



Non-QM Rate Sheet

Date: 10/2/2026 11:57

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	
9.750	103.029	102.829	102.829	CLTV/FICO LLPA
9.625	102.779	102.579	102.579	
9.500	102.529	102.329	102.329	
9.490	102.529	102.329	102.329	
9.375	102.279	102.079	102.079	
9.250	102.029	101.829	101.829	
9.125	101.779	101.579	101.579	
9.000	101.529	101.329	101.329	
8.990	101.529	101.329	101.329	
8.875	101.279	101.079	101.079	
8.750	100.998	100.798	100.798	
8.625	100.717	100.517	100.517	
8.500	100.404	100.204	100.204	
8.490	100.404	100.204	100.204	
8.375	100.092	99.892	99.892	
8.250	99.779	99.579	99.579	
8.125	99.404	99.204	99.204	
8.000	99.029	98.829	98.829	
7.990	99.029	98.829	98.829	
7.875	98.592	98.392	98.392	
7.750	98.154	97.954	97.954	
7.625	97.717	97.517	97.517	
7.500	97.279	97.079	97.079	
7.490	97.279	97.079	97.079	
7.375	96.779	96.579	96.579	
7.250	96.217	96.017	96.017	
7.125	95.654	95.454	95.454	
7.000	95.029	94.829	94.829	
6.990	95.029	94.829	94.829	
PRICE ADJUSTMENTS				
Credit Score				
>=780				
760-779				
740-759				
720-739				
700-719				
680-699				
660-679				
640-659				
620-639				
UPB <=\$250k				
>\$2.0mm, <=\$2.5mm				
>\$2.5mm, <=\$3.0mm				
Interest Only/Step Payment				
Escrow Waiver				
Purchase				
Cashout / Debt Consolidation				
Second Home Occ.				
Investor Occ.				
Warrantable Condo (Attached)				
Multi Unit				
Non-Warrantble Condo				
Florida Condo (Additional LLPA)				
Asset Depletion				
1 Yr Tax Return/W2 (Streamline)				
Bank Statement				
Profit and Loss				
1099				
5 year				
4 year				
3 year				
2 year				
1 year				
No Prepay Penalty				
1x30x12				
2x30x12 or 1x60x24				
FC/SS/DIL/BK7 37 - 48mo				
FC/SS/DIL/BK7 25 - 36mo				
EXTENSION FEES:				
5 Days = -0.075; 10 Days = -0.150				
15 Days = -0.225; 20 Days = -0.30				
30 Days = -0.450				
Prepayment Term				
No PPP				
1 Yr PPP				
2 Yr PPP				
3-5 Yr PPP				
NOTES				
*Max Price Cap applied after LLPA, and before LPC/post-lock adjustments				



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		PRICE ADJUSTMENTS										
9.500	105.200	105.000	105.000		CLTV/FICO LLPA										
9.490	105.200	105.000	105.000			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%	
9.375	104.950	104.750	104.750			>=780	1.000	1.000	1.000	1.000	0.625	0.125	-0.375	-2.375	
9.250	104.700	104.500	104.500			760-779	1.000	1.000	1.000	1.000	0.625	0.000	-0.500	-2.625	
9.125	104.450	104.250	104.250			740-759	0.875	0.875	0.875	0.875	0.500	-0.125	-0.625	-2.875	
9.000	104.200	104.000	104.000			720-739	0.750	0.750	0.750	0.750	0.375	-0.250	-0.750	-	
8.990	104.200	104.000	104.000			700-719	0.625	0.625	0.625	0.625	0.250	-0.375	-1.000	-	
8.875	103.950	103.750	103.750			680-699	-0.375	-0.375	-0.375	-0.375	-0.500	-1.250	-	-	
8.750	103.700	103.500	103.500			660-679	-0.875	-0.875	-0.875	-0.875	-1.000	-	-	-	
8.625	103.450	103.250	103.250					00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
8.500	103.169	102.969	102.969		Loan Balance LLPAs	UPB <=\$250k	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	
8.490	103.169	102.969	102.969			UPB >\$250k, <=\$1,500,000	0.125	0.125	0.125	0.125	0.125	0.125	0.000	-0.375	
8.375	102.856	102.656	102.656			UPB >\$1,500,000	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	-	
8.250	102.544	102.344	102.344					00.01-50%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%
8.125	102.231	102.031	102.031		Loan Type LLPAs	Interest Only	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	-0.250	-	
8.000	101.919	101.719	101.719			Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-	
7.990	101.919	101.719	101.719			Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
7.875	101.544	101.344	101.344			Cashout / Debt Consolidation	-0.375	-0.375	-0.375	-0.625	-0.750	-1.000	-	-	
7.750	101.169	100.969	100.969			Rate Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-	
7.625	100.731	100.531	100.531		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%	
7.500	100.294	100.094	100.094			Warrantable Condo (Attached)	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	-	-	
7.490	100.294	100.094	100.094			Multi Unit	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-	
7.375	99.794	99.594	99.594			Non-Warrantable Condo	-0.375	-0.375	-0.500	-0.500	-0.625	-0.750	-	-	
7.250	99.294	99.032	99.032			Florida Condo (Additional LLPA)	0.000	-0.125	-0.125	-0.250	-0.250	-	-	-	
7.125	98.732	98.469	98.469			Short Term Rental	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-	
7.000	98.169	97.844	97.844		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%	
6.990	98.169	97.844	97.844			5 year	1.500	1.500	1.500	1.500	1.500	1.500	1.250	1.000	
6.875	97.544	97.219	97.219			4 year	1.250	1.250	1.250	1.250	1.250	1.250	1.000	0.875	
6.750	96.919	96.594	96.594			3 year	1.000	1.000	1.000	1.000	1.000	1.000	0.875	0.750	
6.625	96.294	95.907	95.907			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/post-lock adjustments								
				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							

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	103.450	103.250	103.250	LTV LLPA									
	9.625	103.200	103.000	103.000										
	9.500	102.950	102.750	102.750										
	9.490	102.950	102.750	102.750										
	9.375	102.700	102.500	102.500										
	9.250	102.450	102.250	102.250	Loan Balance LLPAs									
	9.125	102.200	102.000	102.000										
	9.000	101.950	101.750	101.750										
	8.990	101.950	101.750	101.750										
	8.875	101.700	101.500	101.500										
	8.750	101.450	101.250	101.250	Loan Type LLPAs									
	8.625	101.200	101.000	101.000										
	8.500	100.919	100.719	100.719										
	8.490	100.919	100.719	100.719										
	8.375	100.606	100.406	100.406										
	8.250	100.294	100.094	100.094										
	8.125	99.981	99.781	99.781										
	8.000	99.669	99.469	99.469										
	7.990	99.669	99.469	99.469	Property Type LLPAs									
	7.875	99.294	99.094	99.094										
	7.750	98.919	98.719	98.719										
	7.625	98.481	98.281	98.281										
	7.500	98.044	97.844	97.844										
	7.490	98.044	97.844	97.844	PREPAYMENT PENALTY LLPAs									
	7.375	97.544	97.344	97.344										
	7.250	97.044	96.782	96.782										
	7.125	96.482	96.219	96.219										
	7.000	95.919	95.594	95.594										
	6.990	95.919	95.594	95.594										
						DSCR LLPAs								
						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/post-lock adjustments					
						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					

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	92.114	92.114	92.114	92.114	91.914	7.125	92.114	92.114	92.114	92.114	91.914
6.875	92.989	92.989	92.989	92.989	92.789	7.250	92.989	92.989	92.989	92.989	92.789
7.000	93.802	93.802	93.802	93.802	93.602	7.375	93.802	93.802	93.802	93.802	93.602
7.125	94.427	94.427	94.427	94.427	94.227	7.500	94.427	94.427	94.427	94.427	94.227
7.250	94.927	94.927	94.927	94.927	94.727	7.625	94.927	94.927	94.927	94.927	94.727
7.375	95.427	95.427	95.427	95.427	95.227	7.750	95.427	95.427	95.427	95.427	95.227
7.500	95.927	95.927	95.927	95.927	95.727	7.875	95.927	95.927	95.927	95.927	95.727
7.625	96.427	96.427	96.427	96.427	96.227	8.000	96.427	96.427	96.427	96.427	96.227
7.750	96.908	96.908	96.908	96.908	96.708	8.125	96.908	96.908	96.908	96.908	96.708
7.875	97.376	97.376	97.376	97.376	97.176	8.250	97.376	97.376	97.376	97.376	97.176
8.000	97.845	97.845	97.845	97.845	97.645	8.375	97.845	97.845	97.845	97.845	97.645
8.125	98.313	98.313	98.313	98.313	98.113	8.500	98.313	98.313	98.313	98.313	98.113
8.250	98.782	98.782	98.782	98.782	98.582	8.625	98.782	98.782	98.782	98.782	98.582
8.375	99.250	99.250	99.250	99.250	99.050	8.750	99.250	99.250	99.250	99.250	99.050
8.500	99.696	99.696	99.696	99.696	99.496	8.875	99.696	99.696	99.696	99.696	99.496
8.625	100.142	100.142	100.142	100.142	99.942	9.000	100.142	100.142	100.142	100.142	99.942
8.750	100.588	100.588	100.588	100.588	100.388	9.125	100.588	100.588	100.588	100.588	100.388
8.875	101.033	101.033	101.033	101.033	100.833	9.250	101.033	101.033	101.033	101.033	100.833
9.000	101.406	101.406	101.406	101.406	101.206	9.375	101.406	101.406	101.406	101.406	101.206
9.125	101.406	101.406	101.406	101.406	101.662	9.500	101.406	101.406	101.406	101.406	101.662
9.250	101.862	101.862	101.862	101.862	102.094	9.625	101.862	101.862	101.862	101.862	102.094
9.375	102.294	102.294	102.294	102.294	102.487	9.750	102.294	102.294	102.294	102.294	102.487
9.500	102.688	102.688	102.688	102.688	102.862	9.875	102.688	102.688	102.688	102.688	102.862
9.625	103.063	103.063	103.063	103.063	103.236	10.000	103.063	103.063	103.063	103.063	103.236
9.750	103.437	103.437	103.437	103.437	103.610	10.125	103.437	103.437	103.437	103.437	103.610
9.875	103.811	103.811	103.811	103.811	103.983	10.250	103.811	103.811	103.811	103.811	103.983
10.000	104.184	104.184	104.184	104.184	104.348	10.375	104.184	104.184	104.184	104.184	104.348
10.125	104.549	104.549	104.549	104.549	104.712	10.500	104.549	104.549	104.549	104.549	104.712
10.250	104.913	104.913	104.913	104.913	105.069	10.625	104.913	104.913	104.913	104.913	105.069
10.375	105.270	105.270	105.270	105.270	105.426	10.750	105.270	105.270	105.270	105.270	105.426
10.500	105.627	105.627	105.627	105.627	105.676	10.875	105.627	105.627	105.627	105.627	105.676
10.625	105.877	105.877	105.877	105.877	105.926	11.000	105.877	105.877	105.877	105.877	105.926
10.750	106.127	106.127	106.127	106.127	106.176	11.125	106.127	106.127	106.127	106.127	106.176

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 CLTV/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	-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										
	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 CLTV/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
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 & post-lock adjustments)	4:00 PST Price Expire/Lock Request Cut-Off