	0.653	0.753
6.875	0.273	0.373	0.473
7.000	0.090	0.190	0.290
7.125	-0.041	0.059	0.159
7.250	0.188	0.288	0.388

15yr / 10yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.500	0.888	0.988	1.088
5.625	0.700	0.800	0.900
5.750	1.268	1.367	1.467
5.875	1.067	1.167	1.267
6.000	0.869	0.969	1.069
6.125	0.687	0.787	0.887
6.250	0.530	0.630	0.730
6.375	0.352	0.452	0.552
6.500	0.210	0.310	0.410

FNMA Home Ready 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.750	0.695	0.713	0.812
5.875	0.278	0.295	0.395
6.000	-0.055	-0.037	0.063
6.125	-0.349	-0.331	-0.231
6.250	-0.376	-0.343	-0.243
6.375	-0.748	-0.715	-0.615
6.500	-1.064	-1.031	-0.931
6.625	-1.333	-1.300	-1.200
6.750	-1.223	-1.175	-1.075

FHLMC Home Possible 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.750	0.897	0.896	0.996
5.875	0.501	0.505	0.605
6.000	0.142	0.149	0.249
6.125	-0.168	-0.161	-0.061
6.250	-0.242	-0.229	-0.129
6.375	-0.609	-0.596	-0.496
6.500	-0.914	-0.906	-0.806
6.625	-1.128	-1.119	-1.019
6.750	-1.079	-1.034	-0.934

## 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	0.750	1.375	1.875	N/A
720-739	0.500	1.125	1.500	2.000	N/A
700-719	0.500	1.125	1.625	2.000	N/A
680-699	0.625	1.500	1.625	2.000	N/A
660-679	0.875	1.750	1.750	2.000	N/A
640-659	0.875	1.875	1.875	2.125	N/A
620-639	0.875	1.875	1.875	2.125	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
5.750	-0.789	-0.753	-0.714
5.875	-1.169	-1.133	-1.094
6.000	-1.439	-1.403	-1.364
6.125	-1.719	-1.683	-1.644
6.250	-1.409	-1.351	-1.289
6.375	-1.739	-1.681	-1.619
6.500	-2.009	-1.951	-1.889
6.625	-2.289	-2.231	-2.169
6.750	-1.998	-1.903	-1.801
6.875	-2.348	-2.253	-2.151

FHA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.000	0.379	0.437	0.546
5.125	0.279	0.337	0.446
5.250	0.491	0.666	0.991
5.375	0.391	0.566	0.891
5.500	0.291	0.466	0.791
5.625	0.191	0.366	0.691
5.750	0.491	0.447	0.366
5.875	0.391	0.347	0.266
6.000	0.291	0.247	0.166
6.125	0.191	0.147	0.066

FHA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.000	0.061	0.097	0.136
6.125	-0.219	-0.183	-0.144
6.250	0.091	0.149	0.211
6.375	-0.239	-0.181	-0.119
6.500	-0.509	-0.451	-0.389
6.625	-0.789	-0.731	-0.669
6.750	-0.248	-0.153	-0.051
6.875	-0.598	-0.503	-0.401
7.000	-0.898	-0.803	-0.701
7.125	-1.198	-1.103	-1.001

VA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.750	-0.789	-0.753	-0.714
5.875	-1.169	-1.133	-1.094
6.000	-1.439	-1.403	-1.364
6.125	-1.719	-1.683	-1.644
6.250	-1.409	-1.351	-1.289
6.375	-1.739	-1.681	-1.619
6.500	-2.009	-1.951	-1.889
6.625	-2.289	-2.231	-2.169
6.750	-1.998	-1.903	-1.801
6.875	-2.348	-2.253	-2.151

VA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.000	0.379	0.437	0.546
5.125	0.279	0.337	0.446
5.250	0.491	0.666	0.991
5.375	0.391	0.566	0.891
5.500	0.291	0.466	0.791
5.625	0.191	0.366	0.691
5.750	0.491	0.447	0.366
5.875	0.391	0.347	0.266
6.000	0.291	0.247	0.166
6.125	0.191	0.147	0.066

VA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.000	0.061	0.097	0.136
6.125	-0.219	-0.183	-0.144
6.250	0.091	0.149	0.211
6.375	-0.239	-0.181	-0.119
6.500	-0.509	-0.451	-0.389
6.625	-0.789	-0.731	-0.669
6.750	-0.248	-0.153	-0.051
6.875	-0.598	-0.503	-0.401
7.000	-0.898	-0.803	-0.701
7.125	-1.198	-1.103	-1.001

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

### 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