



## Non-QM Rate Sheet

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### Lock Desk Hours

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.

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### Home Office Address

#### Change Lending, LLC dba Change Wholesale

175 N. Riverview Dr., Suite C  
Anaheim, CA 92808

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### Closing Protection Letter (CPL) Clause

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

### Loss Payee

#### *Non-Traditional Products*

Change Home Mortgage c/o Shellpoint Mortgage Servicing  
ISAOA/ATIMA  
PO Box 7050  
Troy, MI 48007-7050

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### Loan Fees\*

Underwriting Fee	\$1,795
Credit Report	Actual
Financial Literary Education	\$75 POC
Appraisal Desk Review	\$250
Tax Service (All Loans):	\$69
Flood Check:	\$12

#### Loan Fee Buyout

Basis Point Equivalent

\*Does not Apply to Bridge, refer to guidelines

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### Broker Compensation\*

#### Borrower Paid Compensation ONLY

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### Support

[Concierge@ChangeWholesale.com](mailto:Concierge@ChangeWholesale.com)  
Call 888-340-4010 Option 2

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### Licensing Information

See our website for full licensing details  
[ChangeWholesale.com/licensing](http://ChangeWholesale.com/licensing)

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### This rate sheet is indicative pricing only

For true pricing visit us at: [ChangeWholesale.com](http://ChangeWholesale.com)

Log in Required - Must be an approved Broker



# ALT-DOC PRIME PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR	PRICE ADJUSTMENTS										
10.000	105.328	105.128	105.128	LTV/FICO LLPA	Credit Score	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
9.875	105.078	104.878	104.878		>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
9.750	104.828	104.628	104.628		760-779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
9.625	104.578	104.378	104.378		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
9.500	104.328	104.128	104.128		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	-
9.375	104.078	103.878	103.878		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	-
9.250	103.828	103.628	103.628		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	-	-
9.125	103.578	103.378	103.378		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	103.328	103.128	103.128		640-659	-	-	-	-	-	-	-	-	-
8.875	103.078	102.878	102.878		620-639	-	-	-	-	-	-	-	-	-
8.750	102.797	102.597	102.597	Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.625	102.515	102.315	102.315		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	-	-
8.500	102.234	102.034	102.034		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-	-	-
8.375	101.953	101.753	101.753		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
8.250	101.672	101.472	101.472											
8.125	101.390	101.190	101.190	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-
8.000	101.109	100.909	100.909		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-
7.875	100.797	100.597	100.597		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.750	100.484	100.284	100.284		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.625	100.172	99.972	99.972		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125	-	-
7.500	99.859	99.659	99.659		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.375	99.484	99.284	99.284		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.250	99.109	98.909	98.909											
7.125	98.734	98.534	98.534											
7.000	98.359	98.159	98.159											
6.875	97.984	97.784	97.784	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
6.750	97.484	97.284	97.284		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
6.625	96.984	96.784	96.784		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
6.500	96.484	96.284	96.284	INCOME DOC TYPE LLPAs	Asset Depletion 60 Mos	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-
					Asset Depletion 84 Mos	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-
					1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
					Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
					Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-
					1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750
				PREPAYMENT PENALTY (Investment Occupancy)	3 year	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
					2 year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-
					1 year	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-
					No Prepay Penalty	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-
				LOCK/PRICING NOTES	EXTENSION FEES:	Minimum Price	Max Price (After LLPA)	NOTES						
					5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	98.000	101.000	Borrower Paid Comp Only (LPC NOT Allowed) Max 1% for Closing Costs (after LLPAs)						



# ALT-DOC ADVANTAGE/EXPANDED

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR		PRICE ADJUSTMENTS											
10.000	104.453	104.253	104.253		LTV/FICO LLPA	Credit Score	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
9.875	104.203	104.003	104.003			>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
9.750	103.953	103.753	103.753			760-779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
9.625	103.703	103.503	103.503			740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
9.500	103.453	103.253	103.253			720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	-	
9.375	103.203	103.003	103.003			700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	-	
9.250	102.953	102.753	102.753			680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	-	-	
9.125	102.703	102.503	102.503			660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-	
9.000	102.453	102.253	102.253			640-659	-	-	-	-	-	-	-	-	-	
8.875	102.203	102.003	102.003			620-639	-	-	-	-	-	-	-	-	-	
8.750	101.922	101.722	101.722													
8.625	101.640	101.440	101.440		Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
8.500	101.359	101.159	101.159			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-	
8.375	101.078	100.878	100.878			>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-	
8.250	100.797	100.597	100.597													
8.125	100.515	100.315	100.315		Loan Type LLPAs	Interest Only	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
8.000	100.234	100.034	100.034			Escrow Waiver	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-	
7.875	99.922	99.722	99.722			Purchase	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
7.750	99.609	99.409	99.409			Cashout / Debt Consolidation	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.625	99.297	99.097	99.097			Second Home Occ.	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-	
7.500	98.984	98.784	98.784			Investor Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.375	98.609	98.409	98.409													
7.250	98.234	98.034	98.034		Property Type LLPAs	Warrantable Condo (Attached)	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
7.125	97.859	97.659	97.659			Multi Unit	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-	
7.000	97.484	97.284	97.284			Non-Warrantable Condo	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-	
6.875	97.109	96.909	96.909													
6.750	96.609	96.409	96.409		INCOME DOC TYPE LLPAs	Asset Depletion	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
6.625	96.109	95.909	95.909			1 Yr Tax Return/W2 (Streamline)	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.500	95.609	95.409	95.409			Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
						Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-	
						1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750	
					PREPAYMENT PENALTY (Investment Occupancy)	3 year	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
						2 year	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-	
						1 year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-	
						No Prepay Penalty	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-	
					CREDIT EVENT	1x30x12	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
						2x30x12 or 1x60x24	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
						FC/SS/DIL/BK7 37 - 48mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-	
						FC/SS/DIL/BK7 25 - 36mo	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250	
							-1.000	-1.000	-1.000	-1.000	-1.250	-1.500	-1.500	-1.500	-	
					LOCK/PRICING NOTES	EXTENSION FEES:	Minimum Price	Max Price (After LLPA)	NOTES							
						5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	98.000	101.000	Borrower Paid Comp Only (LPC NOT Allowed) Max 1% for Closing Costs (after LLPAs)							



# ALT-DOC EXPRESS

## 30-Day Lock

### 5/6 SOFR ARM

### 30 Yr Fix & 10/6 SOFR ARM

Rate	30 day
7.875%	99.063
8.000%	99.375
8.125%	99.688
8.250%	100.000
8.375%	100.313
8.500%	100.625
8.625%	100.938
8.750%	101.250
8.875%	101.563

Rate	30 day
8.000%	99.063
8.125%	99.375
8.250%	99.688
8.375%	100.000
8.500%	100.313
8.625%	100.625
8.750%	100.938
8.875%	101.250
9.000%	101.563

## ADJUSTMENTS TO PRICE

FICO	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
780+	0.000	0.000	0.000	0.000	-0.125	-0.375	-1.000
740-779	0.000	0.000	0.000	-0.125	-0.250	-0.500	-1.125
720-739	0.000	0.000	-0.250	-0.375	-0.500	-0.750	
700-719	0.000	-0.250	-0.375	-0.500	-0.625	-1.250	
680-699	-0.250	-0.500	-0.625	-0.875	-1.250		
660-679	-0.500	-0.625	-0.875	-1.250	-1.625		
LOAN BALANCE	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	-0.125	-0.250	-0.375
\$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	-0.125	-0.250	
\$2,500,001 - \$3,000,000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375	
PURPOSE	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
Cash-Out	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	
PROPERTY TYPE	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
Condominium (Attached)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Non-Warrantable Condo	-0.250	-0.500	-0.500	-0.500			
AMORTIZATION	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
Interest-Only	-0.125	-0.125	-0.125	-0.250	-0.250		
OCCUPANCY	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
Investment	0.000	0.000	-0.250	-0.500	-0.750	-1.000	
PREPAY PENALTY (INV Only)	≤ 50%	50.01 - 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
36 Months	0.250	0.250	0.250	0.250	0.250	0.250	
24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
12 Months	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
None (Incl No Prepay State)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	
PRICE ADJUSTMENTS	ARM LOAN FEATURES						
Impound Waiver (Non-HPML)	-0.150	SOFR Index		30-day Avg	ARM Type:	5/6m	10/6m
NOTES		ARM Floor = Start Rate			ARM CAPs:	2/1/5	5/1/5
Borrower Paid Comp Only (LPC NOT Allowed)					ARM Margin:	4.50	4.50
LOCK EXTENSIONS							
5 Days = -0.075; 10 Days = -0.150; 15 Days = -0.225; 20 Days = -0.30; 30 Days = -0.450							

NOTE: Prices are subject to change without prior notification.



# INVESTOR DSCR PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR	PRICE ADJUSTMENTS								
10.000	106.017	105.817	105.817	LTV/FICO LLPA	Credit Score	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
9.875	105.767	105.567	105.567		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	105.517	105.317	105.317		760-779	0.750	0.500	0.250	-0.125	-0.375	-0.625	-0.875
9.625	105.267	105.067	105.067		740-759	0.625	0.375	0.125	-0.125	-0.375	-0.625	-1.000
9.500	105.017	104.817	104.817		720-739	0.500	0.250	0.000	-0.125	-0.500	-0.750	-1.125
9.375	104.767	104.567	104.567		700-719	0.375	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	104.517	104.317	104.317		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	104.267	104.067	104.067		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	104.017	103.817	103.817		Loan Balance LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
8.875	103.767	103.567	103.567			UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.375
8.750	103.486	103.286	103.286	00.01-50%		50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
8.625	103.205	103.005	103.005	Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-
8.500	102.923	102.723	102.723		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.375	102.642	102.442	102.442		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.250	102.361	102.161	102.161		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	-
8.125	102.080	101.880	101.880		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	101.798	101.598	101.598	Property Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.875	101.486	101.286	101.286		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.750	101.173	100.973	100.973		Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
7.625	100.861	100.661	100.661		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.500	100.548	100.348	100.348	PREPAYMENT PENALTY	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.375	100.173	99.973	99.973		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.250	99.798	99.598	99.598		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
7.125	99.423	99.223	99.223		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
7.000	99.048	98.848	98.848		No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
6.875	98.673	98.473	98.473	DSCR	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
6.750	98.173	97.973	97.973		DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	-
6.625	97.673	97.473	97.473		DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.500	97.173	96.973	96.973	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
				CREDIT EVENT	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
					FC/SS/DIL/BK7 37 - 48mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875
				LOCK/PRICING NOTES	EXTENSION FEES:	NOTES						
					5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	Borrower Paid Compensation Only (LPC NOT Allowed) Max 1% for Closing Costs (after LLPAs)						
				MIN/MAX PRICES	TYPE	NO PPP	1 Yr PPP	2-3 Yr PPP				
					Min Price	98.000	98.000	98.000				
				Max Price (After LLPA)	101.000	101.000	101.000					



## Community Mortgage

### 30 Year Fixed

RATE	30-Day Price
<b>9.000%</b>	<b>98.500</b>

### ADJUSTMENTS TO PRICE

FICO	≤ 60%	60.01 - 70%	70.01 - 75%
<b>740+</b>	0.000	-0.250	-0.500
<b>700-739</b>	0.000	-0.375	-0.625
<b>680-699</b>	0.000	-0.500	-1.000
Loan Balance	≤ 60%	60.01 - 70%	70.01 - 75%
<b>≤ \$1,000,000</b>	0.000	0.000	0.000
<b>\$1,000,001 - \$2,000,000</b>	-0.250	-0.500	-0.750
Purpose	≤ 60%	60.01 - 70%	70.01 - 75%
<b>Cash Out</b>	-0.250	-0.250	
Property Type	≤ 60%	60.01 - 70%	70.01 - 75%
<b>Condominium (Attached)</b>	-0.250	-0.250	
<b>Non-Warrantable Condo*</b>	-0.500		

PRICING NOTES	TPO FEE INFORMATION	Buy-Up/Buy-Downs												
Borrower Paid Comp Only MAX PRICE = 99.000	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Underwriting Fee</td> <td style="text-align: right;">\$1,795</td> </tr> <tr> <td>Credit Report (Per Borrower)</td> <td style="text-align: right;">Actual</td> </tr> <tr> <td>Financial Literacy Education</td> <td style="text-align: right;">\$75 POC</td> </tr> <tr> <td>Flood Check</td> <td style="text-align: right;">\$12</td> </tr> <tr> <td>Tax Service</td> <td style="text-align: right;">\$69</td> </tr> <tr> <td>Appraisal Desk Review</td> <td style="text-align: right;">\$250</td> </tr> </table>	Underwriting Fee	\$1,795	Credit Report (Per Borrower)	Actual	Financial Literacy Education	\$75 POC	Flood Check	\$12	Tax Service	\$69	Appraisal Desk Review	\$250	2:1 Buy-Up options available in Pricer for Loans with LLPAs (not to exceed 99.000 Price). Off-Sheet Buy-Up/Buy-Down Not Permitted.
Underwriting Fee	\$1,795													
Credit Report (Per Borrower)	Actual													
Financial Literacy Education	\$75 POC													
Flood Check	\$12													
Tax Service	\$69													
Appraisal Desk Review	\$250													
Extensions	Ineligible States	Notes												
5 Days = -0.075; 10 Days = -0.150; 15 Days = -0.225	DC, ME, MD NC, NV, PA, WA, WV	*N-W Condo Maximum 50% LTV												

Note: Rates & pricing subject to change without prior notificaton

Date: 5/9/2024

**Bridge First Lien**

3 Year Fixed I/O Bridge FIRST Lien				
		LTV		
FICO	RATE	≤60%	70%	>70%
740+	11.500	99.000	98.750	98.500
700-739	12.000	99.000	98.750	98.500
660-699	12.500	99.000	98.750	98.500
Bridge Loan Price Adjustments				
TYPE		PRICE		
2-Unit		-0.500		
3-4 Unit		-1.000		
Condominium		-0.250		
Loan Amount > \$500k		-0.500		