



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

*Not applicable to Closed End Second program. Refer to rate sheet.

Broker Compensation

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

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

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									
9.000	105.043	105.043	105.043	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	105.043	105.043	105.043		>=780	0.875	0.750	0.625	0.500	0.250	0.125	-0.250	-1.750	-2.875
8.875	104.918	104.918	104.918		760-779	0.750	0.625	0.500	0.375	0.125	0.000	-0.375	-1.875	-3.000
8.750	104.793	104.793	104.793		740-759	0.625	0.500	0.375	0.250	0.000	0.000	-0.500	-2.125	-3.500
8.625	104.605	104.605	104.605		720-739	0.500	0.375	0.250	0.125	-0.125	-0.500	-1.125	-2.625	-
8.500	104.418	104.418	104.418		700-719	0.375	0.250	0.125	0.000	-0.375	-1.000	-1.625	-3.625	-
8.375	104.230	104.230	104.230		680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-
8.250	104.043	104.043	104.043		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-
8.125	103.793	103.793	103.793		640-659	-	-	-	-	-	-	-	-	-
8.000	103.543	103.543	103.543		620-639	-	-	-	-	-	-	-	-	-
7.990	103.543	103.543	103.543	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	103.293	103.293	103.293		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
7.750	103.043	103.043	103.043		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-	-
7.625	102.793	102.793	102.793		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.500	102.543	102.543	102.543											
7.375	102.293	102.293	102.293	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-
7.250	102.043	102.043	102.043		Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
7.125	101.730	101.730	101.730		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.000	101.386	101.386	101.386		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.990	101.386	101.386	101.386		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-
6.875	101.043	101.043	101.043		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
6.750	100.668	100.668	100.668		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
6.625	100.293	100.293	100.293											
6.500	99.918	99.918	99.918	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
6.375	99.480	99.480	99.480		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-
6.250	98.980	98.980	98.980		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
6.125	98.480	98.480	98.480		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
6.000	97.980	97.980	97.980	INCOME DOC TYPE LLPAs	Asset Depletion 60 Mos	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-
5.990	97.980	97.980	97.980		Asset Depletion 84 Mos	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-
					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 (After LLPA, 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	107.173	106.973	106.973	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	106.923	106.723	106.723		>=780	0.875	0.750	0.625	0.625	0.250	0.125	-0.250	-2.375	-4.250
9.750	106.673	106.473	106.473		760-779	0.750	0.625	0.500	0.500	0.125	0.000	-0.375	-2.500	-4.375
9.625	106.423	106.223	106.223		740-759	0.625	0.500	0.375	0.375	0.000	0.000	-0.500	-3.375	-5.625
9.500	106.173	105.973	105.973		720-739	0.500	0.375	0.250	0.250	-0.125	-0.500	-1.375	-4.000	-
9.375	105.923	105.723	105.723		700-719	0.375	0.250	0.125	0.000	-0.375	-1.125	-1.875	-5.125	-
9.250	105.673	105.473	105.473		680-699	0.250	0.125	0.000	-0.250	-1.375	-2.625	-3.500	-	-
9.125	105.423	105.223	105.223		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	105.173	104.973	104.973		640-659	-0.375	-0.500	-1.250	-1.750	-2.500	-3.500	-	-	-
8.875	104.923	104.723	104.723		620-639	-	-	-	-	-	-	-	-	-
8.750	104.642	104.442	104.442	Loan Balance LLPA	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.625	104.360	104.160	104.160		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	104.079	103.879	103.879		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-
8.375	103.798	103.598	103.598		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.250	103.517	103.317	103.317	Loan Type LLPA	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	103.235	103.035	103.035		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
8.000	102.954	102.754	102.754		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-
7.875	102.642	102.442	102.442		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.750	102.329	102.129	102.129		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.625	102.017	101.817	101.817		Property Type LLPA	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
7.500	101.704	101.504	101.504	Multi Unit		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.375	101.329	101.129	101.129	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
7.250	100.954	100.754	100.754	Florida Condo (Additional LLPA)		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-
7.125	100.579	100.379	100.379	INCOME DOC TYPE LLPA	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
7.000	100.204	100.004	100.004		1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.875	99.829	99.629	99.629		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.750	99.329	99.129	99.129		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-
6.625	98.829	98.629	98.629		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750
6.500	98.329	98.129	98.129	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	-
				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	101.00 Max Price Cap (After LLPA, Before LPC)						



ALT-DOC EXPRESS

30-Day Lock

5/6 SOFR ARM

30 Yr Fix & 10/6 SOFR ARM

Rate	30 day
7.000%	99.063
7.125%	99.375
7.250%	99.688
7.375%	100.000
7.500%	100.313
7.625%	100.625
7.750%	100.938
7.875%	101.250
8.000%	101.563

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

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	-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 (After LLPA, 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	108.747	108.547	108.547	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	108.497	108.297	108.297		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	108.247	108.047	108.047		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	107.997	107.797	107.797		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	107.747	107.547	107.547		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	107.497	107.297	107.297		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	107.247	107.047	107.047		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	106.997	106.797	106.797		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	106.747	106.547	106.547		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	106.497	106.297	106.297			UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.750	106.216	106.016	106.016	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.625	105.935	105.735	105.735	Loan Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
8.500	105.653	105.453	105.453		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.375	105.372	105.172	105.172		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.250	105.091	104.891	104.891		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	104.810	104.610	104.610		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
8.000	104.528	104.328	104.328		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	104.216	104.016	104.016	Property Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.750	103.903	103.703	103.703		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.625	103.591	103.391	103.391		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.500	103.278	103.078	103.078		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.375	102.903	102.703	102.703		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-
7.250	102.528	102.328	102.328	PREPAYMENT PENALTY	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.125	102.153	101.953	101.953		5 year	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7.000	101.778	101.578	101.578		4 year	0.500	0.500	0.500	0.500	0.500	0.500	0.500
6.875	101.403	101.203	101.203		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.750	100.903	100.703	100.703		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
6.625	100.403	100.203	100.203		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
6.500	99.903	99.703	99.703	No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	
				DSCR	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
					DSCR 0.75 - 0.99	-0.500	-0.625	-0.625	-0.625	-0.625	-0.625	-
					DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				CREDIT EVENT	DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
					FC/SS/DIL/BK7 37 - 48mo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
				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	101.00 Max Price Cap (After LLPA, Before LPC)						
				MIN/MAX PRICES	TYPE	NO PPP	1 Yr PPP	2-5 Yr PPP				
					Min Price	98.000	98.000	98.000				
				Max Price (After LLPA)	101.000	101.000	101.000					

30 Year Fixed

RATE	30-Day Price
8.500%	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%; 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	*Non-Warrantable Condo Max 50% LTV

State Specific Pricing

North Carolina 30 Year Fixed

LTV/CLTV	Rate	30-Day Price	Origination Fee
< 70%	8.750%	100.000	1.00%
≥ 70%	8.750%	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.

Home Equity Closed End Second

Stand-Alone Second Lien Programs

30-Day Pricing

Standard Doc						Alt Doc					
RATE	10 YR FIX	15 YR FIX	20 YR FIX	25 YR FIX	30 YR FIX	RATE	10 YR FIX	15 YR FIX	20 YR FIX	25 YR FIX	30 YR FIX
7.000	96.068	96.068	96.068	96.068	95.768	7.375	96.068	96.068	96.068	96.068	95.768
7.125	96.467	96.467	96.467	96.467	96.167	7.500	96.467	96.467	96.467	96.467	96.167
7.250	96.870	96.870	96.870	96.870	96.570	7.625	96.870	96.870	96.870	96.870	96.570
7.375	97.272	97.272	97.272	97.272	97.072	7.750	97.272	97.272	97.272	97.272	97.072
7.500	97.668	97.668	97.668	97.668	97.468	7.875	97.668	97.668	97.668	97.668	97.468
7.625	98.064	98.064	98.064	98.064	97.864	8.000	98.064	98.064	98.064	98.064	97.864
7.750	98.460	98.460	98.460	98.460	98.260	8.125	98.460	98.460	98.460	98.460	98.260
7.875	98.855	98.855	98.855	98.855	98.655	8.250	98.855	98.855	98.855	98.855	98.655
8.000	99.228	99.228	99.228	99.228	99.028	8.375	99.228	99.228	99.228	99.228	99.028
8.125	99.601	99.601	99.601	99.601	99.401	8.500	99.601	99.601	99.601	99.601	99.401
8.250	99.976	99.976	99.976	99.976	99.776	8.625	99.976	99.976	99.976	99.976	99.776
8.375	100.351	100.351	100.351	100.351	100.151	8.750	100.351	100.351	100.351	100.351	100.151
8.500	100.726	100.726	100.726	100.726	100.526	8.875	100.726	100.726	100.726	100.726	100.526
8.625	101.100	101.100	101.100	101.100	100.900	9.000	101.100	101.100	101.100	101.100	100.900
8.750	101.474	101.474	101.474	101.474	101.274	9.125	101.474	101.474	101.474	101.474	101.274
8.875	101.847	101.847	101.847	101.847	101.647	9.250	101.847	101.847	101.847	101.847	101.647
9.000	102.212	102.212	102.212	102.212	102.012	9.375	102.212	102.212	102.212	102.212	102.012
9.125	102.576	102.576	102.576	102.576	102.376	9.500	102.576	102.576	102.576	102.576	102.376
9.250	102.933	102.933	102.933	102.933	102.733	9.625	102.933	102.933	102.933	102.933	102.733
9.375	103.290	103.290	103.290	103.290	103.090	9.750	103.290	103.290	103.290	103.290	103.090
9.500	103.540	103.540	103.540	103.540	103.340	9.875	103.540	103.540	103.540	103.540	103.340
9.625	103.790	103.790	103.790	103.790	103.590	10.000	103.790	103.790	103.790	103.790	103.590
9.750	104.040	104.040	104.040	104.040	103.840	10.125	104.040	104.040	104.040	104.040	103.840
9.875	104.290	104.290	104.290	104.290	104.190	10.250	104.290	104.290	104.290	104.290	104.190
10.000	104.540	104.540	104.540	104.540	104.440	10.375	104.540	104.540	104.540	104.540	104.440
10.125	104.790	104.790	104.790	104.790	104.690	10.500	104.790	104.790	104.790	104.790	104.690
10.250	105.040	105.040	105.040	105.040	104.940	10.625	105.040	105.040	105.040	105.040	104.940
10.375	105.290	105.290	105.290	105.290	105.190	10.750	105.290	105.290	105.290	105.290	105.190
10.500	105.540	105.540	105.540	105.540	105.440	10.875	105.540	105.540	105.540	105.540	105.440
10.625	105.790	105.790	105.790	105.790	105.690	11.000	105.790	105.790	105.790	105.790	105.690
10.750	106.040	106.040	106.040	106.040	105.940	11.125	106.040	106.040	106.040	106.040	105.940
10.875	106.290	106.290	106.290	106.290	106.190	11.250	106.290	106.290	106.290	106.290	106.190
11.000	106.415	106.415	106.415	106.415	106.315	11.375	106.415	106.415	106.415	106.415	106.315

Closed End Second Price Adjustments

Standard Doc CLTV/FICO LLPA

Standard Doc LTV/FICO LLPA	FICO/CLTV	<=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
	800+	3.250	3.125	3.000	2.750	2.375	1.875	0.750	-2.250	-3.875
780-799	3.125	3.000	2.875	2.625	2.125	1.250	0.375	-1.250	-4.875	
760-779	2.125	2.000	1.875	1.375	0.875	0.625	-0.625	-4.250	-6.875	
740-759	1.250	1.250	1.250	1.000	0.500	0.125	-1.875	-5.750	-8.875	
720-739	0.875	0.875	0.875	0.500	0.000	-0.625	-2.875	-7.250	NA	
700-719	0.375	0.375	0.375	-0.125	-1.125	-2.125	-5.125	-8.250	NA	
680-699	-0.250	-0.500	-0.750	-1.000	-3.125	-4.125	NA	NA	NA	

Alt Doc CLTV/FICO LLPA

Alt Doc LTV/FICO LLPA	FICO/CLTV	<=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
	800+	3.250	3.125	3.000	2.750	2.375	1.875	0.750	-2.500	NA
780-799	3.125	3.000	2.875	2.625	2.125	1.250	0.375	-3.375	NA	
760-779	2.125	2.000	1.875	1.375	0.875	0.625	-0.625	-4.500	NA	
740-759	1.250	1.250	1.250	1.000	0.500	0.125	-1.875	-6.250	NA	
720-739	0.875	0.875	0.875	0.500	0.000	-0.625	-2.875	NA	NA	
700-719	0.125	0.125	0.125	-0.375	-1.375	-2.375	-5.625	NA	NA	
680-699	-0.500	-0.750	-1.000	-1.250	-3.375	-4.625	NA	NA	NA	

Loan Level Price Adjustments (All)

DTI	CLTV	<=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
	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
Loan Balance	\$75,000 - 100,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$100,001 - 150,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - 200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$200,001 - 350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	\$350,001 - 500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	NA
Occupancy	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
	Investor	-1.875	-1.875	-2.375	NA	NA	NA	NA	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	NA	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	NA	NA	NA
State	CT, IL, NJ	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	NA	NA

Lock/Pricing Notes

Lock Extensions 5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	Fees Information \$795 UW Fee Fee buy-out not available	Min/Max Price (After LLPA) Minimum Price = 98.00 Max Price = 101.00 (before LPC)
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