



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

### Licensing Information

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

### 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

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# ALT-DOC PRIME PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR	PRICE ADJUSTMENTS											
9.375	104.643	104.643	104.643	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%	
9.250	104.518	104.518	104.518		>=780	1.125	1.000	0.875	0.750	0.375	0.250	0.000	-1.500	-2.875	
9.125	104.393	104.393	104.393		760-779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-1.750	-3.000	
9.000	104.205	104.205	104.205		740-759	1.000	0.875	0.625	0.500	0.250	0.000	-0.250	-2.125	-3.500	
8.990	104.205	104.205	104.205		720-739	0.875	0.750	0.500	0.500	0.250	-0.500	-1.125	-2.625	-	
8.875	104.018	104.018	104.018		700-719	0.500	0.500	0.375	0.125	-0.375	-1.000	-1.625	-3.625	-	
8.750	103.830	103.830	103.830		680-699	0.500	0.375	0.000	-0.500	-0.875	-1.750	-2.625	-	-	
8.625	103.643	103.643	103.643		660-679	-0.250	-0.500	-0.875	-1.375	-2.000	-2.750	-3.375	-	-	
8.500	103.393	103.393	103.393		640-659	-	-	-	-	-	-	-	-	-	
8.375	103.143	103.143	103.143		620-639	-	-	-	-	-	-	-	-	-	
8.250	102.893	102.893	102.893												
8.125	102.643	102.643	102.643		Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.000	102.393	102.393	102.393			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.375	-	-
7.990	102.393	102.393	102.393			>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.250	-0.375	-0.375	-	-	-
7.875	102.143	102.143	102.143			>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.750	101.893	101.893	101.893												
7.625	101.643	101.643	101.643	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-	
7.500	101.330	101.330	101.330		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.500	-	
7.375	100.986	100.986	100.986		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
7.250	100.643	100.643	100.643		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.125	100.268	100.268	100.268		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-1.125	-	-	
7.000	99.893	99.893	99.893		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
6.990	99.893	99.893	99.893		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
6.875	99.518	99.518	99.518												
6.750	99.080	99.080	99.080		Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
6.625	98.580	98.580	98.580			Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-1.250	-
6.500	98.080	98.080	98.080	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-	
6.375	97.580	97.580	97.580	INCOME DOC TYPE LLPAs	Asset Depletion 60 Mos	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-	
6.250	97.080	97.080	97.080		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	105.263	105.063	105.063	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	105.013	104.813	104.813		>=780	1.125	1.000	0.875	0.750	0.375	0.250	-0.125	-2.375	-4.250
9.750	104.763	104.563	104.563		760-779	1.000	0.875	0.750	0.625	0.250	0.125	-0.125	-2.500	-4.375
9.625	104.513	104.313	104.313		740-759	1.000	0.875	0.625	0.500	0.125	0.000	-0.375	-3.375	-5.625
9.500	104.263	104.063	104.063		720-739	0.875	0.750	0.500	0.250	0.000	-0.500	-1.375	-4.000	-
9.375	104.013	103.813	103.813		700-719	0.750	0.625	0.375	0.125	-0.375	-1.125	-1.875	-5.125	-
9.250	103.763	103.563	103.563		680-699	0.500	0.375	-0.250	-0.750	-1.375	-2.625	-3.500	-	-
9.125	103.513	103.313	103.313		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	103.263	103.063	103.063		640-659	-	-	-	-	-	-	-	-	-
8.875	103.013	102.813	102.813		620-639	-	-	-	-	-	-	-	-	-
8.750	102.732	102.532	102.532	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	102.450	102.250	102.250		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	102.169	101.969	101.969		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-
8.375	101.888	101.688	101.688											
8.250	101.607	101.407	101.407	Loan Type LLPAs	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.125	101.325	101.125	101.125		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.000	101.044	100.844	100.844		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.875	100.732	100.532	100.532		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-
7.750	100.419	100.219	100.219		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.625	100.107	99.907	99.907		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.500	99.794	99.594	99.594											
7.375	99.419	99.219	99.219	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
7.250	99.044	98.844	98.844		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.125	98.669	98.469	98.469		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
7.000	98.294	98.094	98.094	INCOME DOC TYPE LLPAs	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
6.875	97.919	97.719	97.719		1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.750	97.419	97.219	97.219		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.625	96.919	96.719	96.719		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-
6.500	96.419	96.219	96.219		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	-
				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)	-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	106.727	106.527	106.527	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	106.477	106.277	106.277		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875	
9.750	106.227	106.027	106.027		760-779	0.750	0.500	0.250	-0.125	-0.375	-0.625	-0.875	
9.625	105.977	105.777	105.777		740-759	0.625	0.375	0.125	-0.125	-0.375	-0.625	-1.000	
9.500	105.727	105.527	105.527		720-739	0.500	0.250	0.000	-0.125	-0.500	-0.750	-1.125	
9.375	105.477	105.277	105.277		700-719	0.375	0.000	-0.250	-0.500	-0.750	-1.125	-1.625	
9.250	105.227	105.027	105.027		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-	
9.125	104.977	104.777	104.777		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-	
9.000	104.727	104.527	104.527		Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.375	-0.500
8.875	104.477	104.277	104.277										
8.750	104.196	103.996	103.996										
8.625	103.915	103.715	103.715	Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.500	-0.625	-	
8.500	103.633	103.433	103.433		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.375	103.352	103.152	103.152		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.250	103.071	102.871	102.871		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-1.125	-1.500	-	
8.125	102.790	102.590	102.590		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.000	102.508	102.308	102.308										
7.875	102.196	101.996	101.996	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	
7.750	101.883	101.683	101.683		Multi Unit	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875	
7.625	101.571	101.371	101.371		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	
7.500	101.258	101.058	101.058	PREPAYMENT PENALTY	3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.375	100.883	100.683	100.683		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
7.250	100.508	100.308	100.308		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
7.125	100.133	99.933	99.933		No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	
7.000	99.758	99.558	99.558	DSCR	DSCR 0.75 - 0.99	-0.500	-0.625	-0.750	-0.750	-0.875	-1.000	-	
6.875	99.383	99.183	99.183		DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.750	98.883	98.683	98.683		DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
6.625	98.383	98.183	98.183	CREDIT EVENT	FC/SS/DIL/BK7 37 - 48mo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.875	
6.500	97.883	97.683	97.683										
				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>

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

### 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%; text-align: left;"> <tr> <td>Application Fee</td> <td>\$1,795</td> </tr> <tr> <td>Credit Report (Per Borrower)</td> <td>Actual</td> </tr> <tr> <td>Financial Literacy Education</td> <td>\$75 POC</td> </tr> <tr> <td>Flood Check</td> <td>\$12</td> </tr> <tr> <td>Tax Service</td> <td>\$69</td> </tr> <tr> <td>Appraisal Desk Review</td> <td>\$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
<b>&lt; 70%</b>	<b>9.25%</b>	<b>100.000</b>	<b>1.00%</b>
<b>≥ 70%</b>	<b>9.25%</b>	<b>100.000</b>	<b>1.50%</b>

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: 7/15/2024