

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



Lightning (Close in 21 days) Conforming Fixed Programs

Conforming 30 Year Fixed Lightning				
Rate	Days to Lock			
	30	45	60	
2.250	99.274	99.134	99.032	
2.375	100.036	99.896	99.794	
2.500	100.410	100.270	100.169	
2.625	101.430	101.294	101.192	
2.750	102.357	102.221	102.119	
2.875	103.038	102.901	102.800	
3.000	103.705	103.568	103.467	
3.125	104.035	103.894	103.793	
3.250	104.859	104.718	104.617	
3.375	105.337	105.197	105.095	
3.500	105.626	105.485	105.384	
3.625	106.023	105.883	105.781	
3.750	105.491	105.408	105.345	
3.875	105.996	105.913	105.851	
4.000	106.440	106.357	106.294	

Conforming 25 Year Fixed Lightning				
Rate	Days Lock			
	30	45	60	
2.250	99.274	99.134	99.032	
2.375	100.036	99.896	99.794	
2.500	100.410	100.270	100.169	
2.625	101.430	101.294	101.192	
2.750	102.357	102.221	102.119	
2.875	103.038	102.901	102.800	
3.000	103.705	103.568	103.467	
3.125	104.035	103.894	103.793	
3.250	104.859	104.718	104.617	
3.375	105.337	105.197	105.095	
3.500	105.626	105.485	105.384	
3.625	106.023	105.883	105.781	
3.750	105.491	105.408	105.345	
3.875	105.996	105.913	105.851	
4.000	106.440	106.357	106.294	

Conforming 20 Year Fixed Lightning				
Rate	Days Lock			
	30	45	60	
2.250	100.515	100.394	100.262	
2.375	101.274	101.153	101.020	
2.500	101.908	101.788	101.655	
2.625	102.441	102.320	102.188	
2.750	103.169	103.052	102.919	
2.875	103.844	103.727	103.594	
3.000	104.372	104.255	104.122	
3.125	104.830	104.713	104.580	
3.250	105.405	105.285	105.152	
3.375	105.978	105.858	105.725	
3.500	106.434	106.314	106.181	
3.625	106.828	106.708	106.575	
3.750	105.859	105.795	105.702	
3.875	106.360	106.297	106.203	
4.000	106.722	106.659	106.565	

Conforming 15 Year Fixed Lightning				
Rate	Days to Lock			
	30	45	60	
2.000	101.747	101.624	101.543	
2.125	102.352	102.229	102.149	
2.250	102.885	102.762	102.682	
2.375	103.367	103.243	103.163	
2.500	103.819	103.696	103.615	
2.625	104.331	104.210	104.137	
2.750	104.869	104.748	104.675	
2.875	105.287	105.166	105.093	
3.000	105.759	105.638	105.564	
3.125	106.176	106.055	105.982	
3.250	106.041	105.974	105.930	
3.375	106.453	106.385	106.341	
3.500	106.806	106.739	106.695	
3.625	107.230	107.162	107.118	
3.750	106.805	106.705	106.647	

Conforming 10 Year Fixed Lightning				
Rate	Days to Lock			
	30	45	60	
2.000	102.608	102.524	102.443	
2.125	103.214	103.129	103.049	
2.250	103.747	103.662	103.582	
2.375	104.228	104.143	104.063	
2.500	104.680	104.596	104.515	
2.625	105.152	105.067	104.987	
2.750	105.231	105.148	105.075	
2.875	105.649	105.566	105.493	
3.000	106.120	106.038	105.964	
3.125	106.538	106.455	106.382	
3.250	105.840	105.811	105.768	
3.375	106.251	106.223	106.179	
3.500	106.605	106.577	106.533	
3.625	107.029	107.000	106.956	
3.750	106.624	106.578	106.534	

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



Lightning (Close in 21 days) Conforming Adjustable Rate Programs

Conforming 3/6m SOFR ARM Lightning				
Rate	Days to Lock			
	30	45	60	
2.750	97.553	97.506	97.463	
2.875	97.905	97.858	97.814	
3.000	98.012	97.966	97.922	
3.125	98.059	98.012	97.969	
3.250	98.200	98.153	98.110	
3.375	98.364	98.317	98.274	
3.500	98.466	98.419	98.375	

Conforming 5/6m SOFR ARM Lightning				
Rate	Days to Lock			
	30	45	60	
2.000	101.638	101.591	101.547	
2.125	101.841	101.794	101.750	
2.250	102.038	101.991	101.947	
2.375	102.233	102.186	102.142	
2.500	102.434	102.388	102.344	
2.625	102.638	102.591	102.547	
2.750	102.734	102.687	102.644	
2.875	102.805	102.758	102.714	
3.000	102.937	102.891	102.847	

Conforming 7/6m SOFR ARM Lightning				
Rate	Days to Lock			
	30	45	60	
2.000	101.034	100.987	100.944	
2.125	101.284	101.237	101.194	
2.250	101.534	101.487	101.444	
2.375	101.784	101.737	101.694	
2.500	102.034	101.987	101.944	
2.625	102.284	102.237	102.194	
2.750	102.453	102.406	102.363	
2.875	102.602	102.555	102.511	
3.000	102.775	102.728	102.685	

Conforming 10/6m SOFR ARM Lightning				
Rate	Days to Lock			
	30	45	60	
2.000	100.312	100.266	100.222	
2.125	100.656	100.609	100.566	
2.250	101.006	100.959	100.916	
2.375	101.358	101.311	101.267	
2.500	101.709	101.663	101.619	
2.625	102.061	102.014	101.971	
2.750	102.250	102.203	102.160	
2.875	102.398	102.352	102.308	
3.000	102.609	102.562	102.519	

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



Lightning (Close in 21 days) High Balance Fixed Programs

High Balance 30 Year Fixed Lightning			
Rate	Days to Lock		
	30	45	60
2.250	97.952	97.793	97.660
2.375	98.765	98.607	98.474
2.500	99.739	99.580	99.448
2.625	100.543	100.384	100.251
2.750	101.140	100.981	100.848
2.875	101.758	101.599	101.466
3.000	102.215	102.056	101.923
3.125	102.951	102.788	102.656
3.250	103.658	103.496	103.363
3.375	104.195	104.032	103.899
3.500	104.587	104.424	104.291
3.625	104.806	104.643	104.510
3.750	103.446	103.340	103.247
3.875	103.914	103.809	103.715
4.000	104.259	104.153	104.059

High Balance 25 Year Fixed Lightning			
Rate	Days to Lock		
	30	45	60
2.250	97.952	97.793	97.660
2.375	98.765	98.607	98.474
2.500	99.739	99.580	99.448
2.625	100.543	100.384	100.251
2.750	101.140	100.981	100.848
2.875	101.758	101.599	101.466
3.000	102.215	102.056	101.923
3.125	102.951	102.788	102.656
3.250	103.658	103.496	103.363
3.375	104.195	104.032	103.899
3.500	104.587	104.424	104.291
3.625	104.806	104.643	104.510
3.750	103.446	103.340	103.247
3.875	103.914	103.809	103.715
4.000	104.259	104.153	104.059

High Balance 20 Year Fixed Lightning			
Rate	Days to Lock		
	30	45	60
2.250	97.952	97.793	97.660
2.375	98.765	98.607	98.474
2.500	99.739	99.580	99.448
2.625	100.543	100.384	100.251
2.750	101.140	100.981	100.848
2.875	101.758	101.599	101.466
3.000	102.215	102.056	101.923
3.125	102.951	102.788	102.656
3.250	103.658	103.496	103.363
3.375	104.195	104.032	103.899
3.500	104.587	104.424	104.291
3.625	104.806	104.643	104.510
3.750	103.446	103.340	103.247
3.875	103.914	103.809	103.715
4.000	104.259	104.153	104.059

High Balance 15 Year Fixed Lightning			
Rate	Days to Lock		
	30	45	60
2.000	100.364	100.230	100.149
2.125	100.826	100.691	100.611
2.250	101.259	101.127	101.053
2.375	101.826	101.694	101.621
2.500	102.375	102.242	102.169
2.625	102.812	102.679	102.606
2.750	103.187	103.055	102.981
2.875	103.480	103.348	103.274
3.000	103.808	103.675	103.602
3.125	104.105	103.972	103.899
3.250	103.557	103.478	103.434
3.375	103.846	103.767	103.723
3.500	104.092	104.013	103.969
3.625	104.390	104.311	104.267
3.750	103.150	103.054	103.010

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



L1 Conforming Fixed Programs

Conforming 30 Year Fixed L1				
Rate	Days to Lock			
	30	45	60	
2.250	99.174	99.034	98.932	
2.375	99.936	99.796	99.694	
2.500	100.310	100.170	100.069	
2.625	101.330	101.194	101.092	
2.750	102.257	102.121	102.019	
2.875	102.938	102.801	102.700	
3.000	103.605	103.468	103.367	
3.125	103.935	103.794	103.693	
3.250	104.759	104.618	104.517	
3.375	105.237	105.097	104.995	
3.500	105.526	105.385	105.284	
3.625	105.923	105.783	105.681	
3.750	105.391	105.308	105.245	
3.875	105.896	105.813	105.751	
4.000	106.340	106.257	106.194	

Conforming 25 Year Fixed L1				
Rate	Days Lock			
	30	45	60	
2.250	99.174	99.034	98.932	
2.375	99.936	99.796	99.694	
2.500	100.310	100.170	100.069	
2.625	101.330	101.194	101.092	
2.750	102.257	102.121	102.019	
2.875	102.938	102.801	102.700	
3.000	103.605	103.468	103.367	
3.125	103.935	103.794	103.693	
3.250	104.759	104.618	104.517	
3.375	105.237	105.097	104.995	
3.500	105.526	105.385	105.284	
3.625	105.923	105.783	105.681	
3.750	105.391	105.308	105.245	
3.875	105.896	105.813	105.751	
4.000	106.340	106.257	106.194	

Conforming 20 Year Fixed L1				
Rate	Days Lock			
	30	45	60	
2.250	100.415	100.294	100.162	
2.375	101.174	101.053	100.920	
2.500	101.808	101.688	101.555	
2.625	102.341	102.220	102.088	
2.750	103.069	102.952	102.819	
2.875	103.744	103.627	103.494	
3.000	104.272	104.155	104.022	
3.125	104.730	104.613	104.480	
3.250	105.305	105.185	105.052	
3.375	105.878	105.758	105.625	
3.500	106.334	106.214	106.081	
3.625	106.728	106.608	106.475	
3.750	105.759	105.695	105.602	
3.875	106.260	106.197	106.103	
4.000	106.622	106.559	106.465	

Conforming 15 Year Fixed L1				
Rate	Days to Lock			
	30	45	60	
2.000	101.647	101.524	101.443	
2.125	102.252	102.129	102.049	
2.250	102.785	102.662	102.582	
2.375	103.267	103.143	103.063	
2.500	103.719	103.596	103.515	
2.625	104.231	104.110	104.037	
2.750	104.769	104.648	104.575	
2.875	105.187	105.066	104.993	
3.000	105.659	105.538	105.464	
3.125	106.076	105.955	105.882	
3.250	105.941	105.874	105.830	
3.375	106.353	106.285	106.241	
3.500	106.706	106.639	106.595	
3.625	107.130	107.062	107.018	
3.750	106.705	106.605	106.547	

Conforming 10 Year Fixed L1				
Rate	Days to Lock			
	30	45	60	
2.000	102.508	102.424	102.343	
2.125	103.114	103.029	102.949	
2.250	103.647	103.562	103.482	
2.375	104.128	104.043	103.963	
2.500	104.580	104.496	104.415	
2.625	105.052	104.967	104.887	
2.750	105.131	105.048	104.975	
2.875	105.549	105.466	105.393	
3.000	106.020	105.938	105.864	
3.125	106.438	106.355	106.282	
3.250	105.740	105.711	105.668	
3.375	106.151	106.123	106.079	
3.500	106.505	106.477	106.433	
3.625	106.929	106.900	106.856	
3.750	106.524	106.478	106.434	

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



Lightning (Close in 21 days) Conforming Adjustable Rate Programs

Conforming 3/6m SOFR ARM L1				
Rate	Days to Lock			
	30	45	60	
2.750	97.453	97.406	97.363	
2.875	97.805	97.758	97.714	
3.000	97.912	97.866	97.822	
3.125	97.959	97.912	97.869	
3.250	98.100	98.053	98.010	
3.375	98.264	98.217	98.174	
3.500	98.366	98.319	98.275	

Conforming 5/6m SOFR ARM L1				
Rate	Days to Lock			
	30	45	60	
2.000	101.538	101.491	101.447	
2.125	101.741	101.694	101.650	
2.250	101.938	101.891	101.847	
2.375	102.133	102.086	102.042	
2.500	102.334	102.288	102.244	
2.625	102.538	102.491	102.447	
2.750	102.634	102.587	102.544	
2.875	102.705	102.658	102.614	
3.000	102.937	102.891	102.847	

Conforming 7/6m SOFR ARM L1				
Rate	Days to Lock			
	30	45	60	
2.000	101.034	100.987	100.944	
2.125	101.284	101.237	101.194	
2.250	101.534	101.487	101.444	
2.375	101.784	101.737	101.694	
2.500	102.034	101.987	101.944	
2.625	102.284	102.237	102.194	
2.750	102.453	102.406	102.363	
2.875	102.602	102.555	102.511	
3.000	102.775	102.728	102.685	

Conforming 10/6m SOFR ARM L1				
Rate	Days to Lock			
	30	45	60	
2.000	100.312	100.266	100.222	
2.125	100.656	100.609	100.566	
2.250	101.006	100.959	100.916	
2.375	101.358	101.311	101.267	
2.500	101.709	101.663	101.619	
2.625	102.061	102.014	101.971	
2.750	102.250	102.203	102.160	
2.875	102.398	102.352	102.308	
3.000	102.609	102.562	102.519	

Broker Mortgage Pricing
ResiCentral
 80 East Columbus Avenue
 Phoenix, AZ 85012
 (623) 252-4149

Conventional Loan Programs

Effective Date:
 May 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



Indicative pricing only. For actual pricing please visit: www.ResiCentral.com

L1 High Balance Fixed Programs

High Balance 30 Year Fixed L1			
Rate	Days to Lock		
	30	45	60
2.250	97.852	97.693	97.560
2.375	98.665	98.507	98.374
2.500	99.639	99.480	99.348
2.625	100.443	100.284	100.151
2.750	101.040	100.881	100.748
2.875	101.658	101.499	101.366
3.000	102.115	101.956	101.823
3.125	102.851	102.688	102.556
3.250	103.558	103.396	103.263
3.375	104.095	103.932	103.799
3.500	104.487	104.324	104.191
3.625	104.706	104.543	104.410
3.750	103.346	103.240	103.147
3.875	103.814	103.709	103.615
4.000	104.159	104.053	103.959

High Balance 25 Year Fixed L1			
Rate	Days to Lock		
	30	45	60
2.250	97.852	97.693	97.560
2.375	98.665	98.507	98.374
2.500	99.639	99.480	99.348
2.625	100.443	100.284	100.151
2.750	101.040	100.881	100.748
2.875	101.658	101.499	101.366
3.000	102.115	101.956	101.823
3.125	102.851	102.688	102.556
3.250	103.558	103.396	103.263
3.375	104.095	103.932	103.799
3.500	104.487	104.324	104.191
3.625	104.706	104.543	104.410
3.750	103.346	103.240	103.147
3.875	103.814	103.709	103.615
4.000	104.159	104.053	103.959

High Balance 20 Year Fixed L1			
Rate	Days to Lock		
	30	45	60
2.250	97.852	97.693	97.560
2.375	98.665	98.507	98.374
2.500	99.639	99.480	99.348
2.625	100.443	100.284	100.151
2.750	101.040	100.881	100.748
2.875	101.658	101.499	101.366
3.000	102.115	101.956	101.823
3.125	102.851	102.688	102.556
3.250	103.558	103.396	103.263
3.375	104.095	103.932	103.799
3.500	104.487	104.324	104.191
3.625	104.706	104.543	104.410
3.750	103.346	103.240	103.147
3.875	103.814	103.709	103.615
4.000	104.159	104.053	103.959

High Balance 15 Year Fixed L1			
Rate	Days to Lock		
	30	45	60
2.000	100.264	100.130	100.049
2.125	100.726	100.591	100.511
2.250	101.159	101.027	100.953
2.375	101.726	101.594	101.521
2.500	102.275	102.142	102.069
2.625	102.712	102.579	102.506
2.750	103.087	102.955	102.881
2.875	103.380	103.248	103.174
3.000	103.708	103.575	103.502
3.125	104.005	103.872	103.799
3.250	103.457	103.378	103.334
3.375	103.746	103.667	103.623
3.500	103.992	103.913	103.869
3.625	104.290	104.211	104.167
3.750	103.050	102.954	102.910

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



L2 Conforming Fixed Programs

Conforming 30 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.250	99.174	99.034	98.932	
2.375	99.936	99.796	99.694	
2.500	100.310	100.170	100.069	
2.625	101.330	101.194	101.092	
2.750	102.257	102.121	102.019	
2.875	102.938	102.801	102.700	
3.000	103.605	103.468	103.367	
3.125	103.935	103.794	103.693	
3.250	104.759	104.618	104.517	
3.375	105.237	105.097	104.995	
3.500	105.526	105.385	105.284	
3.625	105.923	105.783	105.681	
3.750	105.391	105.308	105.245	
3.875	105.896	105.813	105.751	
4.000	106.340	106.257	106.194	

Conforming 25 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.250	99.174	99.034	98.932	
2.375	99.936	99.796	99.694	
2.500	100.310	100.170	100.069	
2.625	101.330	101.194	101.092	
2.750	102.257	102.121	102.019	
2.875	102.938	102.801	102.700	
3.000	103.605	103.468	103.367	
3.125	103.935	103.794	103.693	
3.250	104.759	104.618	104.517	
3.375	105.237	105.097	104.995	
3.500	105.526	105.385	105.284	
3.625	105.923	105.783	105.681	
3.750	105.391	105.308	105.245	
3.875	105.896	105.813	105.751	
4.000	106.340	106.257	106.194	

Conforming 20 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.250	100.415	100.294	100.162	
2.375	101.174	101.053	100.920	
2.500	101.808	101.688	101.555	
2.625	102.341	102.220	102.088	
2.750	103.069	102.952	102.819	
2.875	103.744	103.627	103.494	
3.000	104.272	104.155	104.022	
3.125	104.730	104.613	104.480	
3.250	105.305	105.185	105.052	
3.375	105.878	105.758	105.625	
3.500	106.334	106.214	106.081	
3.625	106.728	106.608	106.475	
3.750	105.759	105.695	105.602	
3.875	106.260	106.197	106.103	
4.000	106.622	106.559	106.465	

Conforming 15 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.000	101.647	101.524	101.443	
2.125	102.252	102.129	102.049	
2.250	102.785	102.662	102.582	
2.375	103.267	103.143	103.063	
2.500	103.719	103.596	103.515	
2.625	104.231	104.110	104.037	
2.750	104.769	104.648	104.575	
2.875	105.187	105.066	104.993	
3.000	105.659	105.538	105.464	
3.125	106.076	105.955	105.882	
3.250	105.941	105.874	105.830	
3.375	106.353	106.285	106.241	
3.500	106.706	106.639	106.595	
3.625	107.130	107.062	107.018	
3.750	106.705	106.605	106.547	

Conforming 10 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.000	102.508	102.424	102.343	
2.125	103.114	103.029	102.949	
2.250	103.647	103.562	103.482	
2.375	104.128	104.043	103.963	
2.500	104.580	104.496	104.415	
2.625	105.052	104.967	104.887	
2.750	105.131	105.048	104.975	
2.875	105.549	105.466	105.393	
3.000	106.020	105.938	105.864	
3.125	106.438	106.355	106.282	
3.250	105.740	105.711	105.668	
3.375	106.151	106.123	106.079	
3.500	106.505	106.477	106.433	
3.625	106.929	106.900	106.856	
3.750	106.524	106.478	106.434	

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 7, 2021 7:12 AM PT

Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



Lightning (Close in 21 days) Conforming Adjustable Rate Programs

Conforming 3/6m SOFR ARM L2				
Rate	Days to Lock			
	30	45	60	
2.750	97.453	97.406	97.363	
2.875	97.805	97.758	97.714	
3.000	97.912	97.866	97.822	
3.125	97.959	97.912	97.869	
3.250	98.100	98.053	98.010	
3.375	98.264	98.217	98.174	
3.500	98.366	98.319	98.275	

Conforming 5/6m SOFR ARM L2				
Rate	Days to Lock			
	30	45	60	
2.000	101.538	101.491	101.447	
2.125	101.741	101.694	101.650	
2.250	101.938	101.891	101.847	
2.375	102.133	102.086	102.042	
2.500	102.334	102.288	102.244	
2.625	102.538	102.491	102.447	
2.750	102.634	102.587	102.544	
2.875	102.705	102.658	102.614	
3.000	102.937	102.891	102.847	

Conforming 7/6m SOFR ARM L2				
Rate	Days to Lock			
	30	45	60	
2.000	100.934	100.887	100.844	
2.125	101.184	101.137	101.094	
2.250	101.434	101.387	101.344	
2.375	101.684	101.637	101.594	
2.500	101.934	101.887	101.844	
2.625	102.184	102.137	102.094	
2.750	102.353	102.306	102.263	
2.875	102.602	102.555	102.511	
3.000	102.775	102.728	102.685	

Conforming 10/6m SOFR ARM L2				
Rate	Days to Lock			
	30	45	60	
2.000	100.212	100.166	100.122	
2.125	100.556	100.509	100.466	
2.250	100.906	100.859	100.816	
2.375	101.258	101.211	101.167	
2.500	101.609	101.563	101.519	
2.625	101.961	101.914	101.871	
2.750	102.150	102.103	102.060	
2.875	102.298	102.252	102.208	
3.000	102.609	102.562	102.519	

 ResiCentral
 ####
 ####
 (623) 252-4149
 Indicative pricing only. For actual pricing please visit: www.ResiCentral.com

Conventional Loan Programs

Effective Date:
 May 7, 2021 7:12 AM PT
 Conventional loan lock requests accepted 7:00 AM to 9:00 PM PT



L2 High Balance Fixed Rate Loan Programs

High Balance 30 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.250	97.852	97.693	97.560	
2.375	98.665	98.507	98.374	
2.500	99.639	99.480	99.348	
2.625	100.443	100.284	100.151	
2.750	101.040	100.881	100.748	
2.875	101.658	101.499	101.366	
3.000	102.115	101.956	101.823	
3.125	102.851	102.688	102.556	
3.250	103.558	103.396	103.263	
3.375	104.095	103.932	103.799	
3.500	104.487	104.324	104.191	
3.625	104.706	104.543	104.410	
3.750	103.346	103.240	103.147	
3.875	103.814	103.709	103.615	
4.000	104.159	104.053	103.959	

High Balance 25 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.250	97.852	97.693	97.560	
2.375	98.665	98.507	98.374	
2.500	99.639	99.480	99.348	
2.625	100.443	100.284	100.151	
2.750	101.040	100.881	100.748	
2.875	101.658	101.499	101.366	
3.000	102.115	101.956	101.823	
3.125	102.851	102.688	102.556	
3.250	103.558	103.396	103.263	
3.375	104.095	103.932	103.799	
3.500	104.487	104.324	104.191	
3.625	104.706	104.543	104.410	
3.750	103.346	103.240	103.147	
3.875	103.814	103.709	103.615	
4.000	104.159	104.053	103.959	

High Balance 20 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.250	97.852	97.693	97.560	
2.375	98.665	98.507	98.374	
2.500	99.639	99.480	99.348	
2.625	100.443	100.284	100.151	
2.750	101.040	100.881	100.748	
2.875	101.658	101.499	101.366	
3.000	102.115	101.956	101.823	
3.125	102.851	102.688	102.556	
3.250	103.558	103.396	103.263	
3.375	104.095	103.932	103.799	
3.500	104.487	104.324	104.191	
3.625	104.706	104.543	104.410	
3.750	103.346	103.240	103.147	
3.875	103.814	103.709	103.615	
4.000	104.159	104.053	103.959	

High Balance 15 Year Fixed L2				
Rate	Days to Lock			
	30	45	60	
2.000	100.264	100.130	100.049	
2.125	100.726	100.591	100.511	
2.250	101.159	101.027	100.953	
2.375	101.726	101.594	101.521	
2.500	102.275	102.142	102.069	
2.625	102.712	102.579	102.506	
2.750	103.087	102.955	102.881	
2.875	103.380	103.248	103.174	
3.000	103.708	103.575	103.502	
3.125	104.005	103.872	103.799	
3.250	103.457	103.378	103.334	
3.375	103.746	103.667	103.623	
3.500	103.992	103.913	103.869	
3.625	104.290	104.211	104.167	
3.750	103.050	102.954	102.910	

Conventional Mortgage Pricing Adjustments

ResiCentral
80 East Columbus Avenue
Phoenix, AZ 85012
(623) 252-4149

Effective Date:
5/7/2021 7:12 AM



Indicative pricing only. For actual pricing please visit: www.resicentral.com

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%	-1.00%	-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%	Not Eligible			
	700 - 719	-0.375%	-1.000%	-1.000%	-1.125%	Not Eligible			
	680 - 699	-0.375%	-1.125%	-1.125%	-1.750%	Not Eligible			
	660 - 679	-0.625%	-1.125%	-1.125%	-1.875%	Not Eligible			
	640 - 659	-0.625%	-1.625%	-1.625%	-2.625%	Not Eligible			
	620 - 639	-0.625%	-1.625%	-1.625%	-3.125%	Not Eligible			

Condo Unit, Term > 15 Years									
Property Type	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%
Attached Condos		0%	0%	0%	-0.75%	-0.75%	-0.75%	-0.75%	-0.75%

Non-owner occupied									
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		-2.125%	-2.125%	-2.125%	-3.375%	-4.125%	Not Eligible		

Multiple-Unit Property									
Number of Units	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%
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%
All Products/Loan Amounts	Fixed and ARM	LTV > 80	-0.025%
		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%
		Purchase or Rate/Term Refi	-0.25%
		Cash-Out Refinance	-1.00%
High Balance	ARM	LTV/CLTV > 90	-0.025%
		LTV/CLTV ≤ 75	-0.75%
		LTV/CLTV > 75	-1.50%
		Borrower Paid MI	-0.025%

Max Price (Including All Adjustments)	
Fixed	105.500

Minimum Loan Amount: \$75,001

Conventional Mortgage Pricing Adjustments

ResiCentral
 80 East Columbus Avenue
 Phoenix, AZ 85012
 (623) 252-4149

Indicative pricing only. For actual pricing please visit:
www.resicentral.com

Effective Date:
 5/7/2021 7:12:02 AM



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	412,501-484,350	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

ResiCentral

80 East Columbus Avenue

Phoenix, AZ 85012

(623) 252-4149

Indicative pricing only. For actual pricing visit:

www.resicentral.com

Effective Date:

May 7, 2021



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