Agency Rate Sheet

(Broker Comp not Included)

Effective Date
2/18/26 6:41 AM

Lock Desk Hours

Conventional and Government Fixed Products:
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

Office Address

Change Lending LLC, dba Change Wholesale
175 N. Riverview Dr., Suite C
Anaheim, CA 92808
Phone: 855-375-8626

Closing Protection Letter (CPL) Clause

Change Lending, LLC
ISAOA/ATIMA
175 N. Riverview Dr., Suite C
Anaheim, CA 92808

Loss Payee

Change Home Mortgage
c/o Shellpoint Mortgage Servicing
ISAOA/ATIMA
P.O. Box 7050
Troy, MI 48007-7050

Loan Fees

All Conventional Loans:	$1,095
Government Loans:	$1,095
FHA Streamline Loans:	$599
VA IRRRL	$599
Tax Service (All Loans):	$69
Flood Insurance:	$12

Loan Fee Buyout*
Basis Point Equivalent

*Loan Fee Buyout does not include Tax and Flood Service fees

Mortgage FHA and VA ID's

FHA - 7858400006   FNMA - 28118
VA - 9003230000   FHLMC - 158837

Support

Concierge@ChangeWholesale.com; Call 888-340-4010 Option 2

Licensing Information

See our website for full licensing details: www.ChangeWholesale.com/licensing

This rate sheet is indicative pricing only

For true pricing visit us at: www.ChangeWholesale.com
Log in Required - Must be an approved Broker

Rate Sheet Date: 2/18/26
Borrower Paid Compensation
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www.ChangeWholesale.com

Conforming and High Balance Programs

30yr / 25yr Fixed			
Rate	30-Day	45-Day	60-Day
5.750	-0.076	0.024	0.124
5.875	-0.598	-0.498	-0.398
6.000	-1.087	-0.987	-0.887
6.125	-1.479	-1.379	-1.279
6.250	-1.534	-1.434	-1.334
6.375	-1.940	-1.840	-1.740
6.500	-2.283	-2.183	-2.083
6.625	-2.589	-2.489	-2.389
6.750	-2.363	-2.263	-2.163
6.875	-2.878	-2.778	-2.678
7.000	-3.351	-3.251	-3.151

20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	-0.453	-0.353	-0.253
5.625	-0.914	-0.814	-0.714
5.750	-0.800	-0.700	-0.600
5.875	-1.276	-1.176	-1.076
6.000	-1.713	-1.613	-1.513
6.125	-2.032	-1.932	-1.832
6.250	-1.788	-1.688	-1.588
6.375	-2.187	-2.087	-1.987
6.500	-2.549	-2.449	-2.349
6.625	-2.885	-2.785	-2.685
6.750	-2.679	-2.579	-2.479

15yr / 10yr Fixed			
Rate	30-Day	45-Day	60-Day
5.000	0.231	0.331	0.431
5.125	-0.013	0.087	0.187
5.250	-0.304	-0.204	-0.104
5.375	-0.621	-0.521	-0.421
5.500	-0.915	-0.815	-0.715
5.625	-1.096	-0.996	-0.896
5.750	-1.331	-1.231	-1.131
5.875	-1.613	-1.513	-1.413
6.000	-1.878	-1.778	-1.678
6.125	-2.123	-2.023	-1.923
6.250	-2.235	-2.135	-2.035

30yr / 25yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.000	-0.963	-0.863	-0.763
6.125	-1.328	-1.228	-1.128
6.250	-0.690	-0.590	-0.490
6.375	-1.097	-0.997	-0.897
6.500	-1.439	-1.339	-1.239
6.625	-1.745	-1.645	-1.545
6.750	-1.020	-0.920	-0.820
6.875	-1.534	-1.434	-1.334
7.000	-1.976	-1.876	-1.776
7.125	-2.268	-2.168	-2.068

20yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.000	-0.963	-0.863	-0.763
6.125	-1.328	-1.228	-1.128
6.250	-0.690	-0.590	-0.490
6.375	-1.097	-0.997	-0.897
6.500	-1.439	-1.339	-1.239
6.625	-1.745	-1.645	-1.545
6.750	-1.020	-0.920	-0.820
6.875	-1.534	-1.434	-1.334
7.000	-1.976	-1.876	-1.776
7.125	-2.268	-2.168	-2.068

15yr / 10yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.750	0.000	0.100	0.200
5.875	-0.237	-0.137	-0.037
6.000	-0.460	-0.360	-0.260
6.125	-0.647	-0.547	-0.447
6.250	-0.212	-0.112	-0.012
6.375	-0.406	-0.306	-0.206
6.500	-0.580	-0.480	-0.380
6.625	-0.730	-0.630	-0.530
6.750	-0.758	-0.658	-0.558
6.875	-0.912	-0.812	-0.712

FNMA Home Ready 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	0.462	0.520	0.620
5.625	-0.058	0.000	0.100
5.750	-0.140	-0.081	0.019
5.875	-0.649	-0.590	-0.490
6.000	-1.105	-1.046	-0.946
6.125	-1.513	-1.454	-1.354
6.250	-1.535	-1.484	-1.384
6.375	-1.947	-1.897	-1.797
6.500	-2.312	-2.262	-2.162

FHLMC Home Possible 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	0.524	0.629	0.729
5.625	-0.061	0.044	0.144
5.750	-0.076	0.012	0.112
5.875	-0.598	-0.509	-0.409
6.000	-1.087	-0.998	-0.898
6.125	-1.479	-1.389	-1.289
6.250	-1.534	-1.500	-1.400
6.375	-1.940	-1.905	-1.805
6.500	-2.283	-2.246	-2.146

*****Conventional LLPA's available on the following page*****

Change WHOLESALE

Rate Sheet Date: 2/18/26
Borrower Paid Compensation
This rate sheet is indicator pricing only, for true pricing visit:
www.ChangeWholesale.com

Conforming and High Balance Program LLPAs

PURCHASE FICO/LTV Adjustments for loan terms >15 years

Score	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
≤ 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

NO CASH-OUT FICO/LTV Adjustments for loan terms >15 years

Score	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
≤ 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

CASH-OUT FICO/LTV Adjustments

Score	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥ 780	0.375	0.375	0.625	0.875	1.375				
760-779	0.375	0.375	0.875	1.250	1.875				
740-759	0.375	0.375	1.000	1.625	2.375				
720-739	0.375	0.500	1.375	2.000	2.750				
700-719	0.375	0.500	1.625	2.625	3.250				
680-699	0.375	0.625	2.000	2.875	3.750				
660-679	0.375	0.875	2.750	4.000	4.750				
640-659	0.375	1.375	3.125	4.625	5.125				
≤ 639	0.375	1.375	3.375	4.875	5.125				

OTHER ADJUSTMENTS

Type	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90
Investment	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750
Manufactured	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875
HB Purch/No Cash-Out	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
HB Cash-Out	1.250	1.250	1.500	1.500	1.750			
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Amount Adjustments

Loan Amount	Adjustment
75,000 - 99,999	3.000
100,000 - 150,000	0.500

Minimum Loan Amount $75,000.00
Please include HELOC line amount and HELOC drawn amount for correct pricing.
Lock Extension Fee: 1 bp per day
Loans locked after 2:00 PST receive 0.150 price adjustment
LLPA's NOT Applied to Homeready and Home Possible Loans (Loan Amt. Adjustments Apply)

Change WHOLESALE

Rate Sheet Date: 2/18/26
Borrower Paid Compensation
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www.ChangeWholesale.com

FHA/VA and High Balance Programs

FHA 30yr / 25yr / 20yr Fixed

Rate	30-Day	45-Day	60-Day
5.250	-0.358	-0.335	-0.249
5.375	-0.629	-0.567	-0.520
5.500	-1.088	-1.025	-0.978
5.625	-1.520	-1.458	-1.411
5.750	-1.927	-1.865	-1.818
5.875	-1.609	-1.547	-1.484
6.000	-2.045	-1.983	-1.920
6.125	-2.468	-2.406	-2.343
6.250	-2.878	-2.816	-2.753
6.375	-2.340	-2.293	-2.262

FHA 15yr Fixed

Rate	30-Day	45-Day	60-Day
5.250	0.569	0.616	0.697
5.375	0.469	0.516	0.597
5.500	0.369	0.416	0.497
5.625	0.269	0.316	0.397
5.750	-0.400	-0.353	-0.272
5.875	-0.500	-0.453	-0.372
6.000	-0.600	-0.553	-0.472
6.125	-0.700	-0.653	-0.572
6.250	-1.278	-1.247	-1.193
6.375	-1.378	-1.347	-1.293

FHA 30yr Fixed HB

Rate	30-Day	45-Day	60-Day
5.750	-0.527	-0.465	-0.418
5.875	0.291	0.353	0.416
6.000	-0.145	-0.083	-0.020
6.125	-0.568	-0.506	-0.443
6.250	-0.978	-0.916	-0.853
6.375	0.060	0.107	0.138
6.500	-0.350	-0.303	-0.272
6.625	-0.747	-0.700	-0.669
6.750	-1.131	-1.085	-1.053
6.875	-2.289	-2.195	-2.258

VA 30yr / 25yr / 20yr Fixed

Rate	30-Day	45-Day	60-Day
5.250	-0.358	-0.335	-0.249
5.375	-0.629	-0.567	-0.520
5.500	-1.088	-1.025	-0.978
5.625	-1.520	-1.458	-1.411
5.750	-1.927	-1.865	-1.818
5.875	-1.609	-1.547	-1.484
6.000	-2.045	-1.983	-1.920
6.125	-2.468	-2.406	-2.343
6.250	-2.878	-2.816	-2.753
6.375	-2.340	-2.293	-2.262

VA 15yr Fixed

Rate	30-Day	45-Day	60-Day
5.250	0.569	0.616	0.697
5.375	0.469	0.516	0.597
5.500	0.369	0.416	0.497
5.625	0.269	0.316	0.397
5.750	-0.400	-0.353	-0.272
5.875	-0.500	-0.453	-0.372
6.000	-0.600	-0.553	-0.472
6.125	-0.700	-0.653	-0.572
6.250	-1.278	-1.247	-1.193
6.375	-1.378	-1.347	-1.293

VA 30yr Fixed HB

Rate	30-Day	45-Day	60-Day
5.750	-0.527	-0.465	-0.418
5.875	0.291	0.353	0.416
6.000	-0.145	-0.083	-0.020
6.125	-0.568	-0.506	-0.443
6.250	-0.978	-0.916	-0.853
6.375	0.060	0.107	0.138
6.500	-0.350	-0.303	-0.272
6.625	-0.747	-0.700	-0.669
6.750	-1.131	-1.085	-1.053
6.875	-2.289	-2.195	-2.258

Pricing Adjustments

Credit Score	Adjustment
640-659	0.000
620-639	0.375
600-619	0.625
580-599	1.000
550-579	1.500
IRRRL/Streamline No FICO	0.800
IRRRL LTV/CLTV > 100%	0.375
VA Cash Out < 90% LTV/CLTV	0.250
Non-Owner	0.500
DTI > 50%	0.250
BPC Transactions on VA Loans	0.250

Manufactured Homes

Program	Adjustment
FHA	1.000
VA	1.375

Property Location

County	Adjustment
Kern County, CA	-0.250

Loan Amount Adjustments

Loan Amount	Adjustment
< 100,000	1.000

Texas A6 Transactions Not Permitted
VA Maximum Loan Amount $1,500,000.00
VA Loan Amounts > $1M = Maximum 90% LTV
Loans locked after 2:00 PST receive 0.150 price adjustment
Minimum Loan Amount $50,000.00
Lock Extension Fee: 1 bp per day