



Agency Rate Sheet

(Broker Comp not Included)

Effective Date

5/20/26 6:30 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

Change Lending, LLC is a state-licensed mortgage lender, NMLS ID #1839. To verify licenses, visit www.nmlsconsumeraccess.org. Headquartered at 16845 Von Karman Avenue, Suite 200, Irvine, California 92606. AZ: Arizona Mortgage Banker License #0925326; CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act and California Financing Law; CO: Regulated by the Division of Real Estate; GA: Georgia Residential Mortgage Licensee #48010; OH: Licensed by the Ohio Department of Commerce, Division of Financial Institutions, Ohio Residential Mortgage Lending Certificate of Registration #RM.804654.000. For other states, visit commercetpo.com or changewholesale.com. All loans must meet underwriting guidelines. This information is intended for the exclusive use of licensed real estate and mortgage lending professionals in accordance with local laws and regulations. Distribution to the public is prohibited. Subject to change without notice. CHANGE LENDING, LLC AND ITS LOAN PRODUCTS ARE NOT SPONSORED OR ENDORSED OR BEING OFFERED BY THE U.S. TREASURY DEPARTMENT OR ANY OTHER GOVERNMENT AGENCY. © 2021. Change Lending, LLC. All rights reserved.

Conforming and High Balance Programs

30yr / 25yr Fixed			
Rate	30-Day	45-Day	60-Day
5.750	3.477	3.577	3.677
5.875	2.889	2.989	3.089
6.000	2.233	2.333	2.433
6.125	1.709	1.809	1.909
6.250	0.941	1.041	1.141
6.375	0.412	0.512	0.612
6.500	-0.065	0.035	0.135
6.625	-0.464	-0.364	-0.264
6.750	-1.003	-0.903	-0.803
6.875	-1.422	-1.322	-1.222
7.000	-1.879	-1.779	-1.679

20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	2.846	2.946	3.046
5.625	2.311	2.411	2.511
5.750	1.773	1.873	1.973
5.875	1.223	1.323	1.423
6.000	0.701	0.801	0.901
6.125	0.353	0.453	0.553
6.250	-0.032	0.068	0.168
6.375	-0.474	-0.374	-0.274
6.500	-0.893	-0.793	-0.693
6.625	-1.282	-1.182	-1.082
6.750	-1.354	-1.254	-1.154

15yr / 10yr Fixed			
Rate	30-Day	45-Day	60-Day
5.000	3.100	3.200	3.300
5.125	2.363	2.463	2.563
5.250	1.995	2.095	2.195
5.375	1.626	1.726	1.826
5.500	1.244	1.344	1.444
5.625	0.599	0.699	0.799
5.750	0.236	0.336	0.436
5.875	-0.167	-0.067	0.033
6.000	-0.524	-0.424	-0.324
6.125	-0.718	-0.618	-0.518
6.250	-1.063	-0.963	-0.863

30yr / 25yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.000	2.671	2.771	2.871
6.125	1.729	1.829	1.929
6.250	1.647	1.747	1.847
6.375	1.129	1.229	1.329
6.500	0.644	0.744	0.844
6.625	0.244	0.344	0.444
6.750	-0.022	0.078	0.178
6.875	-0.329	-0.229	-0.129
7.000	-0.673	-0.573	-0.473
7.125	-0.979	-0.879	-0.779

20yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.000	2.671	2.771	2.871
6.125	1.729	1.829	1.929
6.250	1.647	1.747	1.847
6.375	1.129	1.229	1.329
6.500	0.644	0.744	0.844
6.625	0.244	0.344	0.444
6.750	-0.022	0.078	0.178
6.875	-0.329	-0.229	-0.129
7.000	-0.673	-0.573	-0.473
7.125	-0.979	-0.879	-0.779

15yr / 10yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.750	1.522	1.622	1.722
5.875	1.206	1.306	1.406
6.000	0.907	1.007	1.107
6.125	0.647	0.747	0.847
6.250	0.693	0.793	0.893
6.375	0.433	0.533	0.633
6.500	0.200	0.300	0.400
6.625	-0.010	0.090	0.190
6.750	-0.234	-0.134	-0.034
6.875	-0.430	-0.330	-0.230

FNMA Home Ready 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	4.639	4.691	4.790
5.625	4.039	4.090	4.190
5.750	3.345	3.415	3.515
5.875	2.735	2.808	2.908
6.000	2.111	2.197	2.297
6.125	1.509	1.595	1.694
6.250	0.941	1.027	1.127
6.375	0.412	0.498	0.598
6.500	-0.080	0.011	0.111

FHLMC Home Possible 30yr Fixed			
Rate	30-Day	45-Day	60-Day
5.500	4.728	4.787	4.887
5.625	4.160	4.219	4.319
5.750	3.477	3.528	3.628
5.875	2.889	2.946	3.046
6.000	2.233	2.291	2.391
6.125	1.709	1.768	1.868
6.250	0.878	0.950	1.050
6.375	0.366	0.439	0.539
6.500	-0.065	0.010	0.110

Conventional LLPA's available on the following page

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	90.01-95	>90
Investment	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	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	0.625
Condo	0.000	0.000	0.125	0.125	0.750	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	0.500
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	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	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	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)

FHAVA and High Balance Programs

FHA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	3.352	3.384	3.475
5.375	2.088	2.166	2.239
5.500	1.630	1.708	1.781
5.625	1.197	1.275	1.348
5.750	0.791	0.869	0.942
5.875	0.006	0.092	0.126
6.000	-0.430	-0.344	-0.310
6.125	-0.853	-0.767	-0.733
6.250	-1.263	-1.177	-1.143
6.375	-1.685	-1.622	-1.548

FHA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	2.289	2.340	2.435
5.375	2.189	2.240	2.335
5.500	2.089	2.140	2.235
5.625	1.989	2.040	2.135
5.750	1.014	1.021	1.035
5.875	0.914	0.921	0.935
6.000	0.814	0.821	0.835
6.125	0.714	0.721	0.735
6.250	-0.156	-0.215	-0.323
6.375	-0.256	-0.315	-0.423

FHA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.750	2.191	2.269	2.342
5.875	1.906	1.992	2.026
6.000	1.470	1.556	1.590
6.125	1.047	1.133	1.167
6.250	0.637	0.723	0.757
6.375	0.715	0.778	0.852
6.500	0.305	0.368	0.442
6.625	-0.092	-0.029	0.044
6.750	-0.476	-0.414	-0.340
6.875	-2.313	-2.211	-1.851

VA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	3.352	3.384	3.475
5.375	2.088	2.166	2.239
5.500	1.630	1.708	1.781
5.625	1.197	1.275	1.348
5.750	0.791	0.869	0.942
5.875	0.006	0.092	0.126
6.000	-0.430	-0.344	-0.310
6.125	-0.853	-0.767	-0.733
6.250	-1.263	-1.177	-1.143
6.375	-1.685	-1.622	-1.548

VA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.250	2.289	2.340	2.435
5.375	2.189	2.240	2.335
5.500	2.089	2.140	2.235
5.625	1.989	2.040	2.135
5.750	1.014	1.021	1.035
5.875	0.914	0.921	0.935
6.000	0.814	0.821	0.835
6.125	0.714	0.721	0.735
6.250	-0.156	-0.215	-0.323
6.375	-0.256	-0.315	-0.423

VA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
5.750	2.191	2.269	2.342
5.875	1.906	1.992	2.026
6.000	1.470	1.556	1.590
6.125	1.047	1.133	1.167
6.250	0.637	0.723	0.757
6.375	0.715	0.778	0.852
6.500	0.305	0.368	0.442
6.625	-0.092	-0.029	0.044
6.750	-0.476	-0.414	-0.340
6.875	-2.313	-2.211	-1.851

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