



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	104.743	104.743	104.743	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	104.618	104.618	104.618		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-1.750	-2.875
9.000	104.493	104.493	104.493		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-1.875	-3.000
8.990	104.493	104.493	104.493		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-2.125	-3.500
8.875	104.305	104.305	104.305		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.125	-2.625	-
8.750	104.118	104.118	104.118		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.625	-3.625	-
8.625	103.930	103.930	103.930		680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-
8.500	103.743	103.743	103.743		660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-
8.375	103.493	103.493	103.493		640-659	-	-	-	-	-	-	-	-	-
8.250	103.243	103.243	103.243		620-639	-	-	-	-	-	-	-	-	-
8.125	102.993	102.993	102.993	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	102.743	102.743	102.743		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
7.875	102.493	102.493	102.493		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-	-
7.750	102.243	102.243	102.243		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.625	101.993	101.993	101.993		Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-
7.500	101.743	101.743	101.743	Interest Only		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
7.375	101.430	101.430	101.430	Escrow Waiver		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
7.250	101.086	101.086	101.086	Purchase		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
7.125	100.743	100.743	100.743	Cashout / Debt Consolidation		-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-
7.000	100.368	100.368	100.368	Second Home Occ.		0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
6.990	100.368	100.368	100.368	Investor Occ.		0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-
6.875	99.993	99.993	99.993	Property Type LLPAs		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750
6.750	99.618	99.618	99.618		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-0.500	-
6.625	99.180	99.180	99.180		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	-
6.500	98.680	98.680	98.680		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-
6.375	98.180	98.180	98.180	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	97.680	97.680	97.680		Asset Depletion 84 Mos	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-
6.125	97.180	97.180	97.180		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	106.243	106.043	106.043	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%		
9.875	105.993	105.793	105.793		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-2.375	-4.250		
9.750	105.743	105.543	105.543		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-2.500	-4.375		
9.625	105.493	105.293	105.293		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-3.375	-5.625		
9.500	105.243	105.043	105.043		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.375	-4.000	-		
9.375	104.993	104.793	104.793		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.125	-1.875	-5.125	-		
9.250	104.743	104.543	104.543		680-699	0.250	0.000	-0.250	-0.500	-1.375	-2.625	-3.500	-	-		
9.125	104.493	104.293	104.293		660-679	-0.250	-0.500	-1.125	-1.500	-2.375	-3.375	-4.125	-	-		
9.000	104.243	104.043	104.043		640-659	-0.375	-0.625	-1.250	-1.750	-2.500	-3.500	-	-	-		
8.875	103.993	103.793	103.793		620-639	-	-	-	-	-	-	-	-	-		
8.750	103.712	103.512	103.512		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	103.430	103.230	103.230			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-	
8.500	103.149	102.949	102.949			>\$2.5mm, <=\$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-	
8.375	102.868	102.668	102.668			Loan Type LLPA	Interest Only	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.250	102.587	102.387	102.387				Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	102.305	102.105	102.105	Purchase	0.125		0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
8.000	102.024	101.824	101.824	Cashout / Debt Consolidation	-0.250		-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-		
7.875	101.712	101.512	101.512	Second Home Occ.	0.000		0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-		
7.750	101.399	101.199	101.199	Investor Occ.	0.000		0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-		
7.625	101.087	100.887	100.887	Property Type LLPA	Warrantable Condo (Attached)		-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-	
7.500	100.774	100.574	100.574		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-		
7.375	100.399	100.199	100.199		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-		
7.250	100.024	99.824	99.824		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-		
7.125	99.649	99.449	99.449		INCOME DOC TYPE LLPA	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-	
7.000	99.274	99.074	99.074	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	98.899	98.699	98.699	Bank Statement		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000		
6.750	98.399	98.199	98.199	Profit and Loss		0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-		
6.625	97.899	97.699	97.699	1099		0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750		
6.500	97.399	97.199	97.199	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		98.000	101.000	101.00 Max Price Cap (After LLPA, Before LPC)								
				15 Days = -0.225; 20 Days = -0.30												
					30 Days = -0.450											



ALT-DOC EXPRESS

30-Day Lock

5/6 SOFR ARM

30 Yr Fix & 10/6 SOFR ARM

Rate	30 day
7.500%	99.063
7.625%	99.375
7.750%	99.688
7.875%	100.000
8.000%	100.313
8.125%	100.625
8.250%	100.938
8.375%	101.250
8.500%	101.563
8.625%	101.875
8.750%	102.188
8.875%	102.500

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

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	107.677	107.477	107.477	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	107.427	107.227	107.227		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	107.177	106.977	106.977		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	106.927	106.727	106.727		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	106.677	106.477	106.477		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	106.427	106.227	106.227		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	106.177	105.977	105.977		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	105.927	105.727	105.727		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	105.677	105.477	105.477									
8.875	105.427	105.227	105.227		Loan Balance LLPAs	UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.750	105.146	104.946	104.946	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.625	104.865	104.665	104.665									
8.500	104.583	104.383	104.383									
8.375	104.302	104.102	104.102	Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.250	104.021	103.821	103.821		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	103.740	103.540	103.540		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	103.458	103.258	103.258		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
7.875	103.146	102.946	102.946		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	102.833	102.633	102.633									
7.625	102.521	102.321	102.321	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.500	102.208	102.008	102.008		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.375	101.833	101.633	101.633		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.250	101.458	101.258	101.258		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-
7.125	101.083	100.883	100.883									
7.000	100.708	100.508	100.508	PREPAYMENT PENALTY	5 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
6.875	100.333	100.133	100.133		4 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
6.750	99.833	99.633	99.633		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.625	99.333	99.133	99.133		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
6.500	98.833	98.633	98.633		1 year	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125	-1.125
					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					



Community Mortgage

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	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Application Fee</td> <td style="text-align: right;">\$1,795</td> </tr> <tr> <td>Credit Report (Per Borrower)</td> <td style="text-align: right;">Actual</td> </tr> <tr> <td>Financial Literacy Education</td> <td style="text-align: right;">\$75 POC</td> </tr> <tr> <td>Flood Check</td> <td style="text-align: right;">\$12</td> </tr> <tr> <td>Tax Service</td> <td style="text-align: right;">\$69</td> </tr> <tr> <td>Appraisal Desk Review</td> <td style="text-align: right;">\$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%	8.875%	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.

Note: Rates & pricing subject to change without prior notification

Date: 12/12/2024

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
7.000	95.818	95.818	95.818	95.818	95.518	7.375	95.818	95.818	95.818	95.818	95.518
7.125	96.217	96.217	96.217	96.217	95.917	7.500	96.217	96.217	96.217	96.217	95.917
7.250	96.620	96.620	96.620	96.620	96.320	7.625	96.620	96.620	96.620	96.620	96.320
7.375	97.022	97.022	97.022	97.022	96.822	7.750	97.022	97.022	97.022	97.022	96.822
7.500	97.418	97.418	97.418	97.418	97.218	7.875	97.418	97.418	97.418	97.418	97.218
7.625	97.814	97.814	97.814	97.814	97.614	8.000	97.814	97.814	97.814	97.814	97.614
7.750	98.210	98.210	98.210	98.210	98.010	8.125	98.210	98.210	98.210	98.210	98.010
7.875	98.605	98.605	98.605	98.605	98.405	8.250	98.605	98.605	98.605	98.605	98.405
8.000	98.978	98.978	98.978	98.978	98.778	8.375	98.978	98.978	98.978	98.978	98.778
8.125	99.351	99.351	99.351	99.351	99.151	8.500	99.351	99.351	99.351	99.351	99.151
8.250	99.726	99.726	99.726	99.726	99.526	8.625	99.726	99.726	99.726	99.726	99.526
8.375	100.101	100.101	100.101	100.101	99.901	8.750	100.101	100.101	100.101	100.101	99.901
8.500	100.476	100.476	100.476	100.476	100.276	8.875	100.476	100.476	100.476	100.476	100.276
8.625	100.850	100.850	100.850	100.850	100.650	9.000	100.850	100.850	100.850	100.850	100.650
8.750	101.224	101.224	101.224	101.224	101.024	9.125	101.224	101.224	101.224	101.224	101.024
8.875	101.597	101.597	101.597	101.597	101.397	9.250	101.597	101.597	101.597	101.597	101.397
9.000	101.962	101.962	101.962	101.962	101.762	9.375	101.962	101.962	101.962	101.962	101.762
9.125	102.326	102.326	102.326	102.326	102.126	9.500	102.326	102.326	102.326	102.326	102.126
9.250	102.683	102.683	102.683	102.683	102.483	9.625	102.683	102.683	102.683	102.683	102.483
9.375	103.040	103.040	103.040	103.040	102.840	9.750	103.040	103.040	103.040	103.040	102.840
9.500	103.290	103.290	103.290	103.290	103.090	9.875	103.290	103.290	103.290	103.290	103.090
9.625	103.540	103.540	103.540	103.540	103.340	10.000	103.540	103.540	103.540	103.540	103.340
9.750	103.790	103.790	103.790	103.790	103.590	10.125	103.790	103.790	103.790	103.790	103.590
9.875	104.040	104.040	104.040	104.040	103.940	10.250	104.040	104.040	104.040	104.040	103.940
10.000	104.290	104.290	104.290	104.290	104.190	10.375	104.290	104.290	104.290	104.290	104.190
10.125	104.540	104.540	104.540	104.540	104.440	10.500	104.540	104.540	104.540	104.540	104.440
10.250	104.790	104.790	104.790	104.790	104.690	10.625	104.790	104.790	104.790	104.790	104.690
10.375	105.040	105.040	105.040	105.040	104.940	10.750	105.040	105.040	105.040	105.040	104.940
10.500	105.290	105.290	105.290	105.290	105.190	10.875	105.290	105.290	105.290	105.290	105.190
10.625	105.540	105.540	105.540	105.540	105.440	11.000	105.540	105.540	105.540	105.540	105.440
10.750	105.790	105.790	105.790	105.790	105.690	11.125	105.790	105.790	105.790	105.790	105.690
10.875	106.040	106.040	106.040	106.040	105.940	11.250	106.040	106.040	106.040	106.040	105.940
11.000	106.165	106.165	106.165	106.165	106.065	11.375	106.165	106.165	106.165	106.165	106.065

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 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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