Agency Rate Sheet

(Broker Comp not Included)

Effective Date
11/13/26 6:50 AM

Lock Desk Hours

Conventional and Government Fixed Products:
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

Office Address

Change Lending LLC, dba Change Wholesale
175 N. Riverview Dr., Suite C
Anaheim, CA 92808
Phone: 855-375-8626

Closing Protection Letter (CPL) Clause

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

Loss Payee

Change Home Mortgage
c/o Shellpoint Mortgage Servicing
ISAOA/ATIMA
P.O. Box 7050
Troy, MI 48007-7050

Loan Fees

All Conventional Loans:	$1,095
Government Loans:	$1,095
FHA Streamline Loans:	$599
VA IRRRL	$599
Tax Service (All Loans):	$69
Flood Insurance:	$12

Loan Fee Buyout*
Basis Point Equivalent

*Loan Fee Buyout does not include Tax and Flood Service fees

Mortgage FHA and VA ID's

FHA - 7858400006
VA - 9003230000
FNMA - 28118
FHLMC - 158837

Support

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

Licensing Information

See our website for full licensing details: www.ChangeWholesale.com/licensing

This rate sheet is indicative pricing only

For true pricing visit us at: www.ChangeWholesale.com
Log in Required - Must be an approved Broker

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Change WHOLESALE

Rate Sheet Date: 11/13/26
Borrower Paid Compensation
This rate sheet is indicator pricing only, for true pricing visit:
www.ChangeWholesale.com

Conforming and High Balance Programs

30yr / 25yr Fixed

Rate	30-Day	45-Day	60-Day
6.500	2.854	2.954	3.054
6.625	2.218	2.318	2.418
6.750	1.580	1.679	1.779
6.875	1.048	1.148	1.248
7.000	0.624	0.724	0.824
7.125	0.143	0.243	0.343
7.250	-0.347	-0.247	-0.147
7.375	-0.804	-0.704	-0.604
7.500	-1.227	-1.127	-1.027
7.625	-1.618	-1.518	-1.418
7.750	-1.572	-1.472	-1.372

20yr Fixed

Rate	30-Day	45-Day	60-Day
6.250	2.242	2.342	2.441
6.375	1.692	1.792	1.892
6.500	1.176	1.276	1.376
6.625	0.837	0.937	1.037
6.750	0.593	0.693	0.793
6.875	0.212	0.312	0.412
7.000	-0.190	-0.090	0.010
7.125	-0.587	-0.487	-0.387
7.250	-0.782	-0.682	-0.582
7.375	-1.181	-1.081	-0.981
7.500	-1.497	-1.397	-1.297

15yr / 10yr Fixed

Rate	30-Day	45-Day	60-Day
6.000	1.435	1.535	1.635
6.125	1.017	1.117	1.217
6.250	0.659	0.759	0.859
6.375	0.336	0.436	0.536
6.500	0.036	0.136	0.236
6.625	-0.287	-0.187	-0.087
6.750	-0.605	-0.505	-0.405
6.875	-0.912	-0.812	-0.712
7.000	-1.213	-1.113	-1.013
7.125	-0.990	-0.890	-0.790
7.250	-1.277	-1.177	-1.077

30yr / 25yr Fixed HB

Rate	30-Day	45-Day	60-Day
6.750	2.612	2.712	2.812
6.875	2.097	2.197	2.297
7.000	1.637	1.737	1.837
7.125	1.205	1.305	1.405
7.250	1.042	1.141	1.241
7.375	0.608	0.708	0.808
7.500	0.209	0.309	0.409
7.625	-0.147	-0.047	0.053
7.750	0.869	0.969	1.069
7.875	0.426	0.526	0.626

20yr Fixed HB

Rate	30-Day	45-Day	60-Day
6.500	3.603	3.703	3.803
6.625	2.967	3.067	3.167
6.750	2.612	2.712	2.812
6.875	2.097	2.197	2.297
7.000	1.637	1.737	1.837
7.125	1.205	1.305	1.405
7.250	1.042	1.141	1.241
7.375	0.608	0.708	0.808
7.500	0.209	0.309	0.409
7.625	-0.147	-0.047	0.053

15yr / 10yr Fixed HB

Rate	30-Day	45-Day	60-Day
6.500	1.949	2.049	2.149
6.625	1.677	1.777	1.877
6.750	1.574	1.674	1.774
6.875	1.301	1.401	1.501
7.000	1.039	1.139	1.239
7.125	0.819	0.919	1.019
7.250	1.070	1.170	1.270
7.375	0.847	0.947	1.047
7.500	0.648	0.748	0.848

FNMA Home Ready 30yr Fixed

Rate	30-Day	45-Day	60-Day
6.500	2.787	2.860	2.960
6.625	2.165	2.252	2.352
6.750	1.580	1.667	1.766
6.875	1.048	1.135	1.235
7.000	0.624	0.712	0.811
7.125	0.143	0.237	0.337
7.250	-0.347	-0.253	-0.153
7.375	-0.804	-0.711	-0.611
7.500	-1.227	-1.133	-1.033

FHLMC Home Possible 30yr Fixed

Rate	30-Day	45-Day	60-Day
6.500	2.854	2.923	3.023
6.625	2.218	2.287	2.387
6.750	1.560	1.634	1.734
6.875	1.012	1.085	1.185
7.000	0.520	0.594	0.694
7.125	0.031	0.105	0.205
7.250	-0.413	-0.233	-0.133
7.375	-0.894	-0.716	-0.616
7.500	-1.374	-1.196	-1.096

Conventional LLPA's available on the following page

Change WHOLESALE

Rate Sheet Date: 11/13/26
Borrower Paid Compensation
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www.ChangeWholesale.com

Conforming and High Balance Program LLPAs

PURCHASE FICO/LTV Adjustments for loan terms >15 years									
Score	**≤ 30**	**30.01-60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**	**90.01-95**	**>95**
≥ 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
≤ 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

NO CASH-OUT FICO/LTV Adjustments for loan terms >15 years									
Score	**≤ 30**	**30.01-60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**	**90.01-95**	**>95**
≥ 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
≤ 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

CASH-OUT FICO/LTV Adjustments									
Score	**≤ 30**	**30.01-60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**	**90.01-95**	**>95**
≥ 780	0.375	0.375	0.625	0.875	1.375				
760-779	0.375	0.375	0.875	1.250	1.875				
740-759	0.375	0.375	1.000	1.625	2.375				
720-739	0.375	0.500	1.375	2.000	2.750				
700-719	0.375	0.500	1.625	2.625	3.250				
680-699	0.375	0.625	2.000	2.875	3.750				
660-679	0.375	0.875	2.750	4.000	4.750				
640-659	0.375	1.375	3.125	4.625	5.125				
≤ 639	0.375	1.375	3.375	4.875	5.125				

OTHER ADJUSTMENTS								
Type	**≤ 30**	**30.01-60**	**60.01-70**	**70.01-75**	**75.01-80**	**80.01-85**	**85.01-90**	**>90**
Investment	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
Second Home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125
2-4 Unit	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625
Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750
Manufactured	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Subordinate Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875
HB Purch/No Cash-Out	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000
HB Cash-Out	1.250	1.250	1.500	1.500	1.750			
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Loan Amount Adjustments	
Loan Amount	**Adjustment**
75,000 - 99,999	3.000
100,000 - 150,000	0.500

Minimum Loan Amount $75,000.00
Please include HELOC line amount and HELOC drawn amount for correct pricing.
Lock Extension Fee: 1 bp per day
Loans locked after 2:00 PST receive 0.150 price adjustment
LLPA's NOT Applied to Homeready and Home Possible Loans (Loan Amt. Adjustments Apply)

Rate Sheet Date: 11/13/26
Borrower Paid Compensation
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FHA/VA and High Balance Programs

FHA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
6.250	2.183	2.277	2.365
6.375	1.302	1.403	1.498
6.500	0.834	0.936	1.030
6.625	0.381	0.483	0.578
6.750	-0.057	0.045	0.140
6.875	-0.462	-0.337	-0.220
7.000	-0.822	-0.697	-0.580
7.125	-1.183	-1.058	-0.941
7.250	-1.602	-1.477	-1.360
7.375	-1.147	-1.030	-0.921

FHA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.625	4.971	5.033	5.263
5.750	3.379	3.504	3.712
5.875	3.279	3.404	3.613
6.000	3.179	3.304	3.512
6.125	3.079	3.204	3.412
6.250	2.075	2.169	2.387
6.375	1.975	2.069	2.287
6.500	1.875	1.969	2.187
6.625	1.775	1.869	2.087
6.750	1.258	1.135	1.126

FHA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.500	2.334	2.436	2.530
6.625	1.881	1.983	2.078
6.750	1.443	1.545	1.640
6.875	1.038	1.163	1.280
7.000	0.678	0.803	0.920
7.125	0.317	0.442	0.559
7.250	-0.102	0.023	0.140
7.375	0.853	0.970	1.079
7.500	0.508	0.625	0.734
7.625	0.095	0.212	0.321

VA 30yr / 25yr / 20yr Fixed			
Rate	30-Day	45-Day	60-Day
6.250	2.183	2.277	2.365
6.375	1.302	1.403	1.498
6.500	0.834	0.936	1.030
6.625	0.381	0.483	0.578
6.750	-0.057	0.045	0.140
6.875	-0.462	-0.337	-0.220
7.000	-0.822	-0.697	-0.580
7.125	-1.183	-1.058	-0.941
7.250	-1.602	-1.477	-1.360
7.375	-1.147	-1.030	-0.921

VA 15yr Fixed			
Rate	30-Day	45-Day	60-Day
5.625	4.971	5.033	5.263
5.750	3.379	3.504	3.712
5.875	3.279	3.404	3.613
6.000	3.179	3.304	3.512
6.125	3.079	3.204	3.412
6.250	2.075	2.169	2.387
6.375	1.975	2.069	2.287
6.500	1.875	1.969	2.187
6.625	1.775	1.869	2.087
6.750	1.258	1.135	1.126

VA 30yr Fixed HB			
Rate	30-Day	45-Day	60-Day
6.500	2.334	2.436	2.530
6.625	1.881	1.983	2.078
6.750	1.443	1.545	1.640
6.875	1.038	1.163	1.280
7.000	0.678	0.803	0.920
7.125	0.317	0.442	0.559
7.250	-0.102	0.023	0.140
7.375	0.853	0.970	1.079
7.500	0.508	0.625	0.734
7.625	0.095	0.212	0.321

Pricing Adjustments	
Credit Score	Adjustment
640-659	0.000
620-639	0.375
600-619	0.625
580-599	1.000
550-579	1.500
IRRRL/Streamline No FICO	0.800
IRRRL LTV/CLTV > 100%	0.375
VA Cash Out < 90% LTV/CLTV	0.250
Non-Owner	0.500
DTI > 50%	0.250
BPC Transactions on VA Loans	0.250

Manufactured Homes	
Program	Adjustment
FHA	1.000
VA	1.375

Property Location	
County	Adjustment
Kern County, CA	-0.250

Loan Amount Adjustments	
Loan Amount	Adjustment
< 100,000	1.000

Texas A6 Transactions Not Permitted
VA Maximum Loan Amount $1,500,000.00
VA Loan Amounts > $1M = Maximum 90% LTV
Loans locked after 2:00 PST receive 0.150 price adjustment
Minimum Loan Amount $50,000.00
Lock Extension Fee: 1 bp per day