



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										
9.500	104.493	104.493	104.493	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%
9.375	104.368	104.368	104.368		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-1.750	-2.875
9.250	104.243	104.243	104.243		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-1.875	-3.000
9.125	104.055	104.055	104.055		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-2.125	-3.500
9.000	103.868	103.868	103.868		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.125	-2.625	-
8.990	103.868	103.868	103.868		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.625	-3.625	-
8.875	103.680	103.680	103.680		680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-
8.750	103.493	103.493	103.493		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-
8.625	103.243	103.243	103.243		640-659	-	-	-	-	-	-	-	-	-
8.500	102.993	102.993	102.993		620-639	-	-	-	-	-	-	-	-	-
8.375	102.743	102.743	102.743	Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.250	102.493	102.493	102.493		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
8.125	102.243	102.243	102.243		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-	-
8.000	101.993	101.993	101.993		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.990	101.993	101.993	101.993											
7.875	101.743	101.743	101.743	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-
7.750	101.493	101.493	101.493		Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
7.625	101.180	101.180	101.180		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.500	100.836	100.836	100.836		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.375	100.493	100.493	100.493		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-
7.250	100.118	100.118	100.118		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.125	99.743	99.743	99.743		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.000	99.368	99.368	99.368	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
6.990	99.368	99.368	99.368		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-
6.875	98.930	98.930	98.930		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
6.750	98.430	98.430	98.430		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
6.625	97.930	97.930	97.930	INCOME DOC TYPE LLPAs	Asset Depletion 60 Mos	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-
6.500	97.430	97.430	97.430		Asset Depletion 84 Mos	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-
6.375	96.930	96.930	96.930		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	96.000	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	105.403	105.203	105.203	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	105.153	104.953	104.953		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-2.375	-4.250	
9.750	104.903	104.703	104.703		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-2.500	-4.375	
9.625	104.653	104.453	104.453		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-3.375	-5.625	
9.500	104.403	104.203	104.203		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.375	-4.000	-	
9.375	104.153	103.953	103.953		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.125	-1.875	-5.125	-	
9.250	103.903	103.703	103.703		680-699	0.250	0.000	-0.250	-0.500	-1.375	-2.625	-3.500	-	-	
9.125	103.653	103.453	103.453		660-679	-0.250	-0.500	-1.125	-1.500	-2.375	-3.375	-4.125	-	-	
9.000	103.403	103.203	103.203		640-659	-0.375	-0.625	-1.250	-1.750	-2.500	-3.500	-	-	-	
8.875	103.153	102.953	102.953		620-639	-	-	-	-	-	-	-	-	-	
8.750	102.872	102.672	102.672		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	102.590	102.390	102.390			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	102.309	102.109	102.109	>\$2.5mm, <=\$3.0mm		0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-	
8.375	102.028	101.828	101.828	Loan Type LLPA	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-	
8.250	101.747	101.547	101.547		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.125	101.465	101.265	101.265		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
8.000	101.184	100.984	100.984		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-	
7.875	100.872	100.672	100.672		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.750	100.559	100.359	100.359		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
7.625	100.247	100.047	100.047		Property Type LLPA	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
7.500	99.934	99.734	99.734	Multi Unit		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-	
7.375	99.559	99.359	99.359	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-	
7.250	99.184	98.984	98.984	Florida Condo (Additional LLPA)		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-	
7.125	98.809	98.609	98.609	INCOME DOC TYPE LLPA	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-	
7.000	98.434	98.234	98.234		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	97.859	97.659	97.659		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
6.750	97.559	97.359	97.359		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-	
6.625	97.059	96.859	96.859		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750	
6.500	96.559	96.359	96.359	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
7.625%	99.063
7.750%	99.375
7.875%	99.688
8.000%	100.000
8.125%	100.313
8.250%	100.625
8.375%	100.938
8.500%	101.250
8.625%	101.563
8.750%	101.875
8.875%	102.188
9.000%	102.500

Rate	30 day
7.750%	99.063
7.875%	99.375
8.000%	99.688
8.125%	100.000
8.250%	100.313
8.375%	100.625
8.500%	100.938
8.625%	101.250
8.750%	101.563
8.875%	101.875
9.000%	102.188
9.125%	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	107.047	106.847	106.847	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	106.797	106.597	106.597		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	106.547	106.347	106.347		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	106.297	106.097	106.097		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	106.047	105.847	105.847		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	105.797	105.597	105.597		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	105.547	105.347	105.347		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	105.297	105.097	105.097		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	105.047	104.847	104.847									
8.875	104.797	104.597	104.597		Loan Balance LLPAs	UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.750	104.516	104.316	104.316	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.625	104.235	104.035	104.035									
8.500	103.953	103.753	103.753	Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.375	103.672	103.472	103.472		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.250	103.391	103.191	103.191		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.125	103.110	102.910	102.910		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
8.000	102.828	102.628	102.628		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	102.516	102.316	102.316									
7.750	102.203	102.003	102.003	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.625	101.891	101.691	101.691		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.500	101.578	101.378	101.378		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.375	101.203	101.003	101.003		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-
7.250	100.828	100.628	100.628									
7.125	100.453	100.253	100.253	PREPAYMENT PENALTY	5 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
7.000	100.078	99.878	99.878		4 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
6.875	99.703	99.503	99.503		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.750	99.203	99.003	99.003		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
6.625	98.703	98.503	98.503		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
6.500	98.203	98.003	98.003		No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
				DSCR	DSCR 0.75 - 0.99	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-
					DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
					DSCR 1.25	0.250	0.250	0.250	0.375	0.375	0.375	0.375
				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: 5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	NOTES 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
8.625%	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%	8.875%	100.000	1.00%
≥ 70%	8.875%	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
7.250	95.568	95.568	95.568	95.568	95.268	7.625	95.568	95.568	95.568	95.568	95.268
7.375	95.967	95.967	95.967	95.967	95.667	7.750	95.967	95.967	95.967	95.967	95.667
7.500	96.370	96.370	96.370	96.370	96.070	7.875	96.370	96.370	96.370	96.370	96.070
7.625	96.772	96.772	96.772	96.772	96.572	8.000	96.772	96.772	96.772	96.772	96.572
7.750	97.168	97.168	97.168	97.168	96.968	8.125	97.168	97.168	97.168	97.168	96.968
7.875	97.564	97.564	97.564	97.564	97.364	8.250	97.564	97.564	97.564	97.564	97.364
8.000	97.960	97.960	97.960	97.960	97.760	8.375	97.960	97.960	97.960	97.960	97.760
8.125	98.355	98.355	98.355	98.355	98.155	8.500	98.355	98.355	98.355	98.355	98.155
8.250	98.728	98.728	98.728	98.728	98.528	8.625	98.728	98.728	98.728	98.728	98.528
8.375	99.101	99.101	99.101	99.101	98.901	8.750	99.101	99.101	99.101	99.101	98.901
8.500	99.476	99.476	99.476	99.476	99.276	8.875	99.476	99.476	99.476	99.476	99.276
8.625	99.851	99.851	99.851	99.851	99.651	9.000	99.851	99.851	99.851	99.851	99.651
8.750	100.226	100.226	100.226	100.226	100.026	9.125	100.226	100.226	100.226	100.226	100.026
8.875	100.600	100.600	100.600	100.600	100.400	9.250	100.600	100.600	100.600	100.600	100.400
9.000	100.974	100.974	100.974	100.974	100.774	9.375	100.974	100.974	100.974	100.974	100.774
9.125	101.347	101.347	101.347	101.347	101.147	9.500	101.347	101.347	101.347	101.347	101.147
9.250	101.712	101.712	101.712	101.712	101.512	9.625	101.712	101.712	101.712	101.712	101.512
9.375	102.076	102.076	102.076	102.076	101.876	9.750	102.076	102.076	102.076	102.076	101.876
9.500	102.433	102.433	102.433	102.433	102.233	9.875	102.433	102.433	102.433	102.433	102.233
9.625	102.790	102.790	102.790	102.790	102.590	10.000	102.790	102.790	102.790	102.790	102.590
9.750	103.040	103.040	103.040	103.040	102.840	10.125	103.040	103.040	103.040	103.040	102.840
9.875	103.290	103.290	103.290	103.290	103.090	10.250	103.290	103.290	103.290	103.290	103.090
10.000	103.540	103.540	103.540	103.540	103.340	10.375	103.540	103.540	103.540	103.540	103.340
10.125	103.790	103.790	103.790	103.790	103.690	10.500	103.790	103.790	103.790	103.790	103.690
10.250	104.040	104.040	104.040	104.040	103.940	10.625	104.040	104.040	104.040	104.040	103.940
10.375	104.290	104.290	104.290	104.290	104.190	10.750	104.290	104.290	104.290	104.290	104.190
10.500	104.540	104.540	104.540	104.540	104.440	10.875	104.540	104.540	104.540	104.540	104.440
10.625	104.790	104.790	104.790	104.790	104.690	11.000	104.790	104.790	104.790	104.790	104.690
10.750	105.040	105.040	105.040	105.040	104.940	11.125	105.040	105.040	105.040	105.040	104.940
10.875	105.290	105.290	105.290	105.290	105.190	11.250	105.290	105.290	105.290	105.290	105.190
11.000	105.540	105.540	105.540	105.540	105.440	11.375	105.540	105.540	105.540	105.540	105.440
11.125	105.790	105.790	105.790	105.790	105.690	11.500	105.790	105.790	105.790	105.790	105.690
11.250	105.915	105.915	105.915	105.915	105.815	11.625	105.915	105.915	105.915	105.915	105.815

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	-1.125	-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 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 = 97.00 Max Price = 101.00 (before LPC)
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