



Non-QM Rate Sheet

Date: 9/29/2026 7:55

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 Liquid 360 program.

Broker Compensation

Lender Paid Compensation permitted on all programs, except Community Mortgage/Liquid 360.
Price caps, where applicable, apply prior to LPC and other post-lock adjustments (including extensions, concessions, re-lock fees)

Support

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

Licensing Information

See our website for full licensing details
[ChangeWholesale.com/licensing](https://www.changewholesale.com/licensing)

This rate sheet is indicative pricing only

For true pricing visit us at: [ChangeWholesale.com](https://www.ChangeWholesale.com)
Log in Required - Must be an approved Broker

30-Day Lock Period										
NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR							
9.250	104.669	104.819	104.819							
9.125	104.450	104.600	104.600							
9.000	104.200	104.350	104.350							
8.990	104.200	104.350	104.350							
8.875	103.950	104.100	104.100							
8.750	103.700	103.850	103.850							
8.625	103.450	103.600	103.600							
8.500	103.200	103.350	103.350							
8.490	103.200	103.350	103.350							
8.375	102.950	103.100	103.100							
8.250	102.637	102.787	102.787							
8.125	102.293	102.443	102.443							
8.000	101.918	102.068	102.068							
7.990	101.918	102.068	102.068							
7.875	101.543	101.693	101.693							
7.750	101.168	101.318	101.318							
7.625	100.793	100.943	100.943							
7.500	100.356	100.506	100.506							
7.490	100.356	100.506	100.506							
7.375	99.918	100.068	100.068							
7.250	99.418	99.568	99.568							
7.125	98.856	99.006	99.006							
7.000	98.231	98.381	98.381							
6.990	98.231	98.381	98.381							
6.875	97.543	97.693	97.693							
6.750	96.668	96.818	96.818							
6.625	95.793	95.943	95.943							
6.500	94.731	94.881	94.881							
6.490	94.731	94.881	94.881							
6.375	93.668	93.818	93.818							
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	0.875	0.625		0.500	0.250	0.000	-0.125	-2.000	-3.500
760-779	0.875	0.875	0.625		0.500	0.250	0.000	-0.250	-2.250	-4.000
740-759	0.750	0.750	0.500		0.375	0.125	-0.125	-0.375	-3.000	-5.000
720-739	0.625	0.625	0.375		0.125	0.000	-0.375	-1.125	-5.000	-6.500
700-719	0.375	0.375	0.125		0.000	-0.375	-0.750	-1.625	-7.000	-
680-699	0.250	0.125	-0.375		-0.500	-1.500	-2.875	-3.625	-	-
660-679	-0.250	-0.500	-1.000		-1.875	-2.875	-3.750	-4.875	-	-
640-659	-1.750	-1.750	-1.875		-2.500	-3.500	-4.375	-	-	-
620-639	-	-	-		-	-	-	-	-	-
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30-Day Lock Period																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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ALT-DOC EXPRESS

30-Day Lock

5/6 SOFR ARM

Rate	30 day
7.490%	99.063
7.500%	99.063
7.625%	99.375
7.750%	99.688
7.875%	100.000
7.990%	100.313
8.000%	100.313
8.125%	100.625
8.250%	100.938
8.375%	101.250
8.490%	101.563
8.500%	101.563
8.625%	101.875
8.750%	102.188
8.875%	102.500

30 Yr Fix & 10/6 SOFR ARM

Rate	30 day
7.625%	99.063
7.750%	99.375
7.875%	99.688
7.990%	100.000
8.000%	100.000
8.125%	100.313
8.250%	100.625
8.375%	100.938
8.490%	101.250
8.500%	101.250
8.625%	101.563
8.750%	101.875
8.875%	102.188
8.990%	102.500
9.000%	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	ARM LOAN FEATURES						
Impound Waiver (Non-HPML)	-0.150	SOFR Index	30-day Avg	ARM Type:	5/6m	10/6m	
NOTES		ARM Floor = Start Rate		ARM CAPs:	2/1/5	5/1/5	
*Max Price Cap applied after LLPA, and before LPC/post-lock adjustments				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.

INVESTOR DSCR PROGRAM

30-Day Lock Period				
NOTE RATE	5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR	
9.250	104.270	104.070	104.070	CLTV/FICO LLPA
9.125	104.020	103.820	103.820	
9.000	103.770	103.570	103.570	
8.990	103.770	103.570	103.570	
8.875	103.520	103.320	103.320	
8.750	103.270	103.070	103.070	
8.625	103.020	102.820	102.820	
8.500	102.739	102.539	102.539	
8.490	102.739	102.539	102.539	
8.375	102.426	102.226	102.226	
8.250	102.114	101.914	101.914	Loan Balance LLPAs
8.125	101.801	101.601	101.601	
8.000	101.489	101.289	101.289	
7.990	101.489	101.289	101.289	
7.875	101.114	100.914	100.914	
7.750	100.739	100.539	100.539	
7.625	100.301	100.101	100.101	Loan Type LLPAs
7.500	99.864	99.664	99.664	
7.490	99.864	99.664	99.664	
7.375	99.364	99.164	99.164	
7.250	98.864	98.602	98.602	
7.125	98.302	98.039	98.039	
7.000	97.739	97.414	97.414	Property Type LLPAs
6.990	97.739	97.414	97.414	
6.875	97.114	96.789	96.789	
6.750	96.489	96.164	96.164	
6.625	95.864	95.477	95.477	
6.500	95.177	94.727	94.727	
6.490	95.177	94.727	94.727	
6.375	94.427	93.977	93.977	PREPAYMENT PENALTY (PPP)
5 year	1.500	1.500	1.500	
4 year	1.250	1.250	1.250	
3 year	1.000	1.000	1.000	
2 year	0.625	0.625	0.625	
1 year	0.375	0.375	0.375	
No Prepay Penalty	-1.250	-1.250	-1.250	

FOREIGN NATIONAL DSCR PROGRAM

30-Day Lock Period

NOTE RATE					5/6 SOFR ARM	10/6 SOFR ARM	FIXED 30 YR	PRICE ADJUSTMENTS						
	9.750	103.020	102.820	102.820	LTV LLPA									
	9.625	102.770	102.570	102.570										
	9.500	102.520	102.320	102.320										
	9.490	102.520	102.320	102.320										
	9.375	102.270	102.070	102.070										
	9.250	102.020	101.820	101.820	Loan Balance LLPAs									
	9.125	101.770	101.570	101.570										
	9.000	101.520	101.320	101.320										
	8.990	101.520	101.320	101.320										
	8.875	101.270	101.070	101.070										
	8.750	101.020	100.820	100.820	Loan Type LLPAs									
	8.625	100.770	100.570	100.570										
	8.500	100.489	100.289	100.289										
	8.490	100.489	100.289	100.289										
	8.375	100.176	99.976	99.976										
	8.250	99.864	99.664	99.664	Property Type LLPAs									
	8.125	99.551	99.351	99.351										
	8.000	99.239	99.039	99.039										
	7.990	99.239	99.039	99.039										
	7.875	98.864	98.664	98.664										
	7.750	98.489	98.289	98.289	PREPAYMENT PENALTY LLPAs									
	7.625	98.051	97.851	97.851										
	7.500	97.614	97.414	97.414										
	7.490	97.614	97.414	97.414										
	7.375	97.114	96.914	96.914										
	7.250	96.614	96.352	96.352	DSCR LLPAs									
	7.125	96.052	95.789	95.789										
	7.000	95.489	95.164	95.164										
	6.990	95.489	95.164	95.164										

30 Year Fixed

RATE	30-Day Price
8.490%	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*

*Post-lock adjustments applied after price cap

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%	8.625%	100.000	0.75%
≥ 70%	8.625%	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 origination fee subject to the transaction LTV.

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%
	\$2,500,001 - \$5,000,000	0.50%

Appraisal 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	Market Growth	Scoring
	C1-C2	0	Rapid	0
	C3-C4	1	Stable	0
	C5	2	Slow	1
	Property Location Type	Scoring	Property Location Built-Up	Scoring
	Urban	0	Over 75%	0
	Suburban	0	25%-75%	1
	Rural	Ineligible	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	Market Growth	MAX LTV
	C1-C2	70%	Rapid	70%
	C3	65%	Stable	65%
	C4	60%	Slow	60%
	C5	55%		
	C6	Not Permitted		
	Property Location Type	MAX LTV	Property Location Built-Up	MAX LTV
	Urban	70%	Over 75%	70%
	Suburban	65%	25%-75%	65%
	Rural	Ineligible	under 25%	60%
	Present Land Use	MAX LTV	Loan Size (1st Lien)	MAX LTV
	One-Unit	70%	≤ \$2,500,000	70%
	2-4 Unit	65%	\$2,500,001 - \$5,000,000	60%
	Other/FL Condo	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 eligibility 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.

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
6.750	92.014	92.014	92.014	92.014	91.814	7.125	92.014	92.014	92.014	92.014	91.814
6.875	92.889	92.889	92.889	92.889	92.689	7.250	92.889	92.889	92.889	92.889	92.689
7.000	93.701	93.701	93.701	93.701	93.502	7.375	93.701	93.701	93.701	93.701	93.502
7.125	94.326	94.326	94.326	94.326	94.127	7.500	94.326	94.326	94.326	94.326	94.127
7.250	94.826	94.826	94.826	94.826	94.627	7.625	94.826	94.826	94.826	94.826	94.627
7.375	95.326	95.326	95.326	95.326	95.127	7.750	95.326	95.326	95.326	95.326	95.127
7.500	95.826	95.826	95.826	95.826	95.627	7.875	95.826	95.826	95.826	95.826	95.627
7.625	96.326	96.326	96.326	96.326	96.127	8.000	96.326	96.326	96.326	96.326	96.127
7.750	96.808	96.808	96.808	96.808	96.608	8.125	96.808	96.808	96.808	96.808	96.608
7.875	97.276	97.276	97.276	97.276	97.076	8.250	97.276	97.276	97.276	97.276	97.076
8.000	97.745	97.745	97.745	97.745	97.545	8.375	97.745	97.745	97.745	97.745	97.545
8.125	98.213	98.213	98.213	98.213	98.013	8.500	98.213	98.213	98.213	98.213	98.013
8.250	98.682	98.682	98.682	98.682	98.482	8.625	98.682	98.682	98.682	98.682	98.482
8.375	99.150	99.150	99.150	99.150	98.950	8.750	99.150	99.150	99.150	99.150	98.950
8.500	99.596	99.596	99.596	99.596	99.396	8.875	99.596	99.596	99.596	99.596	99.396
8.625	100.042	100.042	100.042	100.042	99.842	9.000	100.042	100.042	100.042	100.042	99.842
8.750	100.488	100.488	100.488	100.488	100.288	9.125	100.488	100.488	100.488	100.488	100.288
8.875	100.933	100.933	100.933	100.933	100.733	9.250	100.933	100.933	100.933	100.933	100.733
9.000	101.306	101.306	101.306	101.306	101.106	9.375	101.306	101.306	101.306	101.306	101.106
9.125	101.306	101.306	101.306	101.306	101.563	9.500	101.306	101.306	101.306	101.306	101.563
9.250	101.763	101.763	101.763	101.763	101.994	9.625	101.763	101.763	101.763	101.763	101.994
9.375	102.194	102.194	102.194	102.194	102.388	9.750	102.194	102.194	102.194	102.194	102.388
9.500	102.588	102.588	102.588	102.588	102.763	9.875	102.588	102.588	102.588	102.588	102.763
9.625	102.963	102.963	102.963	102.963	103.137	10.000	102.963	102.963	102.963	102.963	103.137
9.750	103.337	103.337	103.337	103.337	103.511	10.125	103.337	103.337	103.337	103.337	103.511
9.875	103.711	103.711	103.711	103.711	103.884	10.250	103.711	103.711	103.711	103.711	103.884
10.000	104.084	104.084	104.084	104.084	104.249	10.375	104.084	104.084	104.084	104.084	104.249
10.125	104.449	104.449	104.449	104.449	104.613	10.500	104.449	104.449	104.449	104.449	104.613
10.250	104.813	104.813	104.813	104.813	104.970	10.625	104.813	104.813	104.813	104.813	104.970
10.375	105.170	105.170	105.170	105.170	105.327	10.750	105.170	105.170	105.170	105.170	105.327
10.500	105.527	105.527	105.527	105.527	105.577	10.875	105.527	105.527	105.527	105.527	105.577
10.625	105.777	105.777	105.777	105.777	105.827	11.000	105.777	105.777	105.777	105.777	105.827
10.750	106.027	106.027	106.027	106.027	106.077	11.125	106.027	106.027	106.027	106.027	106.077

Closed End Second Price Adjustments

Standard Doc CLTV/FICO LLPA										
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
	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	-1.125	-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										
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
	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)										
DTI	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
	<= 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
Loan Balance	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
	\$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
Occupancy	\$500,001 - 750,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	NA	NA
	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
Property Type	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	NA	NA	NA
	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 & post-lock adjustments)	4:00 PST Price Expire/Lock Request Cut-Off