Change WHOLESALE

Non-QM Rate Sheet

Date: 8/14/2026 8:07

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: 8/14/2026

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	105.427	105.227	105.227
8.500	105.177	104.977	104.977
8.490	105.177	104.977	104.977
8.375	104.927	104.727	104.727
8.250	104.677	104.477	104.477
8.125	104.427	104.227	104.227
8.000	104.177	103.977	103.977
7.990	104.177	103.977	103.977
7.875	103.895	103.695	103.695
7.750	103.614	103.414	103.414
7.625	103.302	103.102	103.102
7.500	102.989	102.789	102.789
7.490	102.989	102.789	102.789
7.375	102.614	102.414	102.414
7.250	102.239	102.039	102.039
7.125	101.864	101.664	101.664
7.000	101.489	101.289	101.289
6.990	101.489	101.289	101.289
6.875	101.052	100.852	100.852
6.750	100.614	100.414	100.414
6.625	100.177	99.977	99.977
6.500	99.739	99.539	99.539
6.490	99.739	99.539	99.539
6.375	99.239	99.039	99.039
6.250	98.739	98.539	98.539
6.125	98.177	97.976	97.976
6.000	97.614	97.414	97.414
5.990	97.614	97.414	97.414
5.875	96.989	96.789	96.789
5.750	96.364	96.164	96.164

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	-0.375	-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: 8/14/2026

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	103.677	103.477	103.477
9.125	103.427	103.227	103.227
9.000	103.177	102.977	102.977
8.990	103.177	102.977	102.977
8.875	102.927	102.727	102.727
8.750	102.677	102.477	102.477
8.625	102.427	102.227	102.227
8.500	102.177	101.977	101.977
8.490	102.177	101.977	101.977
8.375	101.927	101.727	101.727
8.250	101.677	101.477	101.477
8.125	101.427	101.227	101.227
8.000	101.177	100.977	100.977
7.990	101.177	100.977	100.977
7.875	100.895	100.695	100.695
7.750	100.614	100.414	100.414
7.625	100.302	100.102	100.102
7.500	99.989	99.789	99.789
7.490	99.989	99.789	99.789
7.375	99.614	99.414	99.414
7.250	99.239	99.039	99.039
7.125	98.864	98.664	98.664
7.000	98.489	98.289	98.289
6.990	98.489	98.289	98.289
6.875	98.052	97.852	97.852
6.750	97.614	97.414	97.414
6.625	97.177	96.976	96.976
6.500	96.739	96.539	96.539
6.490	96.739	96.539	96.539

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:	8/14/2026

Change WHOLESALE — ALT-DOC EXPRESS

30-Day Lock

5/6 SOFR ARM Rate	5/6 SOFR ARM 30 day	30 Yr Fix & 10/6 SOFR ARM Rate	30 Yr Fix & 10/6 SOFR ARM 30 day
7.250%	99.063	**7.375%**	99.063
7.375%	99.375	**7.490%**	99.375
7.490%	99.688	**7.500%**	99.375
7.500%	99.688	**7.625%**	99.688
7.625%	100.000	**7.750%**	100.000
7.750%	100.313	**7.875%**	100.313
7.875%	100.625	**7.990%**	100.625
7.990%	100.938	**8.000%**	100.625
8.000%	100.938	**8.125%**	100.938
8.125%	101.250	**8.250%**	101.250
8.250%	101.563	**8.375%**	101.563
8.375%	101.875	**8.490%**	101.875
8.490%	102.188	**8.500%**	101.875
8.500%	102.188	**8.625%**	102.188
8.625%	102.500	**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		ARM Type:	5/6m	10/6m
SOFR Index	30-day Avg	ARM CAPs:	2/1/5	5/1/5
ARM Floor = Start Rate		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

Date: 8/14/2026

Change WHOLESALE

INVESTOR DSCR PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
8.625	106.155	105.955	105.955
8.500	105.905	105.705	105.705
8.490	105.905	105.705	105.705
8.375	105.655	105.455	105.455
8.250	105.405	105.205	105.205
8.125	105.124	104.924	104.924
8.000	104.811	104.611	104.611
7.990	104.811	104.611	104.611
7.875	104.499	104.299	104.299
7.750	104.186	103.986	103.986
7.625	103.874	103.674	103.674
7.500	103.499	103.299	103.299
7.490	103.499	103.299	103.299
7.375	103.124	102.924	102.924
7.250	102.686	102.486	102.486
7.125	102.249	102.049	102.049
7.000	101.749	101.549	101.549
6.990	101.749	101.549	101.549
6.875	101.249	101.049	101.049
6.750	100.686	100.486	100.486
6.625	100.124	99.924	99.924
6.500	99.499	99.299	99.299
6.490	99.499	99.299	99.299
6.375	98.874	98.674	98.674
6.250	98.186	97.986	97.986
6.125	97.498	97.298	97.298
6.000	96.811	96.611	96.611
5.990	96.811	96.611	96.611
5.875	96.061	95.861	95.861
5.750	95.311	95.111	95.111

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: 8/14/2026

Change WHOLESALE

FOREIGN NATIONAL DSCR PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
9.250	105.155	104.955	104.955
9.125	104.905	104.705	104.705
9.000	104.655	104.455	104.455
8.990	104.655	104.455	104.455
8.875	104.405	104.205	104.205
8.750	104.155	103.955	103.955
8.625	103.905	103.705	103.705
8.500	103.655	103.455	103.455
8.490	103.655	103.455	103.455
8.375	103.405	103.205	103.205
8.250	103.155	102.955	102.955
8.125	102.874	102.674	102.674
8.000	102.561	102.361	102.361
7.990	102.561	102.361	102.361
7.875	102.249	102.049	102.049
7.750	101.936	101.736	101.736
7.625	101.624	101.424	101.424
7.500	101.249	101.049	101.049
7.490	101.249	101.049	101.049
7.375	100.874	100.674	100.674
7.250	100.436	100.236	100.236
7.125	99.999	99.799	99.799
7.000	99.499	99.299	99.299
6.990	99.499	99.299	99.299
6.875	98.999	98.799	98.799
6.750	98.436	98.236	98.236
6.625	97.874	97.674	97.674
6.500	97.249	97.049	97.049
6.490	97.249	97.049	97.049

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

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: 8/14/2026

Change WHOLESALE

DATE 8/14/2026

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

Underwriting Fee
$1,950 (under $2.5M); $3,950 ($2.5-$5M)
Notes
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 8/14/2026

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	98.498	98.498	98.498	98.498	98.298	7.750	98.498	98.498	98.498	98.498	98.298
7.500	98.947	98.947	98.947	98.947	98.747	7.875	98.947	98.947	98.947	98.947	98.747
7.625	99.400	99.400	99.400	99.400	99.200	8.000	99.400	99.400	99.400	99.400	99.200
7.750	99.849	99.849	99.849	99.849	99.649	8.125	99.849	99.849	99.849	99.849	99.649
7.875	100.302	100.302	100.302	100.302	100.102	8.250	100.302	100.302	100.302	100.302	100.102
8.000	100.854	100.854	100.854	100.854	100.654	8.375	100.854	100.854	100.854	100.854	100.654
8.125	101.300	101.300	101.300	101.300	101.100	8.500	101.300	101.300	101.300	101.300	101.100
8.250	101.746	101.746	101.746	101.746	101.546	8.625	101.746	101.746	101.746	101.746	101.546
8.375	102.192	102.192	102.192	102.192	101.992	8.750	102.192	102.192	102.192	102.192	101.992
8.500	102.637	102.637	102.637	102.637	102.437	8.875	102.637	102.637	102.637	102.637	102.437
8.625	103.010	103.010	103.010	103.010	102.810	9.000	103.010	103.010	103.010	103.010	102.810
8.750	103.383	103.383	103.383	103.383	103.183	9.125	103.383	103.383	103.383	103.383	103.183
8.875	103.758	103.758	103.758	103.758	103.558	9.250	103.758	103.758	103.758	103.758	103.558
9.000	104.133	104.133	104.133	104.133	103.933	9.375	104.133	104.133	104.133	104.133	103.933
9.125	104.508	104.508	104.508	104.508	104.308	9.500	104.508	104.508	104.508	104.508	104.308
9.250	104.882	104.882	104.882	104.882	104.682	9.625	104.882	104.882	104.882	104.882	104.682
9.375	105.256	105.256	105.256	105.256	105.056	9.750	105.256	105.256	105.256	105.256	105.056
9.500	105.629	105.629	105.629	105.629	105.429	9.875	105.629	105.629	105.629	105.629	105.429
9.625	105.994	105.994	105.994	105.994	105.794	10.000	105.994	105.994	105.994	105.994	105.794
9.750	106.358	106.358	106.358	106.358	106.158	10.125	106.358	106.358	106.358	106.358	106.158
9.875	106.715	106.715	106.715	106.715	106.515	10.250	106.715	106.715	106.715	106.715	106.515
10.000	107.072	107.072	107.072	107.072	106.872	10.375	107.072	107.072	107.072	107.072	106.872
10.125	107.322	107.322	107.322	107.322	107.122	10.500	107.322	107.322	107.322	107.322	107.122
10.250	107.572	107.572	107.572	107.572	107.372	10.625	107.572	107.572	107.572	107.572	107.372
10.375	107.822	107.822	107.822	107.822	107.622	10.750	107.822	107.822	107.822	107.822	107.622
10.500	108.172	108.172	108.172	108.172	107.972	10.875	108.172	108.172	108.172	108.172	107.972
10.625	108.422	108.422	108.422	108.422	108.222	11.000	108.422	108.422	108.422	108.422	108.222
10.750	108.672	108.672	108.672	108.672	108.472	11.125	108.672	108.672	108.672	108.672	108.472
10.875	108.922	108.922	108.922	108.922	108.722	11.250	108.922	108.922	108.922	108.922	108.722
11.000	109.172	109.172	109.172	109.172	108.972	11.375	109.172	109.172	109.172	109.172	108.972
11.125	109.422	109.422	109.422	109.422	109.222	11.500	109.422	109.422	109.422	109.422	109.222
11.250	109.672	109.672	109.672	109.672	109.472	11.625	109.672	109.672	109.672	109.672	109.472
11.375	109.922	109.922	109.922	109.922	109.722	11.750	109.922	109.922	109.922	109.922	109.722

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