Broker Mortgage Pricing
ResiCentral
80 East Columbus Avenue
Phoenix, AZ 85012
(623) 252-4149
Indicative pricing only. For actual pricing please visit: www.resicentral.com

Conventional Loan Programs

Effective Date:
May 3, 2021 10:10 AM PT
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RESICENTRAL

Lightning (Close in 21 days) Conforming Fixed Programs

Conforming 30 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.250	98.789	98.649	98.547
2.375	99.562	99.421	99.320
2.500	99.951	99.810	99.709
2.625	101.030	100.889	100.788
2.750	101.973	101.832	101.731
2.875	102.668	102.527	102.426
3.000	103.352	103.211	103.110
3.125	103.649	103.480	103.355
3.250	104.495	104.326	104.201
3.375	104.992	104.824	104.699
3.500	105.301	105.132	105.007
3.625	105.710	105.542	105.417
3.750	105.580	105.498	105.451
3.875	106.105	106.022	105.975
4.000	106.565	106.482	106.435

Conforming 25 Year Fixed Lightning			
	Days Lock		
Rate	30	45	60
2.250	98.789	98.649	98.547
2.375	99.562	99.421	99.320
2.500	99.951	99.810	99.709
2.625	101.030	100.889	100.788
2.750	101.973	101.832	101.731
2.875	102.668	102.527	102.426
3.000	103.352	103.211	103.110
3.125	103.649	103.480	103.355
3.250	104.495	104.326	104.201
3.375	104.992	104.824	104.699
3.500	105.301	105.132	105.007
3.625	105.710	105.542	105.417
3.750	105.580	105.498	105.451
3.875	106.105	106.022	105.975
4.000	106.565	106.482	106.435

Conforming 20 Year Fixed Lightning			
	Days Lock		
Rate	30	45	60
2.250	100.243	100.123	99.990
2.375	101.013	100.892	100.759
2.500	101.662	101.542	101.409
2.625	102.205	102.085	101.952
2.750	102.936	102.816	102.683
2.875	103.626	103.506	103.373
3.000	104.171	104.050	103.917
3.125	104.641	104.521	104.388
3.250	105.256	105.108	104.952
3.375	105.849	105.700	105.544
3.500	106.324	106.176	106.019
3.625	106.730	106.582	106.425
3.750	106.070	106.007	105.929
3.875	106.590	106.527	106.449
4.000	106.968	106.906	106.828

Conforming 15 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.000	101.542	101.422	101.341
2.125	102.158	102.038	101.958
2.250	102.703	102.583	102.502
2.375	103.195	103.075	102.994
2.500	103.662	103.542	103.461
2.625	104.211	104.098	104.025
2.750	104.763	104.651	104.578
2.875	105.199	105.086	105.013
3.000	105.685	105.572	105.499
3.125	106.123	106.010	105.937
3.250	106.064	105.998	105.932
3.375	106.491	106.426	106.360
3.500	106.857	106.791	106.725
3.625	107.300	107.234	107.168
3.750	107.002	106.905	106.847

Conforming 10 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.000	102.502	102.416	102.335
2.125	103.118	103.032	102.951
2.250	103.663	103.577	103.496
2.375	104.155	104.069	103.988
2.500	104.621	104.535	104.455
2.625	105.115	105.029	104.948
2.750	105.285	105.207	105.134
2.875	105.721	105.643	105.569
3.000	106.207	106.129	106.055
3.125	106.644	106.566	106.493
3.250	105.961	105.929	105.863
3.375	106.388	106.357	106.291
3.500	106.753	106.722	106.656
3.625	107.197	107.166	107.100
3.750	106.821	106.774	106.730

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Lightning (Close in 21 days) Conforming Adjustable Rate Programs

Conforming 3/6m SOFR ARM Lightning

	Days to Lock		
Rate	**30**	**45**	**60**
2.750	97.566	97.519	97.474
2.875	97.917	97.870	97.826
3.000	98.025	97.978	97.934
3.125	98.072	98.025	97.980
3.250	98.213	98.166	98.121
3.375	98.377	98.330	98.285
3.500	98.478	98.431	98.387

Conforming 5/6m SOFR ARM Lightning

	Days to Lock		
Rate	**30**	**45**	**60**
2.000	101.150	101.103	101.059
2.125	101.353	101.306	101.262
2.250	101.550	101.503	101.458
2.375	101.745	101.698	101.654
2.500	101.947	101.900	101.855
2.625	102.150	102.103	102.059
2.750	102.334	102.288	102.243
2.875	102.514	102.467	102.423
3.000	102.675	102.628	102.583

Conforming 7/6m SOFR ARM Lightning

	Days to Lock		
Rate	**30**	**45**	**60**
2.000	100.547	100.500	100.455
2.125	100.797	100.750	100.705
2.250	101.047	101.000	100.955
2.375	101.297	101.250	101.205
2.500	101.547	101.500	101.455
2.625	101.797	101.750	101.705
2.750	102.022	101.975	101.930
2.875	102.241	102.194	102.149
3.000	102.434	102.388	102.343

Conforming 10/6m SOFR ARM Lightning

	Days to Lock		
Rate	**30**	**45**	**60**
2.000	99.769	99.722	99.677
2.125	100.120	100.073	100.029
2.250	100.466	100.419	100.374
2.375	100.809	100.762	100.718
2.500	101.159	101.112	101.068
2.625	101.511	101.464	101.419
2.750	101.806	101.759	101.715
2.875	102.088	102.041	101.996
3.000	102.319	102.272	102.227

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RESICENTRAL

Lightning (Close in 21 days) High Balance Fixed Programs

High Balance 30 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.250	97.558	97.400	97.267
2.375	98.375	98.216	98.083
2.500	99.358	99.199	99.066
2.625	100.173	100.014	99.882
2.750	100.783	100.624	100.492
2.875	101.415	101.257	101.124
3.000	101.917	101.734	101.598
3.125	102.815	102.628	102.472
3.250	103.542	103.355	103.199
3.375	104.096	103.909	103.753
3.500	104.502	104.315	104.159
3.625	104.730	104.543	104.387
3.750	103.502	103.401	103.323
3.875	103.989	103.888	103.810
4.000	104.345	104.245	104.167

High Balance 25 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.250	97.558	97.400	97.267
2.375	98.375	98.216	98.083
2.500	99.358	99.199	99.066
2.625	100.173	100.014	99.882
2.750	100.783	100.624	100.492
2.875	101.415	101.257	101.124
3.000	101.917	101.734	101.598
3.125	102.815	102.628	102.472
3.250	103.542	103.355	103.199
3.375	104.096	103.909	103.753
3.500	104.502	104.315	104.159
3.625	104.730	104.543	104.387
3.750	103.502	103.401	103.323
3.875	103.989	103.888	103.810
4.000	104.345	104.245	104.167

High Balance 20 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.250	97.558	97.400	97.267
2.375	98.375	98.216	98.083
2.500	99.358	99.199	99.066
2.625	100.173	100.014	99.882
2.750	100.783	100.624	100.492
2.875	101.415	101.257	101.124
3.000	101.917	101.734	101.598
3.125	102.815	102.628	102.472
3.250	103.542	103.355	103.199
3.375	104.096	103.909	103.753
3.500	104.502	104.315	104.159
3.625	104.730	104.543	104.387
3.750	103.502	103.401	103.323
3.875	103.989	103.888	103.810
4.000	104.345	104.245	104.167

High Balance 15 Year Fixed Lightning			
	Days to Lock		
Rate	30	45	60
2.000	100.066	99.930	99.849
2.125	100.535	100.399	100.318
2.250	101.016	100.887	100.814
2.375	101.589	101.461	101.387
2.500	102.146	102.018	101.944
2.625	102.591	102.463	102.390
2.750	102.980	102.851	102.778
2.875	103.283	103.155	103.082
3.000	103.625	103.497	103.424
3.125	103.933	103.805	103.732
3.250	103.474	103.392	103.327
3.375	103.773	103.692	103.626
3.500	104.029	103.948	103.882
3.625	104.337	104.256	104.190
3.750	103.238	103.142	103.098

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RESICENTRAL

L1 Conforming Fixed Programs

Conforming 30 Year Fixed L1			
	Days to Lock		
Rate	30	45	60
2.250	98.689	98.549	98.447
2.375	99.462	99.321	99.220
2.500	99.851	99.710	99.609
2.625	100.930	100.789	100.688
2.750	101.873	101.732	101.631
2.875	102.568	102.427	102.326
3.000	103.252	103.111	103.010
3.125	103.549	103.380	103.255
3.250	104.395	104.226	104.101
3.375	104.892	104.724	104.599
3.500	105.201	105.032	104.907
3.625	105.610	105.442	105.317
3.750	105.480	105.398	105.351
3.875	106.005	105.922	105.875
4.000	106.465	106.382	106.335

Conforming 25 Year Fixed L1			
	Days Lock		
Rate	30	45	60
2.250	98.689	98.549	98.447
2.375	99.462	99.321	99.220
2.500	99.851	99.710	99.609
2.625	100.930	100.789	100.688
2.750	101.873	101.732	101.631
2.875	102.568	102.427	102.326
3.000	103.252	103.111	103.010
3.125	103.549	103.380	103.255
3.250	104.395	104.226	104.101
3.375	104.892	104.724	104.599
3.500	105.201	105.032	104.907
3.625	105.610	105.442	105.317
3.750	105.480	105.398	105.351
3.875	106.005	105.922	105.875
4.000	106.465	106.382	106.335

Conforming 20 Year Fixed L1			
	Days Lock		
Rate	30	45	60
2.250	100.143	100.023	99.890
2.375	100.913	100.792	100.659
2.500	101.562	101.442	101.309
2.625	102.105	101.985	101.852
2.750	102.836	102.716	102.583
2.875	103.526	103.406	103.273
3.000	104.071	103.950	103.817
3.125	104.541	104.421	104.288
3.250	105.156	105.008	104.852
3.375	105.749	105.600	105.444
3.500	106.224	106.076	105.919
3.625	106.630	106.482	106.325
3.750	105.970	105.907	105.829
3.875	106.490	106.427	106.349
4.000	106.868	106.806	106.728

Conforming 15 Year Fixed L1			
	Days to Lock		
Rate	30	45	60
2.000	101.442	101.322	101.241
2.125	102.058	101.938	101.858
2.250	102.603	102.483	102.402
2.375	103.095	102.975	102.894
2.500	103.562	103.442	103.361
2.625	104.111	103.998	103.925
2.750	104.663	104.551	104.478
2.875	105.099	104.986	104.913
3.000	105.585	105.472	105.399
3.125	106.023	105.910	105.837
3.250	105.964	105.898	105.832
3.375	106.391	106.326	106.260
3.500	106.757	106.691	106.625
3.625	107.200	107.134	107.068
3.750	106.902	106.805	106.747

Conforming 10 Year Fixed L1			
	Days to Lock		
Rate	30	45	60
2.000	102.402	102.316	102.235
2.125	103.018	102.932	102.851
2.250	103.563	103.477	103.396
2.375	104.055	103.969	103.888
2.500	104.521	104.435	104.355
2.625	105.015	104.929	104.848
2.750	105.185	105.107	105.034
2.875	105.621	105.543	105.469
3.000	106.107	106.029	105.955
3.125	106.544	106.466	106.393
3.250	105.861	105.829	105.763
3.375	106.288	106.257	106.191
3.500	106.653	106.622	106.556
3.625	107.097	107.066	107.000
3.750	106.721	106.674	106.630

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Lightning (Close in 21 days) Conforming Adjustable Rate Programs

Conforming 3/6m SOFR ARM L1

Rate	Days to Lock 30	45	60
2.750	97.466	97.419	97.374
2.875	97.817	97.770	97.726
3.000	97.925	97.878	97.834
3.125	97.972	97.925	97.880
3.250	98.113	98.066	98.021
3.375	98.277	98.230	98.185
3.500	98.378	98.331	98.287

Conforming 5/6m SOFR ARM L1

Rate	Days to Lock 30	45	60
2.000	101.050	101.003	100.959
2.125	101.253	101.206	101.162
2.250	101.450	101.403	101.358
2.375	101.645	101.598	101.554
2.500	101.847	101.800	101.755
2.625	102.050	102.003	101.959
2.750	102.234	102.188	102.143
2.875	102.414	102.367	102.323
3.000	102.675	102.628	102.583

Conforming 7/6m SOFR ARM L1

Rate	Days to Lock 30	45	60
2.000	100.547	100.500	100.455
2.125	100.797	100.750	100.705
2.250	101.047	101.000	100.955
2.375	101.297	101.250	101.205
2.500	101.547	101.500	101.455
2.625	101.797	101.750	101.705
2.750	102.022	101.975	101.930
2.875	102.241	102.194	102.149
3.000	102.434	102.388	102.343

Conforming 10/6m SOFR ARM L1

Rate	Days to Lock 30	45	60
2.000	99.769	99.722	99.677
2.125	100.120	100.073	100.029
2.250	100.466	100.419	100.374
2.375	100.809	100.762	100.718
2.500	101.159	101.112	101.068
2.625	101.511	101.464	101.419
2.750	101.806	101.759	101.715
2.875	102.088	102.041	101.996
3.000	102.319	102.272	102.227

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L1 High Balance Fixed Programs

High Balance 30 Year Fixed L1			
	Days to Lock		
Rate	**30**	**45**	**60**
2.250	97.458	97.300	97.167
2.375	98.275	98.116	97.983
2.500	99.258	99.099	98.966
2.625	100.073	99.914	99.782
2.750	100.683	100.524	100.392
2.875	101.315	101.157	101.024
3.000	101.817	101.634	101.498
3.125	102.715	102.528	102.372
3.250	103.442	103.255	103.099
3.375	103.996	103.809	103.653
3.500	104.402	104.215	104.059
3.625	104.630	104.443	104.287
3.750	103.402	103.301	103.223
3.875	103.889	103.788	103.710
4.000	104.245	104.145	104.067

High Balance 25 Year Fixed L1			
	Days to Lock		
Rate	**30**	**45**	**60**
2.250	97.458	97.300	97.167
2.375	98.275	98.116	97.983
2.500	99.258	99.099	98.966
2.625	100.073	99.914	99.782
2.750	100.683	100.524	100.392
2.875	101.315	101.157	101.024
3.000	101.817	101.634	101.498
3.125	102.715	102.528	102.372
3.250	103.442	103.255	103.099
3.375	103.996	103.809	103.653
3.500	104.402	104.215	104.059
3.625	104.630	104.443	104.287
3.750	103.402	103.301	103.223
3.875	103.889	103.788	103.710
4.000	104.245	104.145	104.067

High Balance 20 Year Fixed L1			
	Days to Lock		
Rate	**30**	**45**	**60**
2.250	97.458	97.300	97.167
2.375	98.275	98.116	97.983
2.500	99.258	99.099	98.966
2.625	100.073	99.914	99.782
2.750	100.683	100.524	100.392
2.875	101.315	101.157	101.024
3.000	101.817	101.634	101.498
3.125	102.715	102.528	102.372
3.250	103.442	103.255	103.099
3.375	103.996	103.809	103.653
3.500	104.402	104.215	104.059
3.625	104.630	104.443	104.287
3.750	103.402	103.301	103.223
3.875	103.889	103.788	103.710
4.000	104.245	104.145	104.067

High Balance 15 Year Fixed L1			
	Days to Lock		
Rate	**30**	**45**	**60**
2.000	99.966	99.830	99.749
2.125	100.435	100.299	100.218
2.250	100.916	100.787	100.714
2.375	101.489	101.361	101.287
2.500	102.046	101.918	101.844
2.625	102.491	102.363	102.290
2.750	102.880	102.751	102.678
2.875	103.183	103.055	102.982
3.000	103.525	103.397	103.324
3.125	103.833	103.705	103.632
3.250	103.374	103.292	103.227
3.375	103.673	103.592	103.526
3.500	103.929	103.848	103.782
3.625	104.237	104.156	104.090
3.750	103.138	103.042	102.998

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RESICENTRAL

L2 Conforming Fixed Programs

Conforming 30 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.250	98.689	98.549	98.447
2.375	99.462	99.321	99.220
2.500	99.851	99.710	99.609
2.625	100.930	100.789	100.688
2.750	101.873	101.732	101.631
2.875	102.568	102.427	102.326
3.000	103.252	103.111	103.010
3.125	103.549	103.380	103.255
3.250	104.395	104.226	104.101
3.375	104.892	104.724	104.599
3.500	105.201	105.032	104.907
3.625	105.610	105.442	105.317
3.750	105.480	105.398	105.351
3.875	106.005	105.922	105.875
4.000	106.465	106.382	106.335

Conforming 25 Year Fixed L2			
	Days Lock		
Rate	30	45	60
2.250	98.689	98.549	98.447
2.375	99.462	99.321	99.220
2.500	99.851	99.710	99.609
2.625	100.930	100.789	100.688
2.750	101.873	101.732	101.631
2.875	102.568	102.427	102.326
3.000	103.252	103.111	103.010
3.125	103.549	103.380	103.255
3.250	104.395	104.226	104.101
3.375	104.892	104.724	104.599
3.500	105.201	105.032	104.907
3.625	105.610	105.442	105.317
3.750	105.480	105.398	105.351
3.875	106.005	105.922	105.875
4.000	106.465	106.382	106.335

Conforming 20 Year Fixed L2			
	Days Lock		
Rate	30	45	60
2.250	100.143	100.023	99.890
2.375	100.913	100.792	100.659
2.500	101.562	101.442	101.309
2.625	102.105	101.985	101.852
2.750	102.836	102.716	102.583
2.875	103.526	103.406	103.273
3.000	104.071	103.950	103.817
3.125	104.541	104.421	104.288
3.250	105.156	105.008	104.852
3.375	105.749	105.600	105.444
3.500	106.224	106.076	105.919
3.625	106.630	106.482	106.325
3.750	105.970	105.907	105.829
3.875	106.490	106.427	106.349
4.000	106.868	106.806	106.728

Conforming 15 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.000	101.442	101.322	101.241
2.125	102.058	101.938	101.858
2.250	102.603	102.483	102.402
2.375	103.095	102.975	102.894
2.500	103.562	103.442	103.361
2.625	104.111	103.998	103.925
2.750	104.663	104.551	104.478
2.875	105.099	104.986	104.913
3.000	105.585	105.472	105.399
3.125	106.023	105.910	105.837
3.250	105.964	105.898	105.832
3.375	106.391	106.326	106.260
3.500	106.757	106.691	106.625
3.625	107.200	107.134	107.068
3.750	106.902	106.805	106.747

Conforming 10 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.000	102.402	102.316	102.235
2.125	103.018	102.932	102.851
2.250	103.563	103.477	103.396
2.375	104.055	103.969	103.888
2.500	104.521	104.435	104.355
2.625	105.015	104.929	104.848
2.750	105.185	105.107	105.034
2.875	105.621	105.543	105.469
3.000	106.107	106.029	105.955
3.125	106.544	106.466	106.393
3.250	105.861	105.829	105.763
3.375	106.288	106.257	106.191
3.500	106.653	106.622	106.556
3.625	107.097	107.066	107.000
3.750	106.721	106.674	106.630

Broker Mortgage Pricing
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Conventional Loan Programs

Effective Date:
May 3, 2021 10:10 AM PT
Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT

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Lightning (Close in 21 days) Conforming Adjustable Rate Programs

Conforming 3/6m SOFR ARM L2

Rate	Days to Lock 30	45	60
2.750	97.466	97.419	97.374
2.875	97.817	97.770	97.726
3.000	97.925	97.878	97.834
3.125	97.972	97.925	97.880
3.250	98.113	98.066	98.021
3.375	98.277	98.230	98.185
3.500	98.378	98.331	98.287

Conforming 5/6m SOFR ARM L2

Rate	Days to Lock 30	45	60
2.000	101.050	101.003	100.959
2.125	101.253	101.206	101.162
2.250	101.450	101.403	101.358
2.375	101.645	101.598	101.554
2.500	101.847	101.800	101.755
2.625	102.050	102.003	101.959
2.750	102.234	102.188	102.143
2.875	102.414	102.367	102.323
3.000	102.675	102.628	102.583

Conforming 7/6m SOFR ARM L2

Rate	Days to Lock 30	45	60
2.000	100.447	100.400	100.355
2.125	100.697	100.650	100.605
2.250	100.947	100.900	100.855
2.375	101.197	101.150	101.105
2.500	101.447	101.400	101.355
2.625	101.697	101.650	101.605
2.750	101.922	101.875	101.830
2.875	102.241	102.194	102.149
3.000	102.434	102.388	102.343

Conforming 10/6m SOFR ARM L2

Rate	Days to Lock 30	45	60
2.000	99.669	99.622	99.577
2.125	100.020	99.973	99.929
2.250	100.366	100.319	100.274
2.375	100.709	100.662	100.618
2.500	101.059	101.012	100.968
2.625	101.411	101.364	101.319
2.750	101.706	101.659	101.615
2.875	101.988	101.941	101.896
3.000	102.319	102.272	102.227

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L2 High Balance Fixed Rate Loan Programs

High Balance 30 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.250	97.458	97.300	97.167
2.375	98.275	98.116	97.983
2.500	99.258	99.099	98.966
2.625	100.073	99.914	99.782
2.750	100.683	100.524	100.392
2.875	101.315	101.157	101.024
3.000	101.817	101.634	101.498
3.125	102.715	102.528	102.372
3.250	103.442	103.255	103.099
3.375	103.996	103.809	103.653
3.500	104.402	104.215	104.059
3.625	104.630	104.443	104.287
3.750	103.402	103.301	103.223
3.875	103.889	103.788	103.710
4.000	104.245	104.145	104.067

High Balance 25 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.250	97.458	97.300	97.167
2.375	98.275	98.116	97.983
2.500	99.258	99.099	98.966
2.625	100.073	99.914	99.782
2.750	100.683	100.524	100.392
2.875	101.315	101.157	101.024
3.000	101.817	101.634	101.498
3.125	102.715	102.528	102.372
3.250	103.442	103.255	103.099
3.375	103.996	103.809	103.653
3.500	104.402	104.215	104.059
3.625	104.630	104.443	104.287
3.750	103.402	103.301	103.223
3.875	103.889	103.788	103.710
4.000	104.245	104.145	104.067

High Balance 20 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.250	97.458	97.300	97.167
2.375	98.275	98.116	97.983
2.500	99.258	99.099	98.966
2.625	100.073	99.914	99.782
2.750	100.683	100.524	100.392
2.875	101.315	101.157	101.024
3.000	101.817	101.634	101.498
3.125	102.715	102.528	102.372
3.250	103.442	103.255	103.099
3.375	103.996	103.809	103.653
3.500	104.402	104.215	104.059
3.625	104.630	104.443	104.287
3.750	103.402	103.301	103.223
3.875	103.889	103.788	103.710
4.000	104.245	104.145	104.067

High Balance 15 Year Fixed L2			
	Days to Lock		
Rate	30	45	60
2.000	99.966	99.830	99.749
2.125	100.435	100.299	100.218
2.250	100.916	100.787	100.714
2.375	101.489	101.361	101.287
2.500	102.046	101.918	101.844
2.625	102.491	102.363	102.290
2.750	102.880	102.751	102.678
2.875	103.183	103.055	102.982
3.000	103.525	103.397	103.324
3.125	103.833	103.705	103.632
3.250	103.374	103.292	103.227
3.375	103.673	103.592	103.526
3.500	103.929	103.848	103.782
3.625	104.237	104.156	104.090
3.750	103.138	103.042	102.998

Conventional Mortgage Pricing Adjustments
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Fees	
Lender Fee	$1,095
Tax Service Fee	$69
Flood Certification Fee	$12
Texas Doc Prep Fee	$150

FICO Score/LTV Ratio, Term > 15 Years

Product	FICO Score	LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
All Eligible Product	≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%
	720 - 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%
	700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%
	680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%
	660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%
	640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%
	620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%

Cash-Out Refinance

Product	FICO Score	LTV Ratio							
		≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
All Eligible Product	≥ 740	-0.375%	-0.625%	-0.625%	-0.875%	Not Eligible			
	720 - 739	-0.375%	-1.000%	-1.000%	-1.125%				
	700 - 719	-0.375%	-1.000%	-1.000%	-1.125%				
	680 - 699	-0.375%	-1.125%	-1.125%	-1.750%				
	660 - 679	-0.625%	-1.125%	-1.125%	-1.875%				
	640 - 659	-0.625%	-1.625%	-1.625%	-2.625%				
	620 - 639	-0.625%	-1.625%	-1.625%	-3.125%				

Condo Unit, Term > 15 Years

Property Type	LTV Ratio							
	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Attached Condos	0%	0%	0%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%

Non-owner occupied

Product	LTV Ratio							
	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
All Eligible Product	-2.125%	-2.125%	-2.125%	-3.375%	-4.125%	Not Eligible		

Multiple-Unit Property

Number of Units	LTV Ratio							
	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
2-Unit Property	-1.00%	-1.00%	-1.00%	-1.00%	-1.00%	Not Eligible		
3-4 Unit Property	-1.00%	-1.00%	-1.00%	-1.00%	Not Eligible			

Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
≤ 75.00%	≤ 80.00%	-0.375%	-0.375%
≤ 65.00%	80.01 - 95.00%	-0.875%	-0.625%
65.01 - 75.00%	80.01 - 95.00%	-1.125%	-0.875%
75.01 - 95.00%	75.01 - 95.00%	-1.375%	-1.125%
≤ 95.00%	95.01 - 97.00%	-1.875%	-1.875%

Miscellaneous

Conforming	**Fixed and ARM**	**FICO: 660 to 679**	-0.025%
		FICO: 640 to 659	-0.050%
		FICO: 620 to 639	-0.050%
		FICO < 620	-0.050%
		LTV/CLTV >95	-0.025%
		LTV > 80	-0.025%
All Products/Loan Amounts		**Refinance & Amount>125K**	-0.500%
		Primary Residence w/Multiple Properties Owned	-0.125%
		Washington State	-0.050%
		Second Home & LTV>85%	-0.250%
		Cashout Refinance	-0.100%
		Purchase	0.100%
		Investment or Second	-3.000%
High Balance	**Fixed and ARM**	**Purchase or Rate/Term Refi**	-0.25%
		Cash-Out Refinance	-1.00%
		LTV/CLTV > 90	-0.025%
	ARM	**LTV/CLTV<= 75**	-0.75%
		LTV/CLTV > 75	-1.50%
Borrower Paid MI		**FICO<680**	-0.025%

Max Price (Including All Adjustments)	
Fixed	**105.500**

Minimum Loan Amount: $75,001

Conventional Mortgage Pricing Adjustments

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State Loan Amount Adjusters (30/25 Year Products Only)																	
State	0-100,000	100,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	300,001-325,000	325,001-350,000	350,001-375,000	375,001-412,500	412,501-548,250	548,251-575,000	575,001-650,000	650,001-726,525
AZ	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
CA	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
CO	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
IL	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
MD	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
PA	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
TN	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
UT	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
WA	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%
WI	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	-0.100%	-0.050%	0.200%	0.200%	0.200%	0.200%	0.250%	0.300%	0.000%	0.000%	0.000%

Additional State Loan Amount Adjusters - All Non-30/25 Year and ARM Products																	
State	0-100,000	100,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	300,001-325,000	325,001-350,000	350,001-375,000	375,001-412,500	412501-484,350	484,351-575,000	575,001-650,000	650,001-726,525
All States	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Conventional LPMI Pricing Adjustment
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May 3, 2021

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All Conventional Pricing Adjustments apply in addition to the LPMI Adjustments below.

FICO Score/LTV Ratio									
Product	**LTV**	**FICO Score**							
		≥ 760	**740 - 759**	**720 - 739**	**700 - 719**	**680 - 699**	**660 - 679**	**640 - 659**	**620 - 639**
30-, 25-Year Fixed	95.01 - 97.00%	-2.30%	-3.32%	-4.23%	-5.05%	-6.27%	-8.42%	-9.13%	-10.00%
	90.01 - 95.00%	-1.89%	-2.65%	-3.32%	-3.93%	-4.85%	-6.43%	-6.99%	-7.75%
	85.01 - 90.00%	-1.43%	-2.04%	-2.50%	-3.01%	-3.67%	-5.05%	-5.36%	-5.87%
	80.01 - 85.00%	-0.71%	-0.87%	-1.02%	-1.17%	-1.38%	-1.84%	-2.04%	-2.19%
20-, 15-, 10-Year Fixed	95.01 - 97.00%	-2.12%	-3.14%	-4.05%	-4.77%	-5.99%	-8.03%	-8.74%	-9.61%
	90.01 - 95.00%	-1.45%	-2.12%	-2.68%	-3.09%	-3.90%	-5.12%	-5.63%	-6.24%
	85.01 - 90.00%	-0.79%	-1.04%	-1.30%	-1.45%	-1.76%	-2.31%	-2.52%	-2.77%
	80.01 - 85.00%	-0.55%	-0.55%	-0.55%	-0.55%	-0.59%	-0.73%	-0.78%	-0.89%

Other Adjustments									
		FICO Score							
		≥ 760	**740 - 759**	**720 - 739**	**700 - 719**	**680 - 699**	**660 - 679**	**640 - 659**	**620 - 639**
Rate and Term Refinance		0.00%	0.00%	0.00%	-0.53%	-0.53%	-1.05%	-1.05%	-1.05%
Second Homes		-0.25%	-0.25%	-0.49%	-0.70%	-0.70%	-1.23%	-1.23%	-1.23%
Employee Relocations		0.10%	0.10%	0.14%	0.25%	0.25%	0.35%	0.35%	0.35%
Manufactured Homes		-0.50%	-0.50%	-0.70%	-1.00%	-1.00%	-1.30%	-1.30%	-1.30%
3-4 Unit Property		-1.19%	-1.19%	-1.33%	-1.75%	-1.75%	-2.63%	-2.63%	-2.63%
> 45% DTI	**95.01%-97% LTV**	-0.38%	-0.62%	-0.76%	-1.06%	-1.24%	-1.42%	-1.60%	-1.82%
	90.00%-95% LTV	-0.35%	-0.44%	-0.57%	-0.72%	-1.00%	-1.12%	-1.27%	-1.53%
	85.01%-90% LTV	-0.28%	-0.39%	-0.50%	-0.62%	-0.75%	-0.89%	-1.01%	-1.25%
	85% LTV & Below	-0.11%	-0.17%	-0.22%	-0.30%	-0.38%	-0.42%	-0.44%	-0.49%
Borrowers>1	**95.01%-97% LTV**	0.18%	0.20%	0.20%	0.20%	0.21%	0.22%	0.23%	0.27%
	90.00%-95% LTV	0.14%	0.14%	0.14%	0.16%	0.16%	0.17%	0.19%	0.25%
	85.01%-90% LTV	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.12%	0.15%
	85% LTV & Below	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%

Minimum FICO on LPMI Products is 620 for Primary Residence Purchase or Rate/Term Refinance, 640 for other Occupancy/Loan Purpose combinations
Minimum Loan Amount: $75,001