



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										
9.375	104.443	104.443	104.443	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	104.318	104.318	104.318		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-1.750	-2.875	
9.125	104.193	104.193	104.193		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-1.875	-3.000	
9.000	104.005	104.005	104.005		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-2.125	-3.500	
8.990	104.005	104.005	104.005		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.125	-2.625	-	
8.875	103.818	103.818	103.818		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.625	-3.625	-	
8.750	103.630	103.630	103.630		680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-	
8.625	103.443	103.443	103.443		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-	
8.500	103.193	103.193	103.193		640-659	-	-	-	-	-	-	-	-	-	
8.375	102.943	102.943	102.943		620-639	-	-	-	-	-	-	-	-	-	
8.250	102.693	102.693	102.693												
8.125	102.443	102.443	102.443		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	102.193	102.193	102.193			>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
7.990	102.193	102.193	102.193			>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-	-
7.875	101.943	101.943	101.943			>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.750	101.693	101.693	101.693												
7.625	101.443	101.443	101.443	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-	
7.500	101.130	101.130	101.130		Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-	
7.375	100.786	100.786	100.786		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
7.250	100.443	100.443	100.443		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.125	100.068	100.068	100.068		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-	
7.000	99.693	99.693	99.693		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
6.990	99.693	99.693	99.693		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
6.875	99.318	99.318	99.318												
6.750	98.880	98.880	98.880	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-	
6.625	98.380	98.380	98.380		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-	
6.500	97.880	97.880	97.880		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-	
6.375	97.380	97.380	97.380		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	
6.250	96.880	96.880	96.880	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	-0.125	-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	105.463	105.263	105.263		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	105.213	105.013	105.013			>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-2.375	-4.250
9.750	104.963	104.763	104.763			760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-2.500	-4.375
9.625	104.713	104.513	104.513			740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-3.375	-5.625
9.500	104.463	104.263	104.263			720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.375	-4.000	-
9.375	104.213	104.013	104.013			700-719	0.250	0.125	0.000	-0.125	-0.375	-1.125	-1.875	-5.125	-
9.250	103.963	103.763	103.763			680-699	0.250	0.000	-0.250	-0.500	-1.375	-2.625	-3.500	-	-
9.125	103.713	103.513	103.513			660-679	-0.250	-0.500	-1.125	-1.500	-2.375	-3.375	-4.125	-	-
9.000	103.463	103.263	103.263			640-659	-0.375	-0.625	-1.250	-1.750	-2.500	-3.500	-	-	-
8.875	103.213	103.013	103.013			620-639	-	-	-	-	-	-	-	-	-
8.750	102.932	102.732	102.732		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	102.650	102.450	102.450			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	102.369	102.169	102.169			>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-
8.375	102.088	101.888	101.888												
8.250	101.807	101.607	101.607		Loan Type LLPA	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.125	101.525	101.325	101.325			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.000	101.244	101.044	101.044			Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.875	100.932	100.732	100.732			Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-
7.750	100.619	100.419	100.419			Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.625	100.307	100.107	100.107			Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.500	99.994	99.794	99.794												
7.375	99.619	99.419	99.419		Property Type LLPA	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
7.250	99.244	99.044	99.044			Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.125	98.869	98.669	98.669			Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
7.000	98.494	98.294	98.294			Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-
6.875	98.119	97.919	97.919												
6.750	97.619	97.419	97.419		INCOME DOC TYPE LLPA	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
6.625	97.119	96.919	96.919			1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875
6.500	96.619	96.419	96.419			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)	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
7.250%	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	107.437	107.237	107.237	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	107.187	106.987	106.987		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875	
9.750	106.937	106.737	106.737		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875	
9.625	106.687	106.487	106.487		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000	
9.500	106.437	106.237	106.237		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125	
9.375	106.187	105.987	105.987		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625	
9.250	105.937	105.737	105.737		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-	
9.125	105.687	105.487	105.487		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-	
9.000	105.437	105.237	105.237		Loan Balance LLPAs	UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.875	105.187	104.987	104.987			UPB >\$2,000,000	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.750	104.906	104.706	104.706	Loan Type LLPAs		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.625	104.625	104.425	104.425		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.500	104.343	104.143	104.143		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.375	104.062	103.862	103.862		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-	
8.250	103.781	103.581	103.581		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.125	103.500	103.300	103.300		Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
8.000	103.218	103.018	103.018			Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.875	102.906	102.706	102.706	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	
7.750	102.593	102.393	102.393	Florida Condo (Additional LLPA)		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-	
7.625	102.281	102.081	102.081	PREPAYMENT PENALTY		5 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
7.500	101.968	101.768	101.768			4 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
7.375	101.593	101.393	101.393		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.250	101.218	101.018	101.018		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
7.125	100.843	100.643	100.643		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	
7.000	100.468	100.268	100.268		No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	
6.875	100.093	99.893	99.893	DSCR	DSCR 0.75 - 0.99	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-	
6.750	99.593	99.393	99.393		DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.625	99.093	98.893	98.893		DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375	
6.500	98.593	98.393	98.393	CREDIT EVENT	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						



Community Mortgage

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.

Note: Rates & pricing subject to change without prior notification

Date: 10/30/2024

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
7.375	95.618	95.618	95.618	95.618	95.318	7.750	95.618	95.618	95.618	95.618	95.318
7.500	96.017	96.017	96.017	96.017	95.717	7.875	96.017	96.017	96.017	96.017	95.717
7.625	96.420	96.420	96.420	96.420	96.120	8.000	96.420	96.420	96.420	96.420	96.120
7.750	96.822	96.822	96.822	96.822	96.622	8.125	96.822	96.822	96.822	96.822	96.622
7.875	97.218	97.218	97.218	97.218	97.018	8.250	97.218	97.218	97.218	97.218	97.018
8.000	97.614	97.614	97.614	97.614	97.414	8.375	97.614	97.614	97.614	97.614	97.414
8.125	98.010	98.010	98.010	98.010	97.810	8.500	98.010	98.010	98.010	98.010	97.810
8.250	98.405	98.405	98.405	98.405	98.205	8.625	98.405	98.405	98.405	98.405	98.205
8.375	98.778	98.778	98.778	98.778	98.578	8.750	98.778	98.778	98.778	98.778	98.578
8.500	99.151	99.151	99.151	99.151	98.951	8.875	99.151	99.151	99.151	99.151	98.951
8.625	99.526	99.526	99.526	99.526	99.326	9.000	99.526	99.526	99.526	99.526	99.326
8.750	99.901	99.901	99.901	99.901	99.701	9.125	99.901	99.901	99.901	99.901	99.701
8.875	100.276	100.276	100.276	100.276	100.076	9.250	100.276	100.276	100.276	100.276	100.076
9.000	100.650	100.650	100.650	100.650	100.450	9.375	100.650	100.650	100.650	100.650	100.450
9.125	101.024	101.024	101.024	101.024	100.824	9.500	101.024	101.024	101.024	101.024	100.824
9.250	101.397	101.397	101.397	101.397	101.197	9.625	101.397	101.397	101.397	101.397	101.197
9.375	101.762	101.762	101.762	101.762	101.562	9.750	101.762	101.762	101.762	101.762	101.562
9.500	102.126	102.126	102.126	102.126	101.926	9.875	102.126	102.126	102.126	102.126	101.926
9.625	102.483	102.483	102.483	102.483	102.283	10.000	102.483	102.483	102.483	102.483	102.283
9.750	102.840	102.840	102.840	102.840	102.640	10.125	102.840	102.840	102.840	102.840	102.640
9.875	103.090	103.090	103.090	103.090	102.890	10.250	103.090	103.090	103.090	103.090	102.890
10.000	103.340	103.340	103.340	103.340	103.140	10.375	103.340	103.340	103.340	103.340	103.140
10.125	103.590	103.590	103.590	103.590	103.390	10.500	103.590	103.590	103.590	103.590	103.390
10.250	103.840	103.840	103.840	103.840	103.740	10.625	103.840	103.840	103.840	103.840	103.740
10.375	104.090	104.090	104.090	104.090	103.990	10.750	104.090	104.090	104.090	104.090	103.990
10.500	104.340	104.340	104.340	104.340	104.240	10.875	104.340	104.340	104.340	104.340	104.240
10.625	104.590	104.590	104.590	104.590	104.490	11.000	104.590	104.590	104.590	104.590	104.490
10.750	104.840	104.840	104.840	104.840	104.740	11.125	104.840	104.840	104.840	104.840	104.740
10.875	105.090	105.090	105.090	105.090	104.990	11.250	105.090	105.090	105.090	105.090	104.990
11.000	105.340	105.340	105.340	105.340	105.240	11.375	105.340	105.340	105.340	105.340	105.240
11.125	105.590	105.590	105.590	105.590	105.490	11.500	105.590	105.590	105.590	105.590	105.490
11.250	105.840	105.840	105.840	105.840	105.740	11.625	105.840	105.840	105.840	105.840	105.740
11.375	105.965	105.965	105.965	105.965	105.865	11.750	105.965	105.965	105.965	105.965	105.865

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	-3.125	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	Fees Information	Min/Max Price (After LLPA)
5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	\$795 UW Fee Fee buy-out not available	Minimum Price = 97.00 Max Price = 101.00 (before LPC)