



# Agency Rate Sheet

(Broker Comp not Included)

## Effective Date

5/13/24 6:35 AM

## Lock Desk Hours

**Conventional and Government Fixed Products:**  
8am to 5pm (PST)

Initial lock requests submitted by 5:00 PST will be processed same day  
Rush Change Requests submitted by 4:30 PST will be processed same day  
If Lockdesk will not be available during business hours the field will be notified

## 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

Change Lending, LLC is a state-licensed mortgage lender, NMLS ID #1839. To verify licenses, visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Headquartered at 16845 Von Karman Avenue, Suite 200, Irvine, California 92606. AZ: Arizona Mortgage Banker License #0925326; CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act and California Financing Law; CO: Regulated by the Division of Real Estate; GA: Georgia Residential Mortgage Licensee #48010; OH: Licensed by the Ohio Department of Commerce, Division of Financial Institutions, Ohio Residential Mortgage Lending Certificate of Registration #RM.804654.000. For other states, visit [commercetpo.com](http://commercetpo.com) or [changewholesale.com](http://changewholesale.com). All loans must meet underwriting guidelines. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the public is prohibited. Subject to change without notice. CHANGE LENDING, LLC AND ITS LOAN PRODUCTS ARE NOT SPONSORED OR ENDORSED OR BEING OFFERED BY THE U.S. TREASURY DEPARTMENT OR ANY OTHER GOVERNMENT AGENCY. © 2021. Change Lending, LLC. All rights reserved.

## Conforming and High Balance Programs

30yr / 25yr Fixed			
Rate	30-Day	45-Day	60-Day
6.250	2.509	2.609	2.709
6.375	1.964	2.064	2.164
6.500	1.463	1.563	1.663
6.625	0.980	1.080	1.180
6.750	0.830	0.930	1.030
6.875	0.349	0.449	0.549
7.000	-0.128	-0.028	0.072
7.125	-0.542	-0.442	-0.342
7.250	-0.429	-0.329	-0.229
7.375	-0.887	-0.787	-0.687
7.500	-1.318	-1.218	-1.118

20yr Fixed			
Rate	30-Day	45-Day	60-Day
6.000	1.741	1.841	1.941
6.125	1.212	1.312	1.412
6.250	0.858	0.958	1.058
6.375	0.373	0.473	0.573
6.500	0.181	0.281	0.381
6.625	-0.199	-0.099	0.001
6.750	0.147	0.247	0.347
6.875	-0.234	-0.134	-0.034
7.000	-0.584	-0.484	-0.384
7.125	-0.953	-0.853	-0.753
7.250	-0.745	-0.645	-0.545

15yr / 10yr Fixed			
Rate	30-Day	45-Day	60-Day
6.000	1.092	1.191	1.291
6.125	0.798	0.898	0.998
6.250	0.652	0.752	0.852
6.375	0.367	0.467	0.567
6.500	0.129	0.229	0.329
6.625	0.240	0.340	0.440
6.750	0.079	0.179	0.279
6.875	-0.173	-0.073	0.027
7.000	-0.401	-0.301	-0.201
7.125	-0.631	-0.531	-0.431
7.250	-0.842	-0.742	-0.642

30yr / 25yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.750	1.536	1.636	1.736
6.875	1.068	1.168	1.268
7.000	0.590	0.690	0.790
7.125	0.195	0.295	0.395
7.250	0.215	0.315	0.415
7.375	-0.151	-0.051	0.049
7.500	-0.236	-0.136	-0.036
7.625	-0.624	-0.524	-0.424
7.750	-0.105	-0.005	0.095

20yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.500	2.337	2.437	2.537
6.625	1.816	1.916	2.016
6.750	1.536	1.636	1.736
6.875	1.068	1.168	1.268
7.000	0.590	0.690	0.790
7.125	0.195	0.295	0.395
7.250	0.215	0.315	0.415
7.375	-0.151	-0.051	0.049
7.500	-0.236	-0.136	-0.036

15yr / 10yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.500	1.941	2.040	2.140
6.625	1.715	1.815	1.915
6.750	1.268	1.368	1.468
6.875	1.019	1.119	1.219
7.000	0.781	0.881	0.981
7.125	0.555	0.655	0.755
7.250	0.328	0.428	0.528
7.375	0.097	0.197	0.297
7.500	-0.136	-0.036	0.064

FNMA Home Ready 30yr Fixed			
Rate	30-Day	45-Day	60-Day
6.500	1.318	1.340	1.440
6.625	0.802	0.824	0.924
6.750	0.830	0.859	0.959
6.875	0.315	0.345	0.445
7.000	-0.167	-0.138	-0.038
7.125	-0.625	-0.596	-0.496
7.250	-0.429	-0.385	-0.285
7.375	-0.887	-0.843	-0.743
7.500	-1.318	-1.274	-1.174

FHLMC Home Possible 30yr Fixed			
Rate	30-Day	45-Day	60-Day
6.500	1.463	1.473	1.573
6.625	0.980	0.990	1.090
6.750	0.817	0.856	0.956
6.875	0.349	0.389	0.489
7.000	-0.128	-0.089	0.011
7.125	-0.542	-0.502	-0.402
7.250	-0.596	-0.522	-0.422
7.375	-1.035	-0.960	-0.860
7.500	-1.366	-1.291	-1.191

## Conforming and High Balance Program LLPAs

PURCHASE FICO/LTV Adjustments for loan terms >15 years									
Score	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
≤ 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

NO CASH-OUT FICO/LTV Adjustments for loan terms >15 years									
Score	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
≤ 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

CASH-OUT FICO/LTV Adjustments									
Score	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥ 780	0.375	0.375	0.625	0.875	1.375				
760-779	0.375	0.375	0.875	1.250	1.875				
740-759	0.375	0.375	1.000	1.625	2.375				
720-739	0.375	0.500	1.375	2.000	2.750				
700-719	0.375	0.500	1.625	2.625	3.250				
680-699	0.375	0.625	2.000	2.875	3.750				
660-679	0.375	0.875	2.750	4.000	4.750				
640-659	0.375	1.375	3.125	4.625	5.125				
≤ 639	0.375	1.375	3.375	4.875	5.125				

OTHER ADJUSTMENTS									
Type	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90	
Investment	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	
2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	
Condo (>15 Years)	0.000	0.000	0.125	0.125	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	
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	
HB Purch/No Cash-Out	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	
HB Cash-Out	1.250	1.250	1.500	1.500	1.750				
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

### Loan Amount Adjustments

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

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

LLPA's NOT Applied to Homeready and Home Possible Loans (Loan Amt. Adjustments Apply)

## FHA/VA and High Balance Programs

FHA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	2.766	2.782	2.797
5.375	2.352	2.368	2.382
5.500	1.853	1.869	1.883
5.625	1.378	1.393	1.408
5.750	0.657	0.720	0.778
5.875	0.319	0.382	0.440
6.000	0.117	0.179	0.237
6.125	-0.334	-0.271	-0.213
6.250	-0.481	-0.379	-0.284
6.375	-0.712	-0.611	-0.516

FHA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	2.916	2.986	3.213
5.375	2.816	2.886	3.113
5.500	2.716	2.786	3.012
5.625	2.616	2.686	2.913
5.750	1.729	1.854	2.062
5.875	1.629	1.754	1.963
6.000	1.529	1.654	1.862
6.125	1.429	1.554	1.762
6.250	0.870	0.878	1.125
6.375	0.770	0.778	1.025

FHA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.750	2.557	2.620	2.678
5.875	2.219	2.282	2.340
6.000	2.017	2.079	2.137
6.125	1.566	1.629	1.687
6.250	0.919	1.021	1.116
6.375	0.688	0.789	0.884
6.500	0.158	0.260	0.354
6.625	-0.227	-0.125	-0.031
6.750	0.498	0.638	0.769
6.875	0.148	0.288	0.419

VA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	2.766	2.782	2.797
5.375	2.352	2.368	2.382
5.500	1.853	1.869	1.883
5.625	1.378	1.393	1.408
5.750	0.657	0.720	0.778
5.875	0.319	0.382	0.440
6.000	0.117	0.179	0.237
6.125	-0.334	-0.271	-0.213
6.250	-0.481	-0.379	-0.284
6.375	-0.712	-0.611	-0.516

VA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	2.916	2.986	3.213
5.375	2.816	2.886	3.113
5.500	2.716	2.786	3.012
5.625	2.616	2.686	2.913
5.750	1.729	1.854	2.062
5.875	1.629	1.754	1.963
6.000	1.529	1.654	1.862
6.125	1.429	1.554	1.762
6.250	0.870	0.878	1.125
6.375	0.770	0.778	1.025

VA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.750	2.557	2.620	2.678
5.875	2.219	2.282	2.340
6.000	2.017	2.079	2.137
6.125	1.566	1.629	1.687
6.250	0.919	1.021	1.116
6.375	0.688	0.789	0.884
6.500	0.158	0.260	0.354
6.625	-0.227	-0.125	-0.031
6.750	0.498	0.638	0.769
6.875	0.148	0.288	0.419

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