



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											
9.250	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%	
9.125	104.668	104.668	104.668		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-1.750	-2.875	
9.000	104.543	104.543	104.543		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-1.875	-3.000	
8.990	104.543	104.543	104.543		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-2.125	-3.500	
8.875	104.355	104.355	104.355		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.125	-2.625	-	
8.750	104.168	104.168	104.168		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.625	-3.625	-	
8.625	103.980	103.980	103.980		680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-	
8.500	103.793	103.793	103.793		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-	
8.375	103.543	103.543	103.543		640-659	-	-	-	-	-	-	-	-	-	
8.250	103.293	103.293	103.293		620-639	-	-	-	-	-	-	-	-	-	
8.125	103.043	103.043	103.043	Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
7.990	102.793	102.793	102.793		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-	
7.875	102.543	102.543	102.543		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-	-	
7.750	102.293	102.293	102.293		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-	
7.625	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	-	-
7.500	101.793	101.793	101.793	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-	
7.375	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	
7.250	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	
7.125	100.793	100.793	100.793	Cashout / Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-	
7.000	100.418	100.418	100.418	Second Home Occ.		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
6.990	100.418	100.418	100.418	Investor Occ.		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
6.875	100.043	100.043	100.043	Property Type LLPAs		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
6.750	99.668	99.668	99.668			Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-
6.625	99.230	99.230	99.230			Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
6.500	98.730	98.730	98.730		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	
6.375	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	-	
6.250	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	-	
6.125	97.230	97.230	97.230		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	106.373	106.173	106.173	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	106.123	105.923	105.923		>=780	0.875	0.750	0.625	0.625	0.250	0.125	-0.250	-2.375	-4.250
9.750	105.873	105.673	105.673		760-779	0.750	0.625	0.500	0.500	0.125	0.000	-0.375	-2.500	-4.375
9.625	105.623	105.423	105.423		740-759	0.625	0.500	0.375	0.375	0.000	0.000	-0.500	-3.375	-5.625
9.500	105.373	105.173	105.173		720-739	0.500	0.375	0.250	0.250	-0.125	-0.500	-1.375	-4.000	-
9.375	105.123	104.923	104.923		700-719	0.375	0.250	0.125	0.000	-0.375	-1.125	-1.875	-5.125	-
9.250	104.873	104.673	104.673		680-699	0.250	0.125	0.000	-0.250	-1.375	-2.625	-3.500	-	-
9.125	104.623	104.423	104.423		660-679	-0.125	-0.250	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	104.373	104.173	104.173		640-659	-0.375	-0.500	-1.250	-1.750	-2.500	-3.500	-	-	-
8.875	104.123	103.923	103.923		620-639	-	-	-	-	-	-	-	-	-
8.750	103.842	103.642	103.642	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	103.560	103.360	103.360		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	103.279	103.079	103.079		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-
8.375	102.998	102.798	102.798		Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.250	102.717	102.517	102.517		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	102.435	102.235	102.235	Loan Type LLPA	Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
8.000	102.154	101.954	101.954		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-
7.875	101.842	101.642	101.642		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.750	101.529	101.329	101.329		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.625	101.217	101.017	101.017		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
7.500	100.904	100.704	100.704	Property Type LLPA	Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.375	100.529	100.329	100.329		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
7.250	100.154	99.954	99.954		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-
7.125	99.779	99.579	99.579		Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
7.000	99.404	99.204	99.204	INCOME DOC TYPE LLPA	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	99.029	98.829	98.829		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000
6.750	98.529	98.329	98.329		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-
6.625	98.029	97.829	97.829		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750
6.500	97.529	97.329	97.329	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	-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
7.250%	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
8.375%	101.875
8.500%	102.188
8.625%	102.500

Rate	30 day
7.375%	99.063
7.500%	99.375
7.625%	99.688
7.750%	100.000
7.875%	100.313
8.000%	100.625
8.125%	100.938
8.250%	101.250
8.375%	101.563
8.500%	101.875
8.625%	102.188
8.750%	102.500

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	108.447	108.247	108.247	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	108.197	107.997	107.997		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	107.947	107.747	107.747		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	107.697	107.497	107.497		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	107.447	107.247	107.247		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	107.197	106.997	106.997		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	106.947	106.747	106.747		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	106.697	106.497	106.497		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	106.447	106.247	106.247									
8.875	106.197	105.997	105.997		Loan Balance LLPAs	UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.750	105.916	105.716	105.716	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.625	105.635	105.435	105.435									
8.500	105.353	105.153	105.153	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%
8.375	105.072	104.872	104.872		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.250	104.791	104.591	104.591		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	104.510	104.310	104.310		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
8.000	104.228	104.028	104.028		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	103.916	103.716	103.716									
7.750	103.603	103.403	103.403	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%
7.625	103.291	103.091	103.091		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.500	102.978	102.778	102.778		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.375	102.603	102.403	102.403		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-
7.250	102.228	102.028	102.028									
7.125	101.853	101.653	101.653	PREPAYMENT PENALTY	5 year	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
7.000	101.478	101.278	101.278		4 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
6.875	101.103	100.903	100.903		3 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
6.750	100.603	100.403	100.403		2 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.625	100.103	99.903	99.903		1 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
6.500	99.603	99.403	99.403		No Prepay Penalty	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
				DSCR	DSCR 0.75 - 0.99	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
					DSCR 1.00 - 1.24	-0.500	-0.625	-0.625	-0.625	-0.625	-0.625	-
					DSCR 1.25	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				CREDIT EVENT	FC/SS/DIL/BK7 37 - 48mo	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
						-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	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	*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.

