



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	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	102.568	102.568	102.718		>\$2.0mm, <=\$2.5mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.500	-0.500	-	-	
8.125	102.318	102.318	102.468		>\$2.5mm, <=\$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.375	-0.375	-0.500	-	-	
8.000	102.068	102.068	102.218		>\$3.0mm, <=\$3.5mm	-0.375	-0.500	-0.500	-0.750	-	-	-	-	-	
7.990	102.068	102.068	102.218												
7.875	101.818	101.818	101.968	Loan Type LLPAs	DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.375	-	-	
7.750	101.505	101.505	101.655		Interest Only/Step Payment	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-	
7.625	101.162	101.162	101.312		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
7.500	100.818	100.818	100.968		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
7.375	100.443	100.443	100.593		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-	-	
7.250	100.068	100.068	100.218		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.125	99.693	99.693	99.843		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
7.000	99.256	99.256	99.406												
6.990	99.256	99.256	99.406	Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-	
6.875	98.756	98.756	98.906		Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.500	-		
6.750	98.256	98.256	98.406		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-0.750	-		
6.625	97.756	97.756	97.906		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-		
6.500	97.256	97.256	97.406	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	105.402	105.202	105.202	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	105.152	104.952	104.952		>=780	0.750	0.625	0.500	0.375	0.250	0.125	-0.250	-2.375	-4.250	
9.750	104.902	104.702	104.702		760-779	0.625	0.500	0.375	0.250	0.125	0.000	-0.375	-2.500	-4.375	
9.625	104.652	104.452	104.452		740-759	0.500	0.375	0.250	0.125	0.000	0.000	-0.500	-3.375	-5.625	
9.500	104.402	104.202	104.202		720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-1.375	-4.000	-	
9.375	104.152	103.952	103.952		700-719	0.250	0.125	0.000	-0.125	-0.375	-1.125	-1.875	-5.125	-	
9.250	103.902	103.702	103.702		680-699	0.250	0.000	-0.250	-0.500	-1.375	-2.625	-3.500	-	-	
9.125	103.652	103.452	103.452		660-679	-0.250	-0.500	-1.125	-1.500	-2.375	-3.375	-4.125	-	-	
9.000	103.402	103.202	103.202		640-659	-0.375	-0.625	-1.250	-1.750	-2.500	-3.500	-	-	-	
8.875	103.152	102.952	102.952		620-639	-	-	-	-	-	-	-	-	-	
8.750	102.902	102.702	102.702		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	102.652	102.452	102.452			>\$2.0mm, <=\$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-	-	-
8.500	102.402	102.202	102.202	>\$2.5mm, <=\$3.0mm		0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-	
8.375	102.152	101.952	101.952	Loan Type LLPA	Interest Only/Step Payment	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-	-	
8.250	101.902	101.702	101.702		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
8.125	101.620	101.420	101.420		Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
8.000	101.339	101.139	101.139		Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.875	-	-	-	
7.875	101.027	100.827	100.827		Second Home Occ.	0.000	0.000	-0.250	-0.375	-0.375	-0.375	-0.375	-0.750	-	
7.750	100.714	100.514	100.514		Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-	
7.625	100.339	100.139	100.139		Property Type LLPA	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
7.500	99.964	99.764	99.764	Multi Unit		-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-	
7.375	99.589	99.389	99.389	Non-Warrantable Condo		-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-	
7.250	99.152	98.952	98.952	Florida Condo (Additional LLPA)		0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-	-	-	
7.125	98.714	98.514	98.514	INCOME DOC TYPE LLPA	Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-	
7.000	98.214	98.014	98.014		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	97.714	97.514	97.514		Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.625	-1.000	
6.750	97.152	96.952	96.952		Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.625	-	-	
6.625	96.589	96.389	96.389		1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-1.250	-1.750	
6.500	96.027	95.827	95.827	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/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	106.936	106.736	106.736	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	106.686	106.486	106.486		>=780	0.750	0.500	0.375	0.000	-0.125	-0.500	-0.875
9.750	106.436	106.236	106.236		760-779	0.625	0.375	0.250	-0.125	-0.375	-0.625	-0.875
9.625	106.186	105.986	105.986		740-759	0.500	0.250	0.125	-0.125	-0.375	-0.625	-1.000
9.500	105.936	105.736	105.736		720-739	0.375	0.125	0.000	-0.125	-0.500	-0.750	-1.125
9.375	105.686	105.486	105.486		700-719	0.250	0.000	-0.250	-0.500	-0.750	-1.125	-1.625
9.250	105.436	105.236	105.236		680-699	0.125	-0.250	-0.625	-0.625	-1.375	-1.625	-
9.125	105.186	104.986	104.986		660-679	-0.125	-0.500	-0.875	-1.125	-1.625	-	-
9.000	104.936	104.736	104.736									
8.875	104.686	104.486	104.486		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	104.436	104.236	104.236	UPB <=\$250k		-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.625	104.186	103.986	103.986	UPB >\$2,000,000		-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-
8.500	103.936	103.736	103.736									
8.375	103.686	103.486	103.486	Loan Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
8.250	103.436	103.236	103.236		Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-
8.125	103.154	102.954	102.954		Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
8.000	102.873	102.673	102.673		Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	102.561	102.361	102.361		Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.750	-0.750	-0.750	-
7.750	102.248	102.048	102.048		Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.625	101.873	101.673	101.673	Property Type LLPAs	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
7.500	101.498	101.298	101.298		Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-
7.375	101.123	100.923	100.923		Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500
7.250	100.686	100.486	100.486		Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-
7.125	100.248	100.048	100.048		Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-	-
7.000	99.748	99.548	99.548	PREPAYMENT PENALTY	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	
6.875	99.248	99.048	99.048		5 year	0.625	0.625	0.625	0.625	0.625	0.625	0.625
6.750	98.686	98.486	98.486		4 year	0.375	0.375	0.375	0.375	0.375	0.375	0.375
6.625	98.123	97.923	97.923		3 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125
6.500	97.561	97.361	97.361		2 year	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
					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				

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.

