



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	104.593	104.593	104.593	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	104.468	104.468	104.468		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-1.750	-2.875
9.125	104.343	104.343	104.343		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-1.875	-3.000
9.000	104.155	104.155	104.155		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-2.125	-3.500
8.990	104.155	104.155	104.155		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.125	-2.625	-
8.875	103.968	103.968	103.968		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.625	-3.625	-
8.750	103.780	103.780	103.780		680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-
8.625	103.593	103.593	103.593		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-
8.500	103.343	103.343	103.343		640-659	-	-	-	-	-	-	-	-	-
8.375	103.093	103.093	103.093		620-639	-	-	-	-	-	-	-	-	-
8.250	102.843	102.843	102.843	Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
8.125	102.593	102.593	102.593		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
8.000	102.343	102.343	102.343		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-	-
7.990	102.343	102.343	102.343		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.875	102.093	102.093	102.093	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-
7.750	101.843	101.843	101.843		Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
7.625	101.593	101.593	101.593		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.500	101.280	101.280	101.280		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.375	100.936	100.936	100.936		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-
7.250	100.593	100.593	100.593		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
7.125	100.218	100.218	100.218		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
7.000	99.843	99.843	99.843		Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
6.990	99.843	99.843	99.843	Multi Unit		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-	
6.875	99.468	99.468	99.468	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	
6.750	99.030	99.030	99.030	Florida Condo (Additional LLPA)		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
6.625	98.530	98.530	98.530	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	98.030	98.030	98.030		Asset Depletion 84 Mos	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-
6.375	97.530	97.530	97.530		1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
6.250	97.030	97.030	97.030		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	105.813	105.613	105.613		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	105.563	105.363	105.363	>=780		0.750	0.625	0.500	0.375	0.250	0.125	0.125	-0.250	-2.375	-4.250
9.750	105.313	105.113	105.113	760-779		0.625	0.500	0.375	0.250	0.125	0.000	0.000	-0.375	-2.500	-4.375
9.625	105.063	104.863	104.863	740-759		0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-3.375	-5.625	
9.500	104.813	104.613	104.613	720-739		0.375	0.250	0.125	0.000	-0.125	-0.500	-1.375	-4.000	-	
9.375	104.563	104.363	104.363	700-719		0.250	0.125	0.000	-0.125	-0.375	-1.125	-1.875	-5.125	-	
9.250	104.313	104.113	104.113	680-699		0.250	0.000	-0.250	-0.500	-1.375	-2.625	-3.500	-	-	
9.125	104.063	103.863	103.863	660-679		-0.250	-0.500	-1.125	-1.500	-2.375	-3.375	-4.125	-	-	
9.000	103.813	103.613	103.613	640-659		-0.375	-0.625	-1.250	-1.750	-2.500	-3.500	-	-	-	
8.875	103.563	103.363	103.363	620-639		-	-	-	-	-	-	-	-	-	
8.750	103.282	103.082	103.082												
8.625	103.000	102.800	102.800	Loan Balance LLPA	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500	
8.500	102.719	102.519	102.519		>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-	
8.375	102.438	102.238	102.238		>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-	
8.250	102.157	101.957	101.957												
8.125	101.875	101.675	101.675	Loan Type LLPA	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-	
8.000	101.594	101.394	101.394		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
7.875	101.282	101.082	101.082		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.750	100.969	100.769	100.769		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-	
7.625	100.657	100.457	100.457		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.500	100.344	100.144	100.144		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
7.375	99.969	99.769	99.769												
7.250	99.594	99.394	99.394												
7.125	99.219	99.019	99.019	Property Type LLPA	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-	
7.000	98.844	98.644	98.644		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-	
6.875	98.469	98.269	98.269		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-	
6.750	97.969	97.769	97.769		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-	
6.625	97.469	97.269	97.269	INCOME DOC TYPE LLPA	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-	
6.500	96.969	96.769	96.769		1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.625	-0.875	
					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	-0.500	-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	107.247	107.047	107.047	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	106.997	106.797	106.797		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	106.747	106.547	106.547		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	106.497	106.297	106.297		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	106.247	106.047	106.047		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	105.997	105.797	105.797		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	105.747	105.547	105.547		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	105.497	105.297	105.297		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	105.247	105.047	105.047									
8.875	104.997	104.797	104.797		Loan Balance LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
8.750	104.716	104.516	104.516	UPB <=\$250k		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	104.435	104.235	104.235	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.500	104.153	103.953	103.953	Loan Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
8.375	103.872	103.672	103.672		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.250	103.591	103.391	103.391		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	103.310	103.110	103.110		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	103.028	102.828	102.828		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
7.875	102.716	102.516	102.516		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	102.403	102.203	102.203	Property Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.625	102.091	101.891	101.891		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.500	101.778	101.578	101.578		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.375	101.403	101.203	101.203		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.250	101.028	100.828	100.828		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-
7.125	100.653	100.453	100.453	PREPAYMENT PENALTY	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.000	100.278	100.078	100.078		5 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
6.875	99.903	99.703	99.703		4 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
6.750	99.403	99.203	99.203		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.625	98.903	98.703	98.703		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
6.500	98.403	98.203	98.203		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
				DSCR	No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
					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	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-
				CREDIT EVENT	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
				LOCK/PRICING NOTES	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
					FC/SS/DIL/BK7 37 - 48mo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
				MIN/MAX PRICES	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)						
					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
7.125	95.668	95.668	95.668	95.668	95.368	7.500	95.668	95.668	95.668	95.668	95.368
7.250	96.067	96.067	96.067	96.067	95.767	7.625	96.067	96.067	96.067	96.067	95.767
7.375	96.470	96.470	96.470	96.470	96.170	7.750	96.470	96.470	96.470	96.470	96.170
7.500	96.872	96.872	96.872	96.872	96.672	7.875	96.872	96.872	96.872	96.872	96.672
7.625	97.268	97.268	97.268	97.268	97.068	8.000	97.268	97.268	97.268	97.268	97.068
7.750	97.664	97.664	97.664	97.664	97.464	8.125	97.664	97.664	97.664	97.664	97.464
7.875	98.060	98.060	98.060	98.060	97.860	8.250	98.060	98.060	98.060	98.060	97.860
8.000	98.455	98.455	98.455	98.455	98.255	8.375	98.455	98.455	98.455	98.455	98.255
8.125	98.828	98.828	98.828	98.828	98.628	8.500	98.828	98.828	98.828	98.828	98.628
8.250	99.201	99.201	99.201	99.201	99.001	8.625	99.201	99.201	99.201	99.201	99.001
8.375	99.576	99.576	99.576	99.576	99.376	8.750	99.576	99.576	99.576	99.576	99.376
8.500	99.951	99.951	99.951	99.951	99.751	8.875	99.951	99.951	99.951	99.951	99.751
8.625	100.326	100.326	100.326	100.326	100.126	9.000	100.326	100.326	100.326	100.326	100.126
8.750	100.700	100.700	100.700	100.700	100.500	9.125	100.700	100.700	100.700	100.700	100.500
8.875	101.074	101.074	101.074	101.074	100.874	9.250	101.074	101.074	101.074	101.074	100.874
9.000	101.447	101.447	101.447	101.447	101.247	9.375	101.447	101.447	101.447	101.447	101.247
9.125	101.812	101.812	101.812	101.812	101.612	9.500	101.812	101.812	101.812	101.812	101.612
9.250	102.176	102.176	102.176	102.176	101.976	9.625	102.176	102.176	102.176	102.176	101.976
9.375	102.533	102.533	102.533	102.533	102.333	9.750	102.533	102.533	102.533	102.533	102.333
9.500	102.890	102.890	102.890	102.890	102.690	9.875	102.890	102.890	102.890	102.890	102.690
9.625	103.140	103.140	103.140	103.140	102.940	10.000	103.140	103.140	103.140	103.140	102.940
9.750	103.390	103.390	103.390	103.390	103.190	10.125	103.390	103.390	103.390	103.390	103.190
9.875	103.640	103.640	103.640	103.640	103.440	10.250	103.640	103.640	103.640	103.640	103.440
10.000	103.890	103.890	103.890	103.890	103.790	10.375	103.890	103.890	103.890	103.890	103.790
10.125	104.140	104.140	104.140	104.140	104.040	10.500	104.140	104.140	104.140	104.140	104.040
10.250	104.390	104.390	104.390	104.390	104.290	10.625	104.390	104.390	104.390	104.390	104.290
10.375	104.640	104.640	104.640	104.640	104.540	10.750	104.640	104.640	104.640	104.640	104.540
10.500	104.890	104.890	104.890	104.890	104.790	10.875	104.890	104.890	104.890	104.890	104.790
10.625	105.140	105.140	105.140	105.140	105.040	11.000	105.140	105.140	105.140	105.140	105.040
10.750	105.390	105.390	105.390	105.390	105.290	11.125	105.390	105.390	105.390	105.390	105.290
10.875	105.640	105.640	105.640	105.640	105.540	11.250	105.640	105.640	105.640	105.640	105.540
11.000	105.890	105.890	105.890	105.890	105.790	11.375	105.890	105.890	105.890	105.890	105.790
11.125	106.015	106.015	106.015	106.015	105.915	11.500	106.015	106.015	106.015	106.015	105.915

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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