Non-QM Rate Sheet

Date: 8/11/2026 7:42

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

Loss Payee

Non-Traditional Products

Change Home Mortgage
c/o Shellpoint Mortgage Servicing
ISAOA/ATIMA
P.O. 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, where available

*Not applicable to Closed End Second/Liquid 360 program. Refer to rate sheet.

Broker Compensation

Lender Paid Compensation permitted on all programs, except Community Mortgage/Liquid 360.
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

Date: 8/11/2026

Change WHOLESALE

ALT-DOC PRIME PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
8.625	105.187	104.987	104.987
8.500	104.937	104.737	104.737
8.490	104.937	104.737	104.737
8.375	104.687	104.487	104.487
8.250	104.437	104.237	104.237
8.125	104.187	103.987	103.987
8.000	103.937	103.737	103.737
7.990	103.937	103.737	103.737
7.875	103.655	103.455	103.455
7.750	103.374	103.174	103.174
7.625	103.062	102.862	102.862
7.500	102.749	102.549	102.549
7.490	102.749	102.549	102.549
7.375	102.374	102.174	102.174
7.250	101.999	101.799	101.799
7.125	101.624	101.424	101.424
7.000	101.249	101.049	101.049
6.990	101.249	101.049	101.049
6.875	100.812	100.612	100.612
6.750	100.374	100.174	100.174
6.625	99.937	99.737	99.737
6.500	99.499	99.299	99.299
6.490	99.499	99.299	99.299
6.375	98.999	98.799	98.799
6.250	98.499	98.299	98.299
6.125	97.937	97.736	97.736
6.000	97.374	97.174	97.174
5.990	97.374	97.174	97.174
5.875	96.749	96.549	96.549
5.750	96.124	95.924	95.924

PRICE ADJUSTMENTS

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%
>=780	0.875	0.750	0.750	0.750	0.625	0.375	0.125	-1.500	-3.875
760-779	0.750	0.750	0.750	0.750	0.500	0.250	0.000	-1.625	-4.375
740-759	0.625	0.625	0.625	0.625	0.375	0.125	-0.125	-1.750	-4.875
720-739	0.500	0.500	0.500	0.500	0.250	-0.125	-0.250	-1.875	-5.375
700-719	0.250	0.250	0.250	0.250	0.125	-0.250	-0.500	-2.000	-
680-699	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.625	-	-
660-679	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	-1.375	-	-
640-659	-1.000	-1.000	-1.000	-1.000	-1.125	-1.250	-	-	-
620-639	-	-	-	-	-	-	-	-	-

Loan Balance LLPAs

	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%
UPB <=$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
>$250k, <=$1.5mm	0.125	0.125	0.125	0.125	0.125	0.125	0.000	-0.375	-0.375
>$1.5mm, <=$2.5mm	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-
>$2.5mm, <=$3.0mm	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.500	-	-
>$3.0mm, <=$3.5mm	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-	-	-

Loan Type LLPAs

	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%
DTI 50.01 - 55	0.000	-0.125	-0.250	-0.250	-	-	-	-	-
Interest Only/Step Payment	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-	-
Second Home Occ.	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.750
Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-

Property Type LLPAs

	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%
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	-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

	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%
Asset Depletion 60 Mos	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
Asset Depletion 84 Mos	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
Asset Qualifier	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-
1 Yr Tax Return/W2 (Streamline)	-0.125	-0.125	-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	-0.875	-0.875	-0.875	-0.875	-0.875	-1.000	-1.000	-	-
Standard Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1099	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

PREPAYMENT PENALTY (Investment Occupancy)

	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%
5 year	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	-
4 year	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	-
3 year	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	-
2 year	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	-
1 year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-
No Prepay Penalty	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-

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

Prepayment Term	Min Price	Max Price*
No PPP	95.000	101.000
1 Yr PPP	95.000	101.000
2 Yr PPP	95.000	101.250
3-5 Yr PPP	95.000	101.500

NOTES

*Max Price Cap applied after LLPA, and before LPC adjustment

Date: 8/11/2026

Change WHOLESALE

ALT-DOC ADVANTAGE/EXPANDED

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
9.250	103.437	103.237	103.237
9.125	103.187	102.987	102.987
9.000	102.937	102.737	102.737
8.990	102.937	102.737	102.737
8.875	102.687	102.487	102.487
8.750	102.437	102.237	102.237
8.625	102.187	101.987	101.987
8.500	101.937	101.737	101.737
8.490	101.937	101.737	101.737
8.375	101.687	101.487	101.487
8.250	101.437	101.237	101.237
8.125	101.187	100.987	100.987
8.000	100.937	100.737	100.737
7.990	100.937	100.737	100.737
7.875	100.655	100.455	100.455
7.750	100.374	100.174	100.174
7.625	100.062	99.862	99.862
7.500	99.749	99.549	99.549
7.490	99.749	99.549	99.549
7.375	99.374	99.174	99.174
7.250	98.999	98.799	98.799
7.125	98.624	98.424	98.424
7.000	98.249	98.049	98.049
6.990	98.249	98.049	98.049
6.875	97.812	97.612	97.612
6.750	97.374	97.174	97.174
6.625	96.937	96.736	96.736
6.500	96.499	96.299	96.299
6.490	96.499	96.299	96.299

PRICE ADJUSTMENTS

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%
>=780	1.000	0.750	0.625	0.500	0.250	0.125	-0.250	-2.375	-4.250
760-779	0.875	0.750	0.625	0.375	0.125	0.000	-0.375	-2.500	-4.375
740-759	0.750	0.625	0.500	0.375	0.125	0.000	-0.500	-3.375	-5.625
720-739	0.375	0.250	0.125	0.000	-0.125	-0.500	-0.750	-4.000	-
700-719	0.250	0.125	0.000	-0.125	-0.375	-1.000	-1.000	-5.125	-
680-699	0.250	0.000	-0.250	-0.500	-1.375	-2.000	-2.000	-	-
660-679	-0.250	-0.500	-1.125	-1.500	-2.375	-3.000	-3.000	-	-
640-659	-0.375	-0.625	-1.250	-1.750	-2.500	-3.000	-	-	-
620-639	-	-	-	-	-	-	-	-	-

Loan Balance LLPAs

	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%
UPB <=$250k	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-1.000	-1.500
>$2.0mm, <=$2.5mm	0.000	0.000	-0.125	-0.250	-0.250	-0.375	-0.500	-	-
>$2.5mm, <=$3.0mm	0.000	0.000	-0.250	-0.375	-0.375	-	-	-	-

Loan Type LLPAs

	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%
Interest Only/Step Payment	-0.250	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	-1.000	-1.000
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
Cashout / Debt Consolidation	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-	-	-
Second Home Occ.	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.375	-0.750	-
Investor Occ.	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.375	-0.750	-

Property Type LLPAs

	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%
Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-0.500	-	-
Multi Unit	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-0.750	-	-
Non-Warrantble Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	-
Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-

INCOME DOC TYPE LLPAs

	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%
Asset Depletion	0.000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
1 Yr Tax Return/W2 (Streamline)	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-0.875
Bank Statement	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000
Profit and Loss	0.000	0.000	0.000	0.000	-0.250	-0.375	-	-	-
1099	0.000	0.000	-0.125	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

PREPAYMENT PENALTY (Investment Occupancy)

	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%
5 year	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	-
4 year	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	-
3 year	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	-
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

	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%
1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2x30x12 or 1x60x24	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-
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:

5 Days = -0.075; 10 Days = -0.150
15 Days = -0.225; 20 Days = -0.30
30 Days = -0.450

Prepayment Term	Min Price	Max Price*
No PPP	95.000	101.000
1 Yr PPP	95.000	101.000
2 Yr PPP	95.000	101.250
3-5 Yr PPP	95.000	101.500

NOTES

*Max Price Cap applied after LLPA, and before LPC adjustment

	Date:	8/11/2026

ALT-DOC EXPRESS

30-Day Lock

5/6 SOFR ARM

Rate	30 day
7.250%	99.063
7.375%	99.375
7.490%	99.688
7.500%	99.688
7.625%	100.000
7.750%	100.313
7.875%	100.625
7.990%	100.938
8.000%	100.938
8.125%	101.250
8.250%	101.563
8.375%	101.875
8.490%	102.188
8.500%	102.188
8.625%	102.500

30 Yr Fix & 10/6 SOFR ARM

Rate	30 day
7.375%	99.063
7.490%	99.375
7.500%	99.375
7.625%	99.688
7.750%	100.000
7.875%	100.313
7.990%	100.625
8.000%	100.625
8.125%	100.938
8.250%	101.250
8.375%	101.563
8.490%	101.875
8.500%	101.875
8.625%	102.188
8.750%	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+	1.000	0.750	0.500	0.250	-0.125	-0.375	-1.500
740-779	0.875	0.625	0.375	0.000	-0.250	-0.500	-1.625
720-739	0.750	0.500	0.125	-0.250	-0.500	-0.750	-1.750
700-719	0.000	-0.250	-0.375	-0.500	-0.625	-1.000	
680-699	-0.250	-0.500	-0.625	-0.875	-1.250	-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	-0.500
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	-0.500	-0.500	
QUALIFYING	**≤ 50%**	**50.01 - 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**	**80.01 - 85%**
DTI > 50% - 55%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	
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	1.250	1.250	1.250	1.250	1.250	1.250	
48 Months	0.750	0.750	0.750	0.750	0.750	0.750	
36 Months	0.500	0.500	0.500	0.500	0.500	0.500	
24 Months	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
12 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	
None (Incl No Prepay State)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	

PRICE ADJUSTMENTS

Impound Waiver (Non-HPML)		-0.150

NOTES

*Max Price Cap applied after LLPA, and before LPC adjustment

ARM LOAN FEATURES

SOFR Index	30-day Avg	ARM Type:	**5/6m**	**10/6m**
ARM Floor = Start Rate		ARM CAPs:	2/1/5	5/1/5
		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

Prepayment Term	Min Price	Max Price*
No PPP	95.000	101.000
1 Yr PPP	95.000	101.000
2 Yr PPP	95.000	101.250
3-5 Yr PPP	95.000	101.500

NOTE: Prices are subject to change without prior notification.

Date: 8/11/2026

Change WHOLESALE

INVESTOR DSCR PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
8.625	105.765	105.565	105.565
8.500	105.515	105.315	105.315
8.490	105.515	105.315	105.315
8.375	105.265	105.065	105.065
8.250	105.015	104.815	104.815
8.125	104.734	104.534	104.534
8.000	104.421	104.221	104.221
7.990	104.421	104.221	104.221
7.875	104.109	103.909	103.909
7.750	103.796	103.596	103.596
7.625	103.484	103.284	103.284
7.500	103.109	102.909	102.909
7.490	103.109	102.909	102.909
7.375	102.734	102.534	102.534
7.250	102.296	102.096	102.096
7.125	101.859	101.659	101.659
7.000	101.359	101.159	101.159
6.990	101.359	101.159	101.159
6.875	100.859	100.659	100.659
6.750	100.296	100.096	100.096
6.625	99.734	99.534	99.534
6.500	99.109	98.909	98.909
6.490	99.109	98.909	98.909
6.375	98.484	98.284	98.284
6.250	97.796	97.596	97.596
6.125	97.108	96.908	96.908
6.000	96.421	96.221	96.221
5.990	96.421	96.221	96.221
5.875	95.671	95.471	95.471
5.750	94.921	94.721	94.721

PRICE ADJUSTMENTS

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%
>=780	1.000	1.000	1.000	1.000	0.625	0.125	-0.375	-2.375
760-779	1.000	1.000	1.000	1.000	0.625	0.000	-0.500	-2.625
740-759	0.875	0.875	0.875	0.875	0.500	-0.125	-0.625	-2.875
720-739	0.750	0.750	0.750	0.750	0.375	-0.250	-0.750	-
700-719	0.625	0.625	0.625	0.625	0.250	-0.375	-1.000	-
680-699	-0.375	-0.375	-0.375	-0.375	-0.500	-1.250	-	-
660-679	-0.875	-0.875	-0.875	-0.875	-1.000	-	-	-

Loan Balance LLPAs

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
UPB <=$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
UPB >$250k, <=$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	-0.375
UPB >$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-

Loan Type LLPAs

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-
Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout / Debt Consolidation	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-	-
Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-

Property Type LLPAs

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-
Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-
Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-
Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-	-	-
Short Term Rental	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-

PREPAYMENT PENALTY (PPP)

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
5 year	2.000	2.000	2.000	2.000	2.000	2.000	1.625	1.125
4 year	1.750	1.750	1.750	1.750	1.750	1.750	1.625	1.000
3 year	1.500	1.500	1.500	1.500	1.500	1.500	1.250	0.875
2 year	0.625	0.625	0.625	0.625	0.625	0.625	0.500	-0.125
1 year	0.375	0.375	0.375	0.375	0.375	0.375	0.250	-0.875
No Prepay Penalty	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.250	-1.750

DSCR

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
DSCR 0.75 - 0.99	-2.000	-2.000	-2.000	-2.000	-2.000	-	-	-
DSCR 1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 1.25	0.375	0.375	0.375	0.375	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%	80.01-85%
FC/SS/DIL/BK7 37 - 48mo	-0.250	-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	*Max Price Cap applied after LLPA, and before LPC adjustment

MIN/MAX PRICES

Prepayment Term	Min Price	Max Price*
No PPP	95.000	101.000
1 Yr PPP	95.000	101.000
2 Yr PPP	95.000	101.250
3-5 Yr PPP	95.000	101.500

Date: 8/11/2026

FOREIGN NATIONAL DSCR PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
9.250	104.765	104.565	104.565
9.125	104.515	104.315	104.315
9.000	104.265	104.065	104.065
8.990	104.265	104.065	104.065
8.875	104.015	103.815	103.815
8.750	103.765	103.565	103.565
8.625	103.515	103.315	103.315
8.500	103.265	103.065	103.065
8.490	103.265	103.065	103.065
8.375	103.015	102.815	102.815
8.250	102.765	102.565	102.565
8.125	102.484	102.284	102.284
8.000	102.171	101.971	101.971
7.990	102.171	101.971	101.971
7.875	101.859	101.659	101.659
7.750	101.546	101.346	101.346
7.625	101.234	101.034	101.034
7.500	100.859	100.659	100.659
7.490	100.859	100.659	100.659
7.375	100.484	100.284	100.284
7.250	100.046	99.846	99.846
7.125	99.609	99.409	99.409
7.000	99.109	98.909	98.909
6.990	99.109	98.909	98.909
6.875	98.609	98.409	98.409
6.750	98.046	97.846	97.846
6.625	97.484	97.284	97.284
6.500	96.859	96.659	96.659
6.490	96.859	96.659	96.659

PRICE ADJUSTMENTS

		00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
LTV LLPA	LTV	0.000	0.000	0.000	-0.250	-0.500	-1.000
Loan Balance LLPAs	UPB <=$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	UPB >$2,000,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.750
Loan Type LLPAs	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
	Purchase	0.000	0.000	0.000	0.000	0.000	0.000
	Cashout / Debt Consolidation	-0.500	-0.500	-0.500	-0.500	-0.500	-
	Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000
Property Type LLPAs	Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500
	Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
	Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-
PREPAYMENT PENALTY LLPAs	5 year	0.625	0.625	0.625	0.625	0.625	0.625
	4 year	0.375	0.375	0.375	0.375	0.375	0.375
	3 year	0.125	0.125	0.125	0.125	0.125	0.125
	2 year	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	1 year	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
	No Prepay Penalty	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625
DSCR LLPAs	DSCR ≥ 1.00	0.000	0.000	0.000	0.000	0.000	0.000

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	*Max Price Cap applied after LLPA, and before LPC adjustment

MIN/MAX PRICES

Prepayment Term	Min Price	Max Price*
No PPP	95.000	101.000
1 Yr PPP	95.000	101.000
2 Yr PPP	95.000	101.250
3-5 Yr PPP	95.000	101.500

Change WHOLESALE — Community Mortgage

30 Year Fixed

RATE	30-Day Price
8.250%	99.250

For loans in the state of North Carolina, refer to NC section below.

ADJUSTMENTS TO PRICE

FICO	≤ 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%
740+	0.000	-0.125	-0.125	-0.375	-0.750
720-739	0.000	-0.250	-0.250	-0.500	-1.000
700-719	0.000	-0.375	-0.375	-0.625	-1.250
680-699	0.000	-0.500	-0.500	-0.750	
660-679	-0.250	-0.625	-0.750		
640-659	-0.375	-0.750			
Loan Balance	**≤ 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**
≤ $1,000,000	0.000	0.000	0.000	0.000	0.000
$1,000,001 - $2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250
Purpose	**≤ 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**
Cash Out	-0.250	-0.250	-0.250	-0.250	
Property Type	**≤ 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**
Condominium (Attached)	-0.250	-0.250	-0.250		
Non-Warrantable Condo*	-0.500				
Other	**≤ 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**
Step Payment	-0.500	-0.500	-0.500		

Pricing Notes

Borrower Paid Comp Only
MAX PRICE = 99.250

TPO Fee Information

Application Fee	$1,795
Credit Report (Per Borrower)	Actual
Financial Literacy Education	$75 POC
Flood Check	$12
Tax Service	$69
Appraisal Desk Review	$250

Buy-Up/Buy-Downs

2:1 Buy-Up options available in Pricer for Loans with LLPAs (not to exceed 99.250 Price).
Off-Sheet Buy-Up/Buy-Down Not Permitted.

Extensions

5 Days = -0.075
10 Days = -0.150
15 Days = -0.225

Notes

*Non-Warrantable Condo Max 50% LTV

Step Payment Restrictions:
Purchase Only, Max 70% LTV/CLTV, Min 700 FICO

State Specific Pricing

North Carolina 30 Year Fixed

LTV/CLTV	Rate	30-Day Price	Origination Fee
< 70%	**8.375%**	**100.000**	**0.75%**
≥ 70%	**8.375%**	**100.000**	**1.25%**

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 origiantion fee subject-to the transaction LTV.

Note: Rates & pricing subject to change without prior notificaton

Date: 8/11/2026

Change WHOLESALE

DATE 8/11/2026

Liquid 360

1st Lien Mortgages	Owner Occupied (Consumer or Business Purpose), 2nd Home (Consumer or Business Purpose), NOO	
LTV	RATE	PRICE
≤ 55.00%	10.500%	98.000

2nd Lien Mortgages	Owner Occupied (Consumer or Business Purpose), 2nd Home (Consumer or Business Purpose), NOO	
LTV / CLTV	RATE	PRICE
≤ 50.00%	12.000%	98.000

Rate Adjustments

Loan Balance	TYPE	LLRA
	$300,000 - $2,500,000	0.00%
	$2,5000,001 - $5,000,000	0.50%

Appriasal Scoring	Total Score	LLRA
	0	0.00%
	1	0.50%
	2	1.00%
	3+	1.50%

FIRST LIEN LTV	Max of LTV	LLRA
	≤ 55%	0.00%
	55.01% - ≤ 60%	0.50%
	60.01% - ≤ 65%	1.00%
	65.01% - ≤ 70%	1.50%

SECOND LIEN LTV/CLTV	Max of LTV/CLTV	LLRA
	≤ 50%	0.00%
	50.01% - ≤ 55%	0.50%
	55.01% - ≤ 60%	1.00%

APPRAISAL SCORING*

Property Condition	Scoring
C1-C2	0
C3-C4	1
C5	2

Market Growth	Scoring
Rapid	0
Stable	0
Slow	1

Property Location Type	Scoring
Urban	0
Suburban	0
Rural	Ineligible

Property Location Built-Up	Scoring
Over 75%	0
25%-75%	1
under 25%	2

*Appraisal Scoring: Appraisal Score equals the total (sum) of all applicable values.

Derogatory Credit	Type	LLRA
	Bankruptcy in 24 Mos	0.50%
	Foreclosure in 24 Mos	0.50%
	MTG Lates in 12 Mos	0.25%

PROGRAM NOTES

<u>Underwriting Fee</u>
$1,950 (under $2.5M); $3,950 ($2.5-$5M)
<u>Notes</u>
2 Point Extension Fee (Up to Two 6 Months Extensions)
Borrower Paid Compensation (BPC) Only
Appraisal required back before lock is permitted
Fees In/Buy Out Not permitted
No High Cost Mortgages

MAX LTV/CLTV

MAX LTV/CLTV*

Property Condition	MAX LTV
C1-C2	70%
C3	65%
C4	60%
C5	55%
C6	Not Permitted

Market Growth	MAX LTV
Rapid	70%
Stable	65%
Slow	60%

Property Location Type	MAX LTV
Urban	70%
Suburban	65%
Rural	Ineligible

Property Location Built-Up	MAX LTV
Over 75%	70%
25%-75%	65%
under 25%	60%

Present Land Use	MAX LTV
One-Unit	70%
2-4 Unit	65%
Other/FL Condo	60%

Loan Size (1st Lien)	MAX LTV
≤ $2,500,000	70%
$2,5000,001 - $5,000,000	60%

Loan Size (2nd Lien)	MAX LTV / CLTV
≤ $1,000,000	60%

See underwriting guidelines for more detail.

Appraisal related characteristics, such as Property Condition, Market Growth, Property Location Type, Built-Up, and Present Land Use are NOT evaluated for eligiblity in the Pricing Engine. Lock Request functionality may be prevented while loan features exceed maximum LTV/CLTV, or when appraisal data is irregular and requires correction.

Change WHOLESALE

DATE 8/11/2026

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
7.375	97.998	97.998	97.998	97.998	97.798	7.750	97.998	97.998	97.998	97.998	97.798
7.500	98.447	98.447	98.447	98.447	98.247	7.875	98.447	98.447	98.447	98.447	98.247
7.625	98.900	98.900	98.900	98.900	98.700	8.000	98.900	98.900	98.900	98.900	98.700
7.750	99.349	99.349	99.349	99.349	99.149	8.125	99.349	99.349	99.349	99.349	99.149
7.875	99.802	99.802	99.802	99.802	99.602	8.250	99.802	99.802	99.802	99.802	99.602
8.000	100.354	100.354	100.354	100.354	100.154	8.375	100.354	100.354	100.354	100.354	100.154
8.125	100.800	100.800	100.800	100.800	100.600	8.500	100.800	100.800	100.800	100.800	100.600
8.250	101.246	101.246	101.246	101.246	101.046	8.625	101.246	101.246	101.246	101.246	101.046
8.375	101.692	101.692	101.692	101.692	101.492	8.750	101.692	101.692	101.692	101.692	101.492
8.500	102.137	102.137	102.137	102.137	101.937	8.875	102.137	102.137	102.137	102.137	101.937
8.625	102.510	102.510	102.510	102.510	102.310	9.000	102.510	102.510	102.510	102.510	102.310
8.750	102.883	102.883	102.883	102.883	102.683	9.125	102.883	102.883	102.883	102.883	102.683
8.875	103.258	103.258	103.258	103.258	103.058	9.250	103.258	103.258	103.258	103.258	103.058
9.000	103.633	103.633	103.633	103.633	103.433	9.375	103.633	103.633	103.633	103.633	103.433
9.125	104.008	104.008	104.008	104.008	103.808	9.500	104.008	104.008	104.008	104.008	103.808
9.250	104.382	104.382	104.382	104.382	104.182	9.625	104.382	104.382	104.382	104.382	104.182
9.375	104.756	104.756	104.756	104.756	104.556	9.750	104.756	104.756	104.756	104.756	104.556
9.500	105.129	105.129	105.129	105.129	104.929	9.875	105.129	105.129	105.129	105.129	104.929
9.625	105.494	105.494	105.494	105.494	105.294	10.000	105.494	105.494	105.494	105.494	105.294
9.750	105.858	105.858	105.858	105.858	105.658	10.125	105.858	105.858	105.858	105.858	105.658
9.875	106.215	106.215	106.215	106.215	106.015	10.250	106.215	106.215	106.215	106.215	106.015
10.000	106.572	106.572	106.572	106.572	106.372	10.375	106.572	106.572	106.572	106.572	106.372
10.125	106.822	106.822	106.822	106.822	106.622	10.500	106.822	106.822	106.822	106.822	106.622
10.250	107.072	107.072	107.072	107.072	106.872	10.625	107.072	107.072	107.072	107.072	106.872
10.375	107.322	107.322	107.322	107.322	107.122	10.750	107.322	107.322	107.322	107.322	107.122
10.500	107.672	107.672	107.672	107.672	107.472	10.875	107.672	107.672	107.672	107.672	107.472
10.625	107.922	107.922	107.922	107.922	107.722	11.000	107.922	107.922	107.922	107.922	107.722
10.750	108.172	108.172	108.172	108.172	107.972	11.125	108.172	108.172	108.172	108.172	107.972
10.875	108.422	108.422	108.422	108.422	108.222	11.250	108.422	108.422	108.422	108.422	108.222
11.000	108.672	108.672	108.672	108.672	108.472	11.375	108.672	108.672	108.672	108.672	108.472
11.125	108.922	108.922	108.922	108.922	108.722	11.500	108.922	108.922	108.922	108.922	108.722
11.250	109.172	109.172	109.172	109.172	108.972	11.625	109.172	109.172	109.172	109.172	108.972
11.375	109.422	109.422	109.422	109.422	109.222	11.750	109.422	109.422	109.422	109.422	109.222

Closed End Second Price Adjustments

Standard Doc CLTV/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
Standard Doc LTV/FICO LLPA	800+	3.000	2.875	2.875	2.750	2.375	1.875	0.750	-2.250	-3.875
	780-799	3.000	2.875	2.875	2.625	2.125	1.250	0.375	-3.125	-4.875
	760-779	2.000	1.875	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

	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
Alt Doc LTV/FICO LLPA	800+	3.000	2.875	2.875	2.750	2.375	1.875	0.750	-2.500	NA
	780-799	3.000	2.875	2.875	2.625	2.125	1.250	0.375	-3.375	NA
	760-779	2.000	1.875	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)

	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
DTI	<= 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	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
Loan Balance	$75,000 - 100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	$100,001 - 150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-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
	$500,001 - 750,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	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	-2.875	-3.375	-4.000	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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
State	CT, FL, IL, NJ	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	NA	NA
	MD	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375

Lock/Pricing Notes

Lock Extensions	Fees Information	Min/Max Price (After LLPA)	Pricing Expiration
5 Days = -0.075; 10 Days = -0.150 15 Days = -0.225; 20 Days = -0.30 30 Days = -0.450	Fee buy-out not available	Minimum Price = 97.00 Max Price = 101.00 (before LPC)	4:00 PST Price Expire/Lock Request Cut-Off