



## Non-QM Rate Sheet

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### Lock Desk Hours

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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

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#### Change Lending, LLC dba Change Wholesale

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

### Closing Protection Letter (CPL) Clause

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

### Loss Payee

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#### *Non-Traditional Products*

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

### Loan Fees

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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

### Broker Compensation

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**Lender Paid Compensation permitted on all programs, except Community Mortgage.**

**Price caps, where applicable, apply prior to LPC adjustment.**

### Support

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

### Licensing Information

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

### This rate sheet is indicative pricing only

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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									
9.000	104.793	104.793	104.793	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%
8.990	104.793	104.793	104.793		>=780	1.000	0.875	0.750	0.625	0.250	0.125	-0.250	-1.750	-2.875
8.875	104.668	104.668	104.668		760-779	0.875	0.750	0.625	0.500	0.125	0.000	-0.375	-1.875	-3.000
8.750	104.543	104.543	104.543		740-759	0.750	0.625	0.500	0.375	0.000	0.000	-0.500	-2.125	-3.500
8.625	104.355	104.355	104.355		720-739	0.625	0.500	0.375	0.250	-0.125	-0.500	-1.125	-2.625	-
8.500	104.168	104.168	104.168		700-719	0.375	0.250	0.125	0.000	-0.375	-1.000	-1.625	-3.625	-
8.375	103.980	103.980	103.980		680-699	0.500	0.375	0.000	-0.500	-0.875	-1.750	-2.625	-	-
8.250	103.793	103.793	103.793		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-
8.125	103.543	103.543	103.543		640-659	-	-	-	-	-	-	-	-	-
8.000	103.293	103.293	103.293		620-639	-	-	-	-	-	-	-	-	-
7.990	103.293	103.293	103.293	Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
7.875	103.043	103.043	103.043		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
7.750	102.793	102.793	102.793		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	-	-	-
7.625	102.543	102.543	102.543		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.500	102.293	102.293	102.293											
7.375	102.043	102.043	102.043	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-
7.250	101.793	101.793	101.793		Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
7.125	101.480	101.480	101.480		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.000	101.136	101.136	101.136		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.990	101.136	101.136	101.136		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-
6.875	100.793	100.793	100.793		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
6.750	100.418	100.418	100.418		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
6.625	100.043	100.043	100.043											
6.500	99.668	99.668	99.668	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
6.375	99.230	99.230	99.230		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-
6.250	98.730	98.730	98.730		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
6.125	98.230	98.230	98.230	INCOME DOC TYPE LLPAs	Asset Depletion 60 Mos	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-
6.000	97.730	97.730	97.730		Asset Depletion 84 Mos	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-
5.990	97.730	97.730	97.730		1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
					Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
					Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375	-	-
					1099	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
				PREPAYMENT PENALTY (Investment Occupancy)	5 year	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	-
					4 year	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	-
					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	101.00 Max Price Cap (before LPC)						



# 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	107.423	107.223	107.223	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	107.173	106.973	106.973		>=780	0.875	0.750	0.625	0.625	0.250	0.125	-0.250	-2.375	-4.250
9.750	106.923	106.723	106.723		760-779	0.750	0.625	0.500	0.500	0.125	0.000	-0.375	-2.500	-4.375
9.625	106.673	106.473	106.473		740-759	0.625	0.500	0.375	0.375	0.000	0.000	-0.500	-3.375	-5.625
9.500	106.423	106.223	106.223		720-739	0.500	0.375	0.250	0.250	-0.125	-0.500	-1.375	-4.000	-
9.375	106.173	105.973	105.973		700-719	0.375	0.250	0.125	0.000	-0.375	-1.125	-1.875	-5.125	-
9.250	105.923	105.723	105.723		680-699	0.250	0.125	0.000	-0.250	-1.375	-2.625	-3.500	-	-
9.125	105.673	105.473	105.473		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	105.423	105.223	105.223		640-659	-	-	-	-	-	-	-	-	-
8.875	105.173	104.973	104.973		620-639	-	-	-	-	-	-	-	-	-
8.750	104.892	104.692	104.692	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	104.610	104.410	104.410		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	104.329	104.129	104.129		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-
8.375	104.048	103.848	103.848		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.250	103.767	103.567	103.567	Loan Type LLPAs	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	103.485	103.285	103.285		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
8.000	103.204	103.004	103.004		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-
7.875	102.892	102.692	102.692		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.750	102.579	102.379	102.379		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.625	102.267	102.067	102.067		Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
7.500	101.954	101.754	101.754	Multi Unit		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.375	101.579	101.379	101.379	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
7.250	101.204	101.004	101.004	INCOME DOC TYPE LLPAs	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
7.125	100.829	100.629	100.629		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	100.454	100.254	100.254		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.875	99.879	99.879	99.879		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-
6.750	99.579	99.379	99.379		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750
6.625	99.079	98.879	98.879	PREPAYMENT PENALTY (Investment Occupancy)	5 year	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	-
6.500	98.579	98.379	98.379		4 year	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	-
					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	98.000	101.000	101.00 Max Price Cap (before LPC)						
					15 Days = -0.225; 20 Days = -0.30									
					30 Days = -0.450									



# ALT-DOC EXPRESS

## 30-Day Lock

### 5/6 SOFR ARM

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

Rate	30 day
7.125%	99.063
7.250%	99.375
7.375%	99.688
7.500%	100.000
7.625%	100.313
7.750%	100.625
7.875%	100.938
8.000%	101.250
8.125%	101.563

Rate	30 day
7.250%	99.063
7.375%	99.375
7.500%	99.688
7.625%	100.000
7.750%	100.313
7.875%	100.625
8.000%	100.938
8.125%	101.250
8.250%	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%
60 Months	1.000	1.000	1.000	1.000	1.000	1.000	
48 Months	0.500	0.500	0.500	0.500	0.500	0.500	
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
101.00 Max Price Cap (before LPC)					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	109.167	108.967	108.967	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	108.917	108.717	108.717		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875	
9.750	108.667	108.467	108.467		760-779	0.750	0.500	0.250	-0.125	-0.375	-0.625	-0.875	
9.625	108.417	108.217	108.217		740-759	0.625	0.375	0.125	-0.125	-0.375	-0.625	-1.000	
9.500	108.167	107.967	107.967		720-739	0.500	0.250	0.000	-0.125	-0.500	-0.750	-1.125	
9.375	107.917	107.717	107.717		700-719	0.375	0.000	-0.250	-0.500	-0.750	-1.125	-1.625	
9.250	107.667	107.467	107.467		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-	
9.125	107.417	107.217	107.217		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-	
9.000	107.167	106.967	106.967		Loan Balance LLPAs	UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.875	106.917	106.717	106.717			Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250
8.750	106.636	106.436	106.436	Escrow Waiver			-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	106.355	106.155	106.155	Purchase	0.000		0.000	0.000	0.000	0.000	0.000	0.000	
8.500	106.073	105.873	105.873	Cashout / Debt Consolidation	-0.500		-0.500	-0.500	-0.750	-0.750	-0.750	-	
8.375	105.792	105.592	105.592	Rate Refi	0.000		0.000	0.000	0.000	0.000	0.000	0.000	
8.250	105.511	105.311	105.311	Property Type LLPAs	Warrantable Condo (Attached)		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
8.125	105.230	105.030	105.030		Multi Unit		-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
8.000	104.948	104.748	104.748		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	
7.875	104.636	104.436	104.436		PREPAYMENT PENALTY	5 year	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7.750	104.323	104.123	104.123	4 year		0.500	0.500	0.500	0.500	0.500	0.500	0.500	
7.625	104.011	103.811	103.811	3 year		0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.500	103.698	103.498	103.498	2 year		-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
7.375	103.323	103.123	103.123	1 year		-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
7.250	102.948	102.748	102.748	No Prepay Penalty		-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	
7.125	102.573	102.373	102.373	DSCR		DSCR 0.75 - 0.99	-0.500	-0.625	-0.625	-0.625	-0.625	-0.625	-
7.000	102.198	101.998	101.998		DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.875	101.823	101.623	101.623		DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
6.750	101.323	101.123	101.123	CREDIT EVENT	FC/SS/DIL/BK7 37 - 48mo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
6.625	100.823	100.623	100.623		LOCK/PRICING NOTES	EXTENSION FEES:	NOTES						
6.500	100.323	100.123	100.123	5 Days = -0.075; 10 Days = -0.150		101.00 Max Price Cap (before LPC)							
				15 Days = -0.225; 20 Days = -0.30									
				30 Days = -0.450									
				MIN/MAX PRICES	TYPE	NO PPP	1 Yr PPP	2-5 Yr PPP					
					Min Price	98.000	98.000	98.000	98.000				
				Max Price (After LLPA)	101.000	101.000	101.000	101.000					

**30 Year Fixed**

RATE	30-Day Price
<b>8.625%</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	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.

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>8.875%</b>	<b>100.000</b>	<b>1.00%</b>
<b>≥ 70%</b>	<b>8.875%</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.