Non-QM Rate Sheet

Date: 8/18/2026 8:23

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: 8/18/2026

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	105.227	105.027	105.027
8.500	104.977	104.777	104.777
8.490	104.977	104.777	104.777
8.375	104.727	104.527	104.527
8.250	104.477	104.277	104.277
8.125	104.227	104.027	104.027
8.000	103.977	103.777	103.777
7.990	103.977	103.777	103.777
7.875	103.695	103.495	103.495
7.750	103.414	103.214	103.214
7.625	103.102	102.902	102.902
7.500	102.789	102.589	102.589
7.490	102.789	102.589	102.589
7.375	102.414	102.214	102.214
7.250	102.039	101.839	101.839
7.125	101.664	101.464	101.464
7.000	101.289	101.089	101.089
6.990	101.289	101.089	101.089
6.875	100.852	100.652	100.652
6.750	100.414	100.214	100.214
6.625	99.977	99.777	99.777
6.500	99.539	99.339	99.339
6.490	99.539	99.339	99.339
6.375	99.039	98.839	98.839
6.250	98.539	98.339	98.339
6.125	97.977	97.776	97.776
6.000	97.414	97.214	97.214
5.990	97.414	97.214	97.214
5.875	96.789	96.589	96.589
5.750	96.164	95.964	95.964

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:	Prepayment Term	Min Price	Max Price*	NOTES
5 Days = -0.075; 10 Days = -0.150	No PPP	95.000	101.000	*Max Price Cap applied after LLPA, and before LPC adjustment
15 Days = -0.225; 20 Days = -0.30	1 Yr PPP	95.000	101.000	
30 Days = -0.450	2 Yr PPP	95.000	101.250	
	3-5 Yr PPP	95.000	101.500	

Date: 8/18/2026

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	103.477	103.277	103.277
9.125	103.227	103.027	103.027
9.000	102.977	102.777	102.777
8.990	102.977	102.777	102.777
8.875	102.727	102.527	102.527
8.750	102.477	102.277	102.277
8.625	102.227	102.027	102.027
8.500	101.977	101.777	101.777
8.490	101.977	101.777	101.777
8.375	101.727	101.527	101.527
8.250	101.477	101.277	101.277
8.125	101.227	101.027	101.027
8.000	100.977	100.777	100.777
7.990	100.977	100.777	100.777
7.875	100.695	100.495	100.495
7.750	100.414	100.214	100.214
7.625	100.102	99.902	99.902
7.500	99.789	99.589	99.589
7.490	99.789	99.589	99.589
7.375	99.414	99.214	99.214
7.250	99.039	98.839	98.839
7.125	98.664	98.464	98.464
7.000	98.289	98.089	98.089
6.990	98.289	98.089	98.089
6.875	97.852	97.652	97.652
6.750	97.414	97.214	97.214
6.625	96.977	96.776	96.776
6.500	96.539	96.339	96.339
6.490	96.539	96.339	96.339

PRICE ADJUSTMENTS

	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%
CLTV/FICO LLPA	>=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	-	-	-	-	-	-	-	-	-

		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%
Loan Balance LLPAs	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	-	-	-	-

		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%
Loan Type LLPAs	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	-

		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%
Property Type LLPAs	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	-	-

		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%
INCOME DOC TYPE LLPAs	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

		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%
PREPAYMENT PENALTY (Investment Occupancy)	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	-

		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%
CREDIT EVENT	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:	Prepayment Term	Min Price	Max Price*	NOTES
5 Days = -0.075; 10 Days = -0.150	No PPP	95.000	101.000	*Max Price Cap applied after LLPA, and before LPC adjustment
15 Days = -0.225; 20 Days = -0.30	1 Yr PPP	95.000	101.000	
30 Days = -0.450	2 Yr PPP	95.000	101.250	
	3-5 Yr PPP	95.000	101.500	

Date:	8/18/2026

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

ARM LOAN FEATURES

SOFR Index	30-day Avg
ARM Floor = Start Rate	

ARM Type:	**5/6m**	**10/6m**
ARM CAPs:	2/1/5	5/1/5
ARM Margin:	4.50	4.50

NOTES

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

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: 8/18/2026

Change WHOLESALE

INVESTOR DSCR PROGRAM

30-Day Lock Period

NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR
8.625	105.915	105.715	105.715
8.500	105.665	105.465	105.465
8.490	105.665	105.465	105.465
8.375	105.415	105.215	105.215
8.250	105.165	104.965	104.965
8.125	104.884	104.684	104.684
8.000	104.571	104.371	104.371
7.990	104.571	104.371	104.371
7.875	104.259	104.059	104.059
7.750	103.946	103.746	103.746
7.625	103.634	103.434	103.434
7.500	103.259	103.059	103.059
7.490	103.259	103.059	103.059
7.375	102.884	102.684	102.684
7.250	102.446	102.246	102.246
7.125	102.009	101.809	101.809
7.000	101.509	101.309	101.309
6.990	101.509	101.309	101.309
6.875	101.009	100.809	100.809
6.750	100.446	100.246	100.246
6.625	99.884	99.684	99.684
6.500	99.259	99.059	99.059
6.490	99.259	99.059	99.059
6.375	98.634	98.434	98.434
6.250	97.946	97.746	97.746
6.125	97.258	97.058	97.058
6.000	96.571	96.371	96.371
5.990	96.571	96.371	96.371
5.875	95.821	95.621	95.621
5.750	95.071	94.871	94.871

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: 8/18/2026

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	104.915	104.715	104.715
9.125	104.665	104.465	104.465
9.000	104.415	104.215	104.215
8.990	104.415	104.215	104.215
8.875	104.165	103.965	103.965
8.750	103.915	103.715	103.715
8.625	103.665	103.465	103.465
8.500	103.415	103.215	103.215
8.490	103.415	103.215	103.215
8.375	103.165	102.965	102.965
8.250	102.915	102.715	102.715
8.125	102.634	102.434	102.434
8.000	102.321	102.121	102.121
7.990	102.321	102.121	102.121
7.875	102.009	101.809	101.809
7.750	101.696	101.496	101.496
7.625	101.384	101.184	101.184
7.500	101.009	100.809	100.809
7.490	101.009	100.809	100.809
7.375	100.634	100.434	100.434
7.250	100.196	99.996	99.996
7.125	99.759	99.559	99.559
7.000	99.259	99.059	99.059
6.990	99.259	99.059	99.059
6.875	98.759	98.559	98.559
6.750	98.196	97.996	97.996
6.625	97.634	97.434	97.434
6.500	97.009	96.809	96.809
6.490	97.009	96.809	96.809

PRICE ADJUSTMENTS

LTV LLPA

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
LTV	0.000	0.000	0.000	-0.250	-0.500	-1.000

Loan Balance LLPAs

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
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

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
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

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
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

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
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

	00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%
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: 8/18/2026

Change WHOLESALE

DATE 8/18/2026

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 8/18/2026

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	98.248	98.248	98.248	98.248	98.048	7.750	98.248	98.248	98.248	98.248	98.048
7.500	98.697	98.697	98.697	98.697	98.497	7.875	98.697	98.697	98.697	98.697	98.497
7.625	99.150	99.150	99.150	99.150	98.950	8.000	99.150	99.150	99.150	99.150	98.950
7.750	99.599	99.599	99.599	99.599	99.399	8.125	99.599	99.599	99.599	99.599	99.399
7.875	100.052	100.052	100.052	100.052	99.852	8.250	100.052	100.052	100.052	100.052	99.852
8.000	100.604	100.604	100.604	100.604	100.404	8.375	100.604	100.604	100.604	100.604	100.404
8.125	101.050	101.050	101.050	101.050	100.850	8.500	101.050	101.050	101.050	101.050	100.850
8.250	101.496	101.496	101.496	101.496	101.296	8.625	101.496	101.496	101.496	101.496	101.296
8.375	101.942	101.942	101.942	101.942	101.742	8.750	101.942	101.942	101.942	101.942	101.742
8.500	102.387	102.387	102.387	102.387	102.187	8.875	102.387	102.387	102.387	102.387	102.187
8.625	102.760	102.760	102.760	102.760	102.560	9.000	102.760	102.760	102.760	102.760	102.560
8.750	103.133	103.133	103.133	103.133	102.933	9.125	103.133	103.133	103.133	103.133	102.933
8.875	103.508	103.508	103.508	103.508	103.308	9.250	103.508	103.508	103.508	103.508	103.308
9.000	103.883	103.883	103.883	103.883	103.683	9.375	103.883	103.883	103.883	103.883	103.683
9.125	104.258	104.258	104.258	104.258	104.058	9.500	104.258	104.258	104.258	104.258	104.058
9.250	104.632	104.632	104.632	104.632	104.432	9.625	104.632	104.632	104.632	104.632	104.432
9.375	105.006	105.006	105.006	105.006	104.806	9.750	105.006	105.006	105.006	105.006	104.806
9.500	105.379	105.379	105.379	105.379	105.179	9.875	105.379	105.379	105.379	105.379	105.179
9.625	105.744	105.744	105.744	105.744	105.544	10.000	105.744	105.744	105.744	105.744	105.544
9.750	106.108	106.108	106.108	106.108	105.908	10.125	106.108	106.108	106.108	106.108	105.908
9.875	106.465	106.465	106.465	106.465	106.265	10.250	106.465	106.465	106.465	106.465	106.265
10.000	106.822	106.822	106.822	106.822	106.622	10.375	106.822	106.822	106.822	106.822	106.622
10.125	107.072	107.072	107.072	107.072	106.872	10.500	107.072	107.072	107.072	107.072	106.872
10.250	107.322	107.322	107.322	107.322	107.122	10.625	107.322	107.322	107.322	107.322	107.122
10.375	107.572	107.572	107.572	107.572	107.372	10.750	107.572	107.572	107.572	107.572	107.372
10.500	107.922	107.922	107.922	107.922	107.722	10.875	107.922	107.922	107.922	107.922	107.722
10.625	108.172	108.172	108.172	108.172	107.972	11.000	108.172	108.172	108.172	108.172	107.972
10.750	108.422	108.422	108.422	108.422	108.222	11.125	108.422	108.422	108.422	108.422	108.222
10.875	108.672	108.672	108.672	108.672	108.472	11.250	108.672	108.672	108.672	108.672	108.472
11.000	108.922	108.922	108.922	108.922	108.722	11.375	108.922	108.922	108.922	108.922	108.722
11.125	109.172	109.172	109.172	109.172	108.972	11.500	109.172	109.172	109.172	109.172	108.972
11.250	109.422	109.422	109.422	109.422	109.222	11.625	109.422	109.422	109.422	109.422	109.222
11.375	109.672	109.672	109.672	109.672	109.472	11.750	109.672	109.672	109.672	109.672	109.472

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