



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										
9.625	104.818	104.818	104.968		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%
9.500	104.693	104.693	104.843			>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-1.750	-2.875
9.375	104.568	104.568	104.718			760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-1.875	-3.000
9.250	104.380	104.380	104.530			740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-2.125	-3.500
9.125	104.193	104.193	104.343			720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.125	-2.625	-
9.000	104.005	104.005	104.155			700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.625	-3.625	-
8.990	104.005	104.005	104.155			680-699	0.250	0.000	-0.250	-0.500	-0.875	-1.750	-2.625	-	-
8.875	103.818	103.818	103.968			660-679	-0.250	-0.500	-0.875	-1.375	-1.750	-2.750	-3.375	-	-
8.750	103.568	103.568	103.718			640-659	-	-	-	-	-	-	-	-	-
8.625	103.318	103.318	103.468			620-639	-	-	-	-	-	-	-	-	-
8.500	103.068	103.068	103.218												
8.375	102.818	102.818	102.968												
8.250	102.568	102.568	102.718												
8.125	102.318	102.318	102.468												
8.000	102.068	102.068	102.218			Loan Balance LLPAs	UPB <=\$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000
7.990	102.068	102.068	102.218		>\$2.0mm, <=\$2.5mm		-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-
7.875	101.818	101.818	101.968		>\$2.5mm, <=\$3.0mm		-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-	-
7.750	101.505	101.505	101.655		>\$3.0mm, <=\$3.5mm		-0.375	-0.500	-0.500	-0.750	-	-	-	-	-
7.625	101.162	101.162	101.312												
7.500	100.818	100.818	100.968												
7.375	100.443	100.443	100.593												
7.250	100.068	100.068	100.218		Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-
7.125	99.693	99.693	99.843			Interest Only/Step Payment	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
7.000	99.256	99.256	99.406			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
6.990	99.256	99.256	99.406			Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.875	98.756	98.756	98.906			Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-
6.750	98.256	98.256	98.406			Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-
6.625	97.756	97.756	97.906		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
6.500	97.256	97.256	97.406												
					Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-
						Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-	
						Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-	
						Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	
					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	-
						Asset Qualifier	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.500	-
						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	105.712	105.512	105.512	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	105.462	105.262	105.262		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-2.375	-4.250	
9.750	105.212	105.012	105.012		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-2.500	-4.375	
9.625	104.962	104.762	104.762		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-3.375	-5.625	
9.500	104.712	104.512	104.512		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.375	-4.000	-	
9.375	104.462	104.262	104.262		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.125	-1.875	-5.125	-	
9.250	104.212	104.012	104.012		680-699	0.250	0.000	-0.250	-0.500	-1.375	-2.625	-3.500	-	-	
9.125	103.962	103.762	103.762		660-679	-0.250	-0.500	-1.125	-1.500	-2.375	-3.375	-4.125	-	-	
9.000	103.712	103.512	103.512		640-659	-0.375	-0.625	-1.250	-1.750	-2.500	-3.500	-	-	-	
8.875	103.462	103.262	103.262		620-639	-	-	-	-	-	-	-	-	-	
8.750	103.212	103.012	103.012		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	102.962	102.762	102.762			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	102.712	102.512	102.512	>\$2.5mm, <=\$3.0mm		0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-	
8.375	102.462	102.262	102.262	Loan Type LLPA		Interest Only/Step Payment	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-
8.250	102.212	102.012	102.012		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.125	101.930	101.730	101.730		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
8.000	101.649	101.449	101.449		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-	
7.875	101.337	101.137	101.137		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.750	101.024	100.824	100.824		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
7.625	100.649	100.449	100.449		Property Type LLPA	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
7.500	100.274	100.074	100.074			Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
7.375	99.899	99.699	99.699	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-	
7.250	99.462	99.262	99.262	Florida Condo (Additional LLPA)		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-	-	-	
7.125	99.024	98.824	98.824	INCOME DOC TYPE LLPA		Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
7.000	98.524	98.324	98.324		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	98.024	97.824	97.824		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
6.750	97.462	97.262	97.262		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-	
6.625	96.899	96.699	96.699		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750	
6.500	96.337	96.137	96.137		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	-	
					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
7.625%	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/Step Payment	-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	107.196	106.996	106.996	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	106.946	106.746	106.746		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	106.696	106.496	106.496		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	106.446	106.246	106.246		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	106.196	105.996	105.996		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	105.946	105.746	105.746		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	105.696	105.496	105.496		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	105.446	105.246	105.246		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	105.196	104.996	104.996									
8.875	104.946	104.746	104.746		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	104.696	104.496	104.496	UPB <=\$250k		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	104.446	104.246	104.246	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.500	104.196	103.996	103.996	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	103.946	103.746	103.746		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.250	103.696	103.496	103.496		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.125	103.414	103.214	103.214		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.000	103.133	102.933	102.933		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
7.875	102.821	102.621	102.621		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.750	102.508	102.308	102.308	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	102.133	101.933	101.933		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.500	101.758	101.558	101.558		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.375	101.383	101.183	101.183		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.250	100.946	100.746	100.746		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-	-
7.125	100.508	100.308	100.308	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	100.008	99.808	99.808		5 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
6.875	99.508	99.308	99.308		4 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
6.750	98.946	98.746	98.746		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.625	98.383	98.183	98.183		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
6.500	97.821	97.621	97.621		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	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	-
					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	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
				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
8.625%	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: 12/20/2024

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
7.250	95.875	95.875	95.875	95.875	95.875	7.625	95.875	95.875	95.875	95.875	95.575
7.375	96.274	96.274	96.274	96.274	95.974	7.750	96.274	96.274	96.274	96.274	95.974
7.500	96.677	96.677	96.677	96.677	96.377	7.875	96.677	96.677	96.677	96.677	96.377
7.625	97.079	97.079	97.079	97.079	96.879	8.000	97.079	97.079	97.079	97.079	96.879
7.750	97.475	97.475	97.475	97.475	97.275	8.125	97.475	97.475	97.475	97.475	97.275
7.875	97.871	97.871	97.871	97.871	97.671	8.250	97.871	97.871	97.871	97.871	97.671
8.000	98.267	98.267	98.267	98.267	98.067	8.375	98.267	98.267	98.267	98.267	98.067
8.125	98.662	98.662	98.662	98.662	98.462	8.500	98.662	98.662	98.662	98.662	98.462
8.250	99.035	99.035	99.035	99.035	98.835	8.625	99.035	99.035	99.035	99.035	98.835
8.375	99.408	99.408	99.408	99.408	99.208	8.750	99.408	99.408	99.408	99.408	99.208
8.500	99.783	99.783	99.783	99.783	99.583	8.875	99.783	99.783	99.783	99.783	99.583
8.625	100.158	100.158	100.158	100.158	99.958	9.000	100.158	100.158	100.158	100.158	99.958
8.750	100.533	100.533	100.533	100.533	100.333	9.125	100.533	100.533	100.533	100.533	100.333
8.875	100.907	100.907	100.907	100.907	100.707	9.250	100.907	100.907	100.907	100.907	100.707
9.000	101.281	101.281	101.281	101.281	101.081	9.375	101.281	101.281	101.281	101.281	101.081
9.125	101.654	101.654	101.654	101.654	101.454	9.500	101.654	101.654	101.654	101.654	101.454
9.250	102.019	102.019	102.019	102.019	101.819	9.625	102.019	102.019	102.019	102.019	101.819
9.375	102.383	102.383	102.383	102.383	102.183	9.750	102.383	102.383	102.383	102.383	102.183
9.500	102.740	102.740	102.740	102.740	102.540	9.875	102.740	102.740	102.740	102.740	102.540
9.625	103.097	103.097	103.097	103.097	102.897	10.000	103.097	103.097	103.097	103.097	102.897
9.750	103.347	103.347	103.347	103.347	103.147	10.125	103.347	103.347	103.347	103.347	103.147
9.875	103.597	103.597	103.597	103.597	103.397	10.250	103.597	103.597	103.597	103.597	103.397
10.000	103.847	103.847	103.847	103.847	103.647	10.375	103.847	103.847	103.847	103.847	103.647
10.125	104.097	104.097	104.097	104.097	103.997	10.500	104.097	104.097	104.097	104.097	103.997
10.250	104.347	104.347	104.347	104.347	104.247	10.625	104.347	104.347	104.347	104.347	104.247
10.375	104.597	104.597	104.597	104.597	104.497	10.750	104.597	104.597	104.597	104.597	104.497
10.500	104.847	104.847	104.847	104.847	104.747	10.875	104.847	104.847	104.847	104.847	104.747
10.625	105.097	105.097	105.097	105.097	104.997	11.000	105.097	105.097	105.097	105.097	104.997
10.750	105.347	105.347	105.347	105.347	105.247	11.125	105.347	105.347	105.347	105.347	105.247
10.875	105.597	105.597	105.597	105.597	105.497	11.250	105.597	105.597	105.597	105.597	105.497
11.000	105.847	105.847	105.847	105.847	105.747	11.375	105.847	105.847	105.847	105.847	105.747
11.125	106.097	106.097	106.097	106.097	105.997	11.500	106.097	106.097	106.097	106.097	105.997
11.250	106.222	106.222	106.222	106.222	106.122	11.625	106.222	106.222	106.222	106.222	106.122

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)