



Agency Rate Sheet

(Broker Comp not Included)

Effective Date
5/4/21 6:49 AM

Lock Desk Hours

Conventional and Government Fixed Products:
9am to 5:00pm (Pacific Time)

Home Office Address

Change Lending LLC, dba Change Wholesale
16845 Von Karman Avenue, Suite 200
Irvine, CA 92606
Direct Phone: 855-375-8626

Loss Payee Clause / CPL Clause

Change Home Mortgage ISAOA/ATIMA C/O LoanCare PO Box 202049 Florence, SC 29502-2049	Change Home Mortgage, Its Successors and/or Assigns 16845 Von Karman Ave, Suite 200 Irvine, CA 92606
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Loan Fees

		<u>Loan Amount</u>	<u>Loan Fee Buyout*</u>
All Conventional Loans:	\$699	Greater than \$400,000	cost 15bps
Government Loans:	\$699	\$250,001 - 400,000	cost 20bps
FHA Streamline Loans:	\$299	Less than or = \$250,000	cost 30bps
VA IRRRLS	\$299		
Tax Service (All Loans):	\$69	*Loan Fee Buyout does not include Tax and Flood Service fees	
Flood Insurance:	\$12		

Mortgage FHA and VA ID's

FHA - 7858400006	FNMA - 28118
VA - 9003230000	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

Conforming and High Balance Programs

30YR / 25YR FIXED				20YR FIXED				15YR / 10YR FIXED			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.500	1.798	1.898	1.998	2.250	1.649	1.782	1.882	2.000	0.059	0.140	0.240
2.625	0.691	0.791	0.891	2.375	0.931	1.063	1.163	2.125	-0.545	-0.465	-0.365
2.750	-0.371	-0.271	-0.171	2.500	0.319	0.452	0.552	2.250	-1.138	-1.094	-0.994
2.875	-1.023	-0.923	-0.823	2.625	-0.268	-0.135	-0.035	2.375	-1.671	-1.628	-1.528
2.990	-1.582	-1.482	-1.382	2.750	-1.049	-0.917	-0.817	2.500	-1.958	-1.877	-1.777
3.000	-1.632	-1.532	-1.432	2.875	-1.696	-1.564	-1.464	2.625	-2.591	-2.523	-2.423
3.125	-2.027	-1.927	-1.827	3.000	-2.219	-2.086	-1.986	2.750	-3.115	-3.047	-2.947
3.250	-2.831	-2.731	-2.631	3.125	-2.660	-2.527	-2.427	2.875	-3.504	-3.436	-3.336
3.375	-3.390	-3.290	-3.190	3.250	-3.337	-3.180	-3.080	3.000	-3.920	-3.851	-3.751
3.500	-3.528	-3.428	-3.328	3.375	-3.892	-3.735	-3.635	3.125	-4.335	-4.261	-4.161
3.625	-3.920	-3.820	-3.720	3.500	-4.349	-4.192	-4.092	3.250	-4.363	-4.312	-4.212
3.750	-3.738	-3.638	-3.538	3.625	-4.738	-4.582	-4.482	3.375	-4.776	-4.724	-4.624
3.875	-4.237	-4.137	-4.037	3.750	-4.260	-4.181	-4.081	3.500	-5.133	-5.081	-4.981
3.990	-4.641	-4.541	-4.441	3.875	-4.756	-4.677	-4.577	3.625	-5.546	-5.495	-5.395
4.000	-4.691	-4.591	-4.491	4.000	-5.129	-5.051	-4.951	3.750	-5.213	-5.154	-5.054

30YR FIXED HB				20YR FIXED HB				15YR / 10 YR FIXED HB			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.500	2.664	2.764	2.864	2.500	2.039	2.172	2.272	2.250	0.073	0.146	0.246
2.625	1.557	1.657	1.757	2.625	1.231	1.364	1.464	2.375	-0.448	-0.375	-0.275
2.750	0.562	0.662	0.762	2.750	0.623	0.756	0.856	2.500	-0.947	-0.874	-0.774
2.875	-0.079	0.021	0.121	2.875	-0.019	0.114	0.214	2.625	-1.366	-1.293	-1.193
2.990	-0.596	-0.496	-0.396	3.000	-0.586	-0.453	-0.353	2.750	-1.728	-1.655	-1.555
3.000	-0.646	-0.546	-0.446	3.125	-1.358	-1.202	-1.102	2.875	-2.016	-1.942	-1.842
3.125	-1.159	-1.059	-0.959	3.250	-1.992	-1.836	-1.736	3.000	-2.336	-2.263	-2.163
3.250	-2.034	-1.934	-1.834	3.375	-2.512	-2.356	-2.256	3.125	-2.628	-2.555	-2.455
3.375	-2.563	-2.463	-2.363	3.500	-2.914	-2.758	-2.658	3.250	-2.233	-2.181	-2.081
3.500	-2.930	-2.830	-2.730	3.625	-3.134	-2.978	-2.878	3.375	-2.521	-2.469	-2.369
3.625	-3.217	-3.117	-3.017	3.750	-2.064	-1.986	-1.886	3.500	-2.771	-2.720	-2.620
3.750	-1.935	-1.835	-1.735	3.875	-2.527	-2.449	-2.349	3.625	-3.059	-3.008	-2.908
3.875	-2.413	-2.313	-2.213	4.000	-2.890	-2.812	-2.712	3.750	-1.923	-1.879	-1.779
3.990	-2.794	-2.694	-2.594	4.125	-3.084	-3.006	-2.906	3.875	-2.234	-2.190	-2.090
4.000	-2.844	-2.744	-2.644	4.250	-2.029	-1.944	-1.844	4.000	-2.528	-2.484	-2.384
4.125	-1.827	-1.727	-1.627	4.375	-2.440	-2.355	-2.255	4.125	-2.784	-2.740	-2.640
4.250	-2.072	-1.972	-1.872	4.500	-2.759	-2.673	-2.573	4.250	-2.356	-2.298	-2.198
				4.625	-2.933	-2.847	-2.747	4.375	-2.541	-2.482	-2.382

FNMA 30yr HomeReady FIXED				FHLMC 30yr HomePossible FIXED			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.625	0.660	0.761	0.861	2.625	0.650	0.733	0.833
2.750	-0.330	-0.228	-0.128	2.750	-0.411	-0.328	-0.228
2.875	-0.981	-0.880	-0.780	2.875	-1.258	-1.176	-1.076
3.000	-1.590	-1.489	-1.389	3.000	-1.794	-1.712	-1.612
3.125	-1.963	-1.838	-1.738	3.125	-2.091	-1.980	-1.880
3.250	-2.767	-2.642	-2.542	3.250	-2.973	-2.863	-2.763
3.375	-3.327	-3.202	-3.102	3.375	-3.510	-3.401	-3.301
3.500	-3.464	-3.339	-3.239	3.500	-3.882	-3.773	-3.673
3.625	-3.856	-3.731	-3.631	3.625	-4.243	-4.135	-4.035
3.750	-3.759	-3.712	-3.612	3.750	-3.841	-3.797	-3.697
3.875	-4.259	-4.212	-4.112	3.875	-4.327	-4.281	-4.181
4.000	-4.712	-4.666	-4.566	4.000	-4.765	-4.718	-4.618
4.125	-4.834	-4.787	-4.687				

Conventional LLPA's available on the following page

Conforming and High Balance Programs LLPAs

Property Type Adjustments (All Programs)									Cash-Out Adjustments (All Programs)						
Type	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	Score	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	≥ 85.01
Investment	4.375	4.375	4.375	5.625	6.375	N/A	N/A	N/A	620-639	0.625	1.625	1.625	3.125	N/A	N/A
2 Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A	640-659	0.625	1.625	1.625	2.625	N/A	N/A
3-4Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A	660-679	0.625	1.125	1.125	1.875	N/A	N/A
Condo >15yr	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	680-699	0.375	1.125	1.125	1.750	N/A	N/A
Manufactured	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	700-719	0.375	1.000	1.000	1.125	N/A	N/A
Second Home	1.000	1.000	1.000	1.000	1.000	1.250	N/A	N/A	720-739	0.375	1.000	1.000	1.125	N/A	N/A
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A	≥ 740	0.375	0.625	0.625	0.875	N/A	N/A

Credit Score Adjustments for loan terms >15 years (All Programs)									Subordinate Financing (All Programs)			
Score	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	LTV Range	CLTV Range	FICO <720	FICO ≥720
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	≤ 65.00%	80.01 - 95.00%	0.500	0.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	65.01 - 75.00%	80.01 - 95.00%	0.750	0.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	75.01 - 95.00%	90.01 - 95.00%	1.000	0.750
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500	1.500	75.01 - 90.00%	76.01 - 90.00%	1.000	0.750
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	≤ 95.00%	95.01 - 97.00%	1.500	1.500
720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000	1.000	All	All	0.375	0.375
≥ 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750				

MINIMUM LOAN AMOUNT IS	\$75,000
Please include HELOC line amount and HELOC drawn amount for correct pricing.	
Lock Extension Fee:	1 bp per request + 1 bp per day

HomeReady /Home Possible Price Cap Adjustments		
Score	≤ 80	≥ 80
< 680	1.500	1.500
≥ 680	1.500	0.000

Adjustments (High Balance)						
Type	≤ 70	70.01-75	75.01-80	80.01-85	85.01- 90	90.01- 95
Cash Out	1.000	1.000	1.000	1.000	1.000	1.000
Purchase/RT	0.250	0.250	0.250	0.250	0.250	0.250
ARM	0.750	0.750	1.500	1.500	1.500	1.500

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

CDFI and Property Location*	
	Adjustment
CDFI Eligible	-0.250
Kern County, CA	-0.250

*CDFI Eligible and Kern County may be used cumulatively

Adverse Market Refinance Fee**	
Refinances > \$125k Loan Amount	0.500

** Does NOT Apply to HomeReady and Home Possible

FHA/VA and HB Programs

FHA 30YR / 25YR / 20YR FIXED				FHA 15YR				FHA 30 Year FIXED HB			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.250	-1.148	-1.062	-0.977	2.250	-2.094	-2.023	-1.892	2.750	-1.881	-1.787	-1.694
2.375	-1.398	-1.312	-1.227	2.375	-2.194	-2.123	-1.992	2.875	-2.131	-2.037	-1.944
2.500	-1.648	-1.562	-1.477	2.500	-2.294	-2.223	-2.092	3.000	-2.381	-2.287	-2.194
2.625	-1.848	-1.762	-1.677	2.625	-2.394	-2.323	-2.192	3.125	-2.581	-2.487	-2.394
2.750	-3.131	-3.037	-2.944	2.750	-3.613	-3.598	-3.569	3.250	-1.762	-1.762	-1.762
2.875	-3.381	-3.287	-3.194	2.875	-3.713	-3.698	-3.669	3.375	-2.012	-2.012	-2.012
3.000	-3.631	-3.537	-3.444	3.000	-3.813	-3.798	-3.769	3.500	-2.262	-2.262	-2.262
3.125	-3.831	-3.737	-3.644	3.125	-3.913	-3.898	-3.869	3.625	-2.462	-2.462	-2.462
3.250	-3.762	-3.762	-3.762	3.250	-4.341	-4.434	-4.609	3.750	-2.884	-2.869	-2.853
3.375	-4.012	-4.012	-4.012	3.375	-4.441	-4.534	-4.709	3.875	-3.134	-3.119	-3.103
3.500	-4.262	-4.262	-4.262	3.500	-4.541	-4.634	-4.809	4.000	-3.384	-3.369	-3.353
3.625	-4.462	-4.462	-4.462	3.625	-4.641	-4.734	-4.909	4.125	-3.584	-3.569	-3.553
3.750	-4.884	-4.869	-4.853	3.750	-5.674	-5.690	-5.719	4.250	-3.162	-3.225	-3.287
3.875	-5.134	-5.119	-5.103	3.875	-5.774	-5.790	-5.819	4.375	-3.412	-3.475	-3.537

VA 30YR / 25YR / 20YR FIXED				VA 15YR				VA 30 Year FIXED HB			
Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day	Rate	30-Day	45-Day	60-Day
2.250	-1.148	-1.062	-0.977	2.000	0.120	0.198	0.344	2.750	-1.881	-1.787	-1.694
2.375	-1.398	-1.312	-1.227	2.125	0.020	0.098	0.244	2.875	-2.131	-2.037	-1.944
2.500	-1.648	-1.562	-1.477	2.250	-2.094	-2.023	-1.892	3.000	-2.381	-2.287	-2.194
2.625	-1.848	-1.762	-1.677	2.375	-2.194	-2.123	-1.992	3.125	-2.581	-2.487	-2.394
2.750	-3.131	-3.037	-2.944	2.500	-2.294	-2.223	-2.092	3.250	-1.762	-1.762	-1.762
2.875	-3.381	-3.287	-3.194	2.625	-2.394	-2.323	-2.192	3.375	-2.012	-2.012	-2.012
3.000	-3.631	-3.537	-3.444	2.750	-3.613	-3.598	-3.569	3.500	-2.262	-2.262	-2.262
3.125	-3.831	-3.737	-3.644	2.875	-3.713	-3.698	-3.669	3.625	-2.462	-2.462	-2.462
3.250	-3.762	-3.762	-3.762	3.000	-3.813	-3.798	-3.769	3.750	-2.884	-2.869	-2.853
3.375	-4.012	-4.012	-4.012	3.125	-3.913	-3.898	-3.869	3.875	-3.134	-3.119	-3.103
3.500	-4.262	-4.262	-4.262	3.250	-4.341	-4.434	-4.609	4.000	-3.384	-3.369	-3.353
3.625	-4.462	-4.462	-4.462	3.375	-4.441	-4.534	-4.709	4.125	-3.584	-3.569	-3.553
3.750	-4.884	-4.869	-4.853	3.500	-4.541	-4.634	-4.809	4.250	-3.162	-3.225	-3.287
3.875	-5.134	-5.119	-5.103	3.625	-4.641	-4.734	-4.909				

Pricing Adjustments		MANUFACTURED HOMES		Minimum Loan Amount	
Credit Score	Adjustment	FHA	VA		
640-659	0.000		1.000	\$50,000	
620-639	0.375		1.375		
600-619	0.625	Texas A6 Transactions Not Permitted			
580-599	1.000	VA Maximum Loan Amount \$1,500,000			
550-579	1.500	VA Loan Amounts > \$1M = Maximum 90% LTV			
IRRR/Streamline No FICO	0.800	Property Location			
IRRR LTV/CLTV > 100%	0.375	County	Adjustment	Lock Extension Fee	
VA Cash Out < 90% LTV/CLTV	0.250	Kern County, CA	-0.250	Lock Extension Fee:	1 bp per request + 1 bp per day
Non-Owner	0.500				
DTI > 50%	0.250				
BPC Transactions on VA Loans	0.250				

GOVERNMENT PRICING SPECIAL	
NON-HIGH BALANCE > 700 FICO	-0.625
ALL GOVT PURCHASES	-0.25

