



# Agency Rate Sheet

(Broker Comp not Included)

## Effective Date

5/20/24 6:30 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

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## Conforming and High Balance Programs

| 30yr / 25yr Fixed |        |        |        |
|-------------------|--------|--------|--------|
| Rate              | 30-Day | 45-Day | 60-Day |
| 6.250             | 2.391  | 2.491  | 2.591  |
| 6.375             | 1.840  | 1.940  | 2.040  |
| 6.500             | 1.345  | 1.445  | 1.545  |
| 6.625             | 0.875  | 0.975  | 1.075  |
| 6.750             | 0.724  | 0.824  | 0.924  |
| 6.875             | 0.255  | 0.355  | 0.455  |
| 7.000             | -0.217 | -0.117 | -0.017 |
| 7.125             | -0.660 | -0.560 | -0.460 |
| 7.250             | -0.496 | -0.396 | -0.296 |
| 7.375             | -0.946 | -0.846 | -0.746 |
| 7.500             | -1.363 | -1.263 | -1.163 |

| 20yr Fixed |        |        |        |
|------------|--------|--------|--------|
| Rate       | 30-Day | 45-Day | 60-Day |
| 6.000      | 1.597  | 1.697  | 1.797  |
| 6.125      | 1.070  | 1.170  | 1.270  |
| 6.250      | 0.699  | 0.799  | 0.899  |
| 6.375      | 0.214  | 0.314  | 0.414  |
| 6.500      | 0.028  | 0.128  | 0.228  |
| 6.625      | -0.340 | -0.240 | -0.140 |
| 6.750      | 0.078  | 0.178  | 0.278  |
| 6.875      | -0.293 | -0.193 | -0.093 |
| 7.000      | -0.631 | -0.531 | -0.431 |
| 7.125      | -0.943 | -0.843 | -0.743 |
| 7.250      | -0.810 | -0.710 | -0.610 |

| 15yr / 10yr Fixed |        |        |        |
|-------------------|--------|--------|--------|
| Rate              | 30-Day | 45-Day | 60-Day |
| 6.000             | 0.982  | 1.082  | 1.182  |
| 6.125             | 0.826  | 0.926  | 1.026  |
| 6.250             | 0.681  | 0.781  | 0.881  |
| 6.375             | 0.396  | 0.496  | 0.596  |
| 6.500             | 0.162  | 0.262  | 0.362  |
| 6.625             | 0.302  | 0.402  | 0.502  |
| 6.750             | 0.143  | 0.243  | 0.343  |
| 6.875             | -0.106 | -0.006 | 0.094  |
| 7.000             | -0.333 | -0.233 | -0.133 |
| 7.125             | -0.611 | -0.511 | -0.411 |
| 7.250             | -0.819 | -0.719 | -0.619 |

| 30yr / 25yr Fixed HB |        |        |        |
|----------------------|--------|--------|--------|
| Rate                 | 30-Day | 45-Day | 60-Day |
| 6.750                | 1.437  | 1.537  | 1.637  |
| 6.875                | 0.990  | 1.090  | 1.190  |
| 7.000                | 0.628  | 0.728  | 0.828  |
| 7.125                | 0.275  | 0.375  | 0.475  |
| 7.250                | 0.319  | 0.419  | 0.519  |
| 7.375                | -0.037 | 0.063  | 0.163  |
| 7.500                | -0.296 | -0.196 | -0.096 |
| 7.625                | -0.632 | -0.532 | -0.432 |
| 7.750                | -0.028 | 0.072  | 0.172  |

| 20yr Fixed HB |        |        |        |
|---------------|--------|--------|--------|
| Rate          | 30-Day | 45-Day | 60-Day |
| 6.500         | 2.379  | 2.479  | 2.579  |
| 6.625         | 1.871  | 1.971  | 2.071  |
| 6.750         | 1.437  | 1.537  | 1.637  |
| 6.875         | 0.990  | 1.090  | 1.190  |
| 7.000         | 0.628  | 0.728  | 0.828  |
| 7.125         | 0.275  | 0.375  | 0.475  |
| 7.250         | 0.319  | 0.419  | 0.519  |
| 7.375         | -0.037 | 0.063  | 0.163  |
| 7.500         | -0.296 | -0.196 | -0.096 |

| 15yr / 10yr Fixed HB |        |        |        |
|----------------------|--------|--------|--------|
| Rate                 | 30-Day | 45-Day | 60-Day |
| 6.500                | 1.942  | 2.042  | 2.142  |
| 6.625                | 1.720  | 1.820  | 1.920  |
| 6.750                | 1.228  | 1.328  | 1.428  |
| 6.875                | 0.976  | 1.076  | 1.176  |
| 7.000                | 0.742  | 0.842  | 0.942  |
| 7.125                | 0.522  | 0.622  | 0.722  |
| 7.250                | 0.313  | 0.413  | 0.513  |
| 7.375                | 0.115  | 0.215  | 0.315  |
| 7.500                | -0.070 | 0.030  | 0.130  |

| FNMA Home Ready 30yr Fixed |        |        |        |
|----------------------------|--------|--------|--------|
| Rate                       | 30-Day | 45-Day | 60-Day |
| 6.500                      | 1.225  | 1.244  | 1.344  |
| 6.625                      | 0.709  | 0.728  | 0.828  |
| 6.750                      | 0.724  | 0.749  | 0.849  |
| 6.875                      | 0.209  | 0.234  | 0.334  |
| 7.000                      | -0.273 | -0.248 | -0.148 |
| 7.125                      | -0.723 | -0.698 | -0.598 |
| 7.250                      | -0.496 | -0.456 | -0.356 |
| 7.375                      | -0.946 | -0.906 | -0.806 |
| 7.500                      | -1.363 | -1.323 | -1.223 |

| FHLMC Home Possible 30yr Fixed |        |        |        |
|--------------------------------|--------|--------|--------|
| Rate                           | 30-Day | 45-Day | 60-Day |
| 6.500                          | 1.345  | 1.355  | 1.455  |
| 6.625                          | 0.875  | 0.888  | 0.988  |
| 6.750                          | 0.719  | 0.756  | 0.856  |
| 6.875                          | 0.255  | 0.294  | 0.394  |
| 7.000                          | -0.217 | -0.177 | -0.077 |
| 7.125                          | -0.660 | -0.618 | -0.518 |
| 7.250                          | -0.661 | -0.636 | -0.536 |
| 7.375                          | -1.098 | -1.071 | -0.971 |
| 7.500                          | -1.425 | -1.397 | -1.297 |

## 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                        | 2.572  | 2.572  | 2.681  |
| 5.375                        | 2.157  | 2.157  | 2.267  |
| 5.500                        | 1.658  | 1.658  | 1.768  |
| 5.625                        | 1.183  | 1.183  | 1.292  |
| 5.750                        | 0.429  | 0.484  | 0.613  |
| 5.875                        | 0.091  | 0.146  | 0.275  |
| 6.000                        | -0.111 | -0.057 | 0.072  |
| 6.125                        | -0.562 | -0.507 | -0.378 |
| 6.250                        | -0.596 | -0.518 | -0.367 |
| 6.375                        | -0.828 | -0.749 | -0.598 |

| FHA 15yr Fixed |        |        |        |
|----------------|--------|--------|--------|
| Rate           | 30-Day | 45-Day | 60-Day |
| 5.250          | 2.730  | 2.868  | 3.126  |
| 5.375          | 2.630  | 2.768  | 3.026  |
| 5.500          | 2.530  | 2.668  | 2.926  |
| 5.625          | 2.430  | 2.568  | 2.826  |
| 5.750          | 1.784  | 1.886  | 2.076  |
| 5.875          | 1.684  | 1.786  | 1.976  |
| 6.000          | 1.584  | 1.686  | 1.876  |
| 6.125          | 1.484  | 1.586  | 1.776  |
| 6.250          | 1.119  | 1.177  | 1.285  |
| 6.375          | 1.019  | 1.077  | 1.185  |

| FHA 30yr Fixed HB |        |        |        |
|-------------------|--------|--------|--------|
| Rate              | 30-Day | 45-Day | 60-Day |
| 5.750             | 2.329  | 2.384  | 2.513  |
| 5.875             | 1.991  | 2.046  | 2.175  |
| 6.000             | 1.789  | 1.843  | 1.972  |
| 6.125             | 1.338  | 1.393  | 1.522  |
| 6.250             | 0.804  | 0.882  | 1.033  |
| 6.375             | 0.572  | 0.651  | 0.802  |
| 6.500             | 0.043  | 0.121  | 0.272  |
| 6.625             | -0.342 | -0.264 | -0.113 |
| 6.750             | 0.513  | 0.583  | 0.649  |
| 6.875             | 0.163  | 0.233  | 0.299  |

| VA 30yr / 25yr / 20yr Fixed |        |        |        |
|-----------------------------|--------|--------|--------|
| Rate                        | 30-Day | 45-Day | 60-Day |
| 5.250                       | 2.572  | 2.572  | 2.681  |
| 5.375                       | 2.157  | 2.157  | 2.267  |
| 5.500                       | 1.658  | 1.658  | 1.768  |
| 5.625                       | 1.183  | 1.183  | 1.292  |
| 5.750                       | 0.429  | 0.484  | 0.613  |
| 5.875                       | 0.091  | 0.146  | 0.275  |
| 6.000                       | -0.111 | -0.057 | 0.072  |
| 6.125                       | -0.562 | -0.507 | -0.378 |
| 6.250                       | -0.596 | -0.518 | -0.367 |
| 6.375                       | -0.828 | -0.749 | -0.598 |

| VA 15yr Fixed |        |        |        |
|---------------|--------|--------|--------|
| Rate          | 30-Day | 45-Day | 60-Day |
| 5.250         | 2.730  | 2.868  | 3.126  |
| 5.375         | 2.630  | 2.768  | 3.026  |
| 5.500         | 2.530  | 2.668  | 2.926  |
| 5.625         | 2.430  | 2.568  | 2.826  |
| 5.750         | 1.784  | 1.886  | 2.076  |
| 5.875         | 1.684  | 1.786  | 1.976  |
| 6.000         | 1.584  | 1.686  | 1.876  |
| 6.125         | 1.484  | 1.586  | 1.776  |
| 6.250         | 1.119  | 1.177  | 1.285  |
| 6.375         | 1.019  | 1.077  | 1.185  |

| VA 30yr Fixed HB |        |        |        |
|------------------|--------|--------|--------|
| Rate             | 30-Day | 45-Day | 60-Day |
| 5.750            | 2.329  | 2.384  | 2.513  |
| 5.875            | 1.991  | 2.046  | 2.175  |
| 6.000            | 1.789  | 1.843  | 1.972  |
| 6.125            | 1.338  | 1.393  | 1.522  |
| 6.250            | 0.804  | 0.882  | 1.033  |
| 6.375            | 0.572  | 0.651  | 0.802  |
| 6.500            | 0.043  | 0.121  | 0.272  |
| 6.625            | -0.342 | -0.264 | -0.113 |
| 6.750            | 0.513  | 0.583  | 0.649  |
| 6.875            | 0.163  | 0.233  | 0.299  |

| 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