



Non-QM Rate Sheet

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.

Home Office Address

Change Lending, LLC dba Change Wholesale

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

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

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

Broker Compensation*

Borrower Paid Compensation ONLY

Support

Concierge@ChangeWholesale.com
Call 888-340-4010 Option 2

Licensing Information

See our website for full licensing details
ChangeWholesale.com/licensing

This rate sheet is indicative pricing only

For true pricing visit us at: 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	106.098	105.898	105.898	CLTV/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	105.848	105.648	105.648		>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250	
9.750	105.598	105.398	105.398		760-779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375	
9.625	105.348	105.148	105.148		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625	
9.500	105.098	104.898	104.898		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	-	
9.375	104.848	104.648	104.648		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	-	
9.250	104.598	104.398	104.398		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	-	-	
9.125	104.348	104.148	104.148		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-	
9.000	104.098	103.898	103.898		640-659	-	-	-	-	-	-	-	-	-	
8.875	103.848	103.648	103.648		620-639	-	-	-	-	-	-	-	-	-	
8.750	103.567	103.367	103.367												
8.625	103.285	103.085	103.085												
8.500	103.004	102.804	102.804												
8.375	102.723	102.523	102.523		Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.250	102.442	102.242	102.242			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	-	-
8.125	102.160	101.960	101.960	>\$2.5mm, <=\$3.0mm		0.000	0.000	-0.250	-0.250	-0.375	-0.375	-	-	-	
8.000	101.879	101.679	101.679	>\$3.0mm, <=\$3.5mm		-0.375	-0.500	-0.500	-0.750	-	-	-	-	-	
7.875	101.567	101.367	101.367												
7.750	101.254	101.054	101.054	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-	
7.625	100.942	100.742	100.742		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-	
7.500	100.629	100.429	100.429		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
7.375	100.254	100.054	100.054		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.250	99.879	99.679	99.679		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125	-	-	
7.125	99.504	99.304	99.304		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.000	99.129	98.929	98.929		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
6.875	98.754	98.554	98.554												
6.750	98.254	98.054	98.054												
6.625	97.754	97.554	97.554												
6.500	97.254	97.054	97.054	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-	
					Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-	
					Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-	
				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	104.923	104.723	104.723	CLTV/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	104.673	104.473	104.473		>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
9.750	104.423	104.223	104.223		760-779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
9.625	104.173	103.973	103.973		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
9.500	103.923	103.723	103.723		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	-
9.375	103.673	103.473	103.473		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	-
9.250	103.423	103.223	103.223		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	-	-
9.125	103.173	102.973	102.973		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	102.923	102.723	102.723		640-659	-	-	-	-	-	-	-	-	-
8.875	102.673	102.473	102.473		620-639	-	-	-	-	-	-	-	-	-
8.750	102.392	102.192	102.192	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	102.110	101.910	101.910		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	101.829	101.629	101.629		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-
8.375	101.548	101.348	101.348	Loan Type LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.250	101.267	101.067	101.067		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	100.985	100.785	100.785		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
8.000	100.704	100.504	100.504		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-
7.875	100.392	100.192	100.192		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.750	100.079	99.879	99.879		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.625	99.767	99.567	99.567		Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
7.500	99.454	99.254	99.254	Multi Unit		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.375	99.079	98.879	98.879	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
7.250	98.704	98.504	98.504	INCOME DOC TYPE LLPAs		Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
7.125	98.329	98.129	98.129		1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
7.000	97.954	97.754	97.754		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.875	97.579	97.379	97.379		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-
6.750	97.079	96.879	96.879		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750
6.625	96.579	96.379	96.379	PREPAYMENT PENALTY (Investment Occupancy)	3 year	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-
6.500	96.079	95.879	95.879		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	-
				CREDIT EVENT	1x30x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
					2x30x12 or 1x60x24	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-
					FC/SS/DIL/BK7 37 - 48mo	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-1.000	-1.250
					FC/SS/DIL/BK7 25 - 36mo	-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)	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	106.437	106.237	106.237	CLTV/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	106.187	105.987	105.987		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875	
9.750	105.937	105.737	105.737		760-779	0.750	0.500	0.250	-0.125	-0.375	-0.625	-0.875	
9.625	105.687	105.487	105.487		740-759	0.625	0.375	0.125	-0.125	-0.375	-0.625	-1.000	
9.500	105.437	105.237	105.237		720-739	0.500	0.250	0.000	-0.125	-0.500	-0.750	-1.125	
9.375	105.187	104.987	104.987		700-719	0.375	0.000	-0.250	-0.500	-0.750	-1.125	-1.625	
9.250	104.937	104.737	104.737		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-	
9.125	104.687	104.487	104.487		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-	
9.000	104.437	104.237	104.237		Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
8.875	104.187	103.987	103.987			Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625
8.750	103.906	103.706	103.706	Escrow Waiver			-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	103.625	103.425	103.425	Purchase	0.000		0.000	0.000	0.000	0.000	0.000	0.000	
8.500	103.343	103.143	103.143	Cashout / Debt Consolidation	-0.500		-0.500	-0.500	-0.750	-1.125	-1.500	-	
8.375	103.062	102.862	102.862	Rate Refi	0.000		0.000	0.000	0.000	0.000	0.000	0.000	
8.250	102.781	102.581	102.581	Property Type LLPAs	Warrantable Condo (Attached)		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
8.125	102.500	102.300	102.300		Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875	
8.000	102.218	102.018	102.018		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	
7.875	101.906	101.706	101.706		PREPAYMENT PENALTY	3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.750	101.593	101.393	101.393	2 year		-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
7.625	101.281	101.081	101.081	1 year		-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
7.500	100.968	100.768	100.768	No Prepay Penalty		-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	
7.375	100.593	100.393	100.393	DSCR		DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	-
7.250	100.218	100.018	100.018		DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.125	99.843	99.643	99.643		DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
7.000	99.468	99.268	99.268	CREDIT EVENT	FC/SS/DIL/BK7 37 - 48mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	
6.875	99.093	98.893	98.893		LOCK/PRICING NOTES	EXTENSION FEES:	NOTES						
6.750	98.593	98.393	98.393	5 Days = -0.075; 10 Days = -0.150		Borrower Paid Compensation Only (LPC NOT Allowed)							
6.625	98.093	97.893	97.893	15 Days = -0.225; 20 Days = -0.30	Max 1% for Closing Costs (after LLPAs)								
6.500	97.593	97.393	97.393	30 Days = -0.450									
				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
9.000%	98.500

For loans in the state of North Carolina, refer to NC section below.

ADJUSTMENTS TO PRICE

FICO	≤ 60%	60.01 - 70%	70.01 - 75%
740+	0.000	-0.250	-0.500
700-739	0.000	-0.375	-0.625
680-699	0.000	-0.500	-1.000
Loan Balance	≤ 60%	60.01 - 70%	70.01 - 75%
≤ \$1,000,000	0.000	0.000	0.000
\$1,000,001 - \$2,000,000	-0.250	-0.500	-0.750
Purpose	≤ 60%	60.01 - 70%	70.01 - 75%
Cash Out	-0.250	-0.250	
Property Type	≤ 60%	60.01 - 70%	70.01 - 75%
Condominium (Attached)	-0.250	-0.250	
Non-Warrantable Condo*	-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: 70%;">Application 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>	Application 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.
Application 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, NV, PA, WA, WV	*N-W Condo Maximum 50% LTV												

State Specific Pricing

North Carolina 30 Year Fixed

LTV/CLTV	Rate	30-Day Price	Origination Fee
< 70%	9.25%	100.000	1.00%
≥ 70%	9.25%	100.000	1.50%

Loans in the state of North Carolina receive pricing in this section. LLPAs do NOT apply. Lender Fee Buy-out not available. No Buy-up or Buy-downs. All NC loans receive a Par (100.00) price with an origination fee subject-to the transaction LTV.

Note: Rates & pricing subject to change without prior notification

Date: 7/10/2024