

WHOLESALE

ResiCentral
1215 W. Rio Salado Pkwy, Ste 107
Tempe, AZ 85281
(623) 252-4149



Effective Date:
10/13/21 8:54 AM

Indicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.com

Conventional loan lock requests accepted until 9:00 PM PT
Best Efforts loan lock requests accepted until 4:00 PM PT

Conforming Fixed Loan Programs

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125, 4.25, 4.375, 4.5, 4.625.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125, 4.25, 4.375, 4.5, 4.625.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125, 4.25, 4.375.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 1.75, 1.875, 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 1.75, 1.875, 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125.

Conforming Adjustable Rate Loan Programs

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 1.875, 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125, 4.25.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 1.875, 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125, 4.25.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 1.875, 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 4, 4.125, 4.25.

Table with columns: Rate, Days to Lock (30, 45, 60). Rows: 2, 2.125, 2.25, 2.375, 2.5, 2.625, 2.75, 2.875, 3, 3.125, 3.25, 3.375, 3.5, 3.625, 3.75, 3.875, 4, 4.125, 4.25, 4.375.

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Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.625	97.5	97.375
2.375	98.375	98.25	98.25
2.5	99.125	99	98.875
2.625	100	99.875	99.75
2.75	100.75	100.625	100.625
2.875	101.5	101.375	101.25
3	102	101.875	101.75
3.125	102.625	102.5	102.5
3.25	103.375	103.375	103.25
3.375	104	103.875	103.75
3.5	104.5	104.375	104.25
3.625	104.875	104.75	104.625
3.75	105.375	105.25	105.25
3.875	105.875	105.75	105.75
4	106.25	106.125	106.125
4.125	106.625	106.5	106.375
4.25	106.75	106.75	106.625
4.375	107.125	107.125	107
4.5	107.5	107.5	107.375
4.625	107.875	107.875	107.75

Conforming 25 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.625	97.5	97.375
2.375	98.375	98.25	98.25
2.5	99.125	99	98.875
2.625	100	99.875	99.75
2.75	100.75	100.625	100.625
2.875	101.5	101.375	101.25
3	102	101.875	101.75
3.125	102.625	102.5	102.5
3.25	103.375	103.375	103.25
3.375	104	103.875	103.75
3.5	104.5	104.375	104.25
3.625	104.875	104.75	104.625
3.75	105.375	105.25	105.25
3.875	105.875	105.75	105.75
4	106.25	106.125	106.125
4.125	106.625	106.5	106.375
4.25	106.75	106.75	106.625
4.375	107.125	107.125	107
4.5	107.5	107.5	107.375
4.625	107.875	107.875	107.75

Conforming 20 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2	98	97.875	97.75
2.125	99	98.875	98.75
2.25	99.875	99.75	99.625
2.375	100.625	100.5	100.375
2.5	101.25	101.125	101
2.625	101.875	101.75	101.625
2.75	102.375	102.25	102.125
2.875	103	102.875	102.75
3	103.625	103.5	103.375
3.125	104	103.875	103.75
3.25	104.125	104	103.875
3.375	104.75	104.625	104.5
3.5	105.25	105.125	105
3.625	105.625	105.5	105.375
3.75	105.75	105.625	105.5
3.875	106.25	106.125	106
4	106.625	106.5	106.375
4.125	106.875	106.875	106.75
4.25	106.5	106.5	106.375
4.375	106.875	106.875	106.75

Conforming 15 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.375	99.25	99.125
1.875	100.125	100	99.875
2	100.75	100.625	100.625
2.125	101.375	101.25	101.125
2.25	101.875	101.75	101.625
2.375	102.375	102.25	102.125
2.5	102.75	102.625	102.625
2.625	103.25	103.125	103.125
2.75	103.75	103.625	103.625
2.875	104.125	104.125	104
3	104.625	104.5	104.375
3.125	105	104.875	104.875
3.25	105.25	105.25	105.25
3.375	105.75	105.625	105.625
3.5	106.125	106	106
3.625	106.5	106.375	106.375
3.75	106.125	106	105.875
3.875	106.5	106.375	106.375
4	107	106.875	106.75
4.125	107.375	107.25	107.125

Conforming 10 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.875	99.75	99.625
1.875	100.625	100.5	100.375
2	101.25	101.125	101
2.125	101.875	101.75	101.625
2.25	102.375	102.25	102.25
2.375	102.875	102.75	102.625
2.5	103.375	103.25	103.125
2.625	103.875	103.75	103.625
2.75	103.875	103.875	103.75
2.875	104.375	104.25	104.25
3	104.875	104.75	104.625
3.125	105.25	105.125	105.125
3.25	105.125	105.125	105
3.375	105.5	105.5	105.375
3.5	105.875	105.875	105.75
3.625	106.25	106.25	106.25
3.75	105.75	105.625	105.625
3.875	106.25	106.125	106
4	106.625	106.625	106.5
4.125	107	106.875	106.875

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Conforming HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.625	97.500	97.375
2.375	98.375	98.250	98.250
2.5	99.125	99.000	98.875
2.625	100.000	99.875	99.750
2.75	100.750	100.625	100.625
2.875	101.500	101.375	101.250
3	102.000	101.875	101.750
3.125	102.625	102.500	102.500
3.25	103.375	103.375	103.250
3.375	104.000	103.875	103.750
3.5	104.500	104.375	104.250
3.625	104.875	104.750	104.625
3.75	105.375	105.250	105.250
3.875	105.875	105.750	105.750
4	106.250	106.125	106.125
4.125	106.625	106.500	106.375
4.25	106.750	106.750	106.625
4.375	107.125	107.125	107.000
4.5	107.500	107.500	107.375
4.625	107.875	107.875	107.750

Conforming 25 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.625	97.500	97.375
2.375	98.375	98.250	98.250
2.5	99.125	99.000	98.875
2.625	100.000	99.875	99.750
2.75	100.750	100.625	100.625
2.875	101.500	101.375	101.250
3	102.000	101.875	101.750
3.125	102.625	102.500	102.500
3.25	103.375	103.375	103.250
3.375	104.000	103.875	103.750
3.5	104.500	104.375	104.250
3.625	104.875	104.750	104.625
3.75	105.375	105.250	105.250
3.875	105.875	105.750	105.750
4	106.250	106.125	106.125
4.125	106.625	106.500	106.375
4.25	106.750	106.750	106.625
4.375	107.125	107.125	107.000
4.5	107.500	107.500	107.375
4.625	107.875	107.875	107.750

Conforming 20 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2	98.000	97.875	97.750
2.125	99.000	98.875	98.750
2.25	99.875	99.750	99.625
2.375	100.625	100.500	100.375
2.5	101.250	101.125	101.000
2.625	101.875	101.750	101.625
2.75	102.375	102.250	102.125
2.875	103.000	102.875	102.750
3	103.625	103.500	103.375
3.125	104.000	103.875	103.750
3.25	104.125	104.000	103.875
3.375	104.750	104.625	104.500
3.5	105.250	105.125	105.000
3.625	105.625	105.500	105.375
3.75	105.750	105.625	105.500
3.875	106.250	106.125	106.000
4	106.625	106.500	106.375
4.125	106.875	106.875	106.750
4.25	106.500	106.500	106.375
4.375	106.875	106.875	106.750

Conforming 15 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.375	99.250	99.125
1.875	100.125	100.000	99.875
2	100.750	100.625	100.625
2.125	101.375	101.250	101.125
2.25	101.875	101.750	101.625
2.375	102.375	102.250	102.125
2.5	102.750	102.625	102.625
2.625	103.250	103.125	103.125
2.75	103.750	103.625	103.625
2.875	104.125	104.125	104.000
3	104.625	104.500	104.375
3.125	105.000	104.875	104.875
3.25	105.250	105.250	105.250
3.375	105.750	105.625	105.625
3.5	106.125	106.000	106.000
3.625	106.500	106.375	106.375
3.75	106.125	106.000	105.875
3.875	106.500	106.375	106.375
4	107.000	106.875	106.750
4.125	107.375	107.250	107.125

Conforming 10 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.875	99.750	99.625
1.875	100.625	100.500	100.375
2	101.250	101.125	101.000
2.125	101.875	101.750	101.625
2.25	102.375	102.250	102.250
2.375	102.875	102.750	102.625
2.5	103.375	103.250	103.125
2.625	103.875	103.750	103.625
2.75	103.875	103.875	103.750
2.875	104.375	104.250	104.250
3	104.875	104.750	104.625
3.125	105.250	105.125	105.125
3.25	105.125	105.125	105.000
3.375	105.500	105.500	105.375
3.5	105.875	105.875	105.750
3.625	106.250	106.250	106.250
3.75	105.750	105.625	105.625
3.875	106.250	106.125	106.000
4	106.625	106.625	106.500
4.125	107.000	106.875	106.875

Conforming HomeReady Adjustable Rate Loan Programs

Conforming 10/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.75
2.125	99.25	99.125	99.125
2.25	99.625	99.5	99.5
2.375	99.875	99.875	99.875
2.5	100.25	100.25	100.125
2.625	100.625	100.625	100.5
2.75	100.875	100.75	100.75
2.875	101	101	101
3	101.125	101	101
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Conforming 7/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
2	99.5	99.5	99.375
2.125	99.75	99.75	99.625
2.25	100.125	100	100
2.375	100.5	100.375	100.375
2.5	100.75	100.75	100.75
2.625	101.125	101.125	101
2.75	101.25	101.25	101.25
2.875	101.375	101.375	101.375
3	101.5	101.375	101.375
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Conforming 5/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
2	100.25	100.125	100.125
2.125	100.375	100.375	100.375
2.25	100.75	100.625	100.625
2.375	101	101	101
2.5	101.25	101.25	101.25
2.625	101.5	101.5	101.375
2.75	101.625	101.625	101.5
2.875	101.75	101.75	101.625
3	101.875	101.875	101.75
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

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Conforming HomePossible Fixed Loan Programs

Conforming 30 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.500	97.375	97.375
2.375	98.250	98.125	98.125
2.5	99.125	99.000	99.000
2.625	99.750	99.750	99.625
2.75	100.750	100.750	100.500
2.875	101.375	101.375	101.125
3	102.000	101.875	101.750
3.125	102.625	102.500	102.375
3.25	103.500	103.250	103.125
3.375	104.000	103.875	103.625
3.5	104.375	104.250	104.125
3.625	104.625	104.500	104.375
3.75	105.250	105.125	104.875
3.875	105.625	105.500	105.375
4	106.000	105.875	105.625
4.125	106.375	106.125	106.000
4.25	106.625	106.500	106.500
4.375	107.000	106.875	106.875
4.5	107.250	107.250	107.125
4.625	107.625	107.750	108.000

Conforming 25 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.500	97.375	97.375
2.375	98.250	98.125	98.125
2.5	99.125	99.000	99.000
2.625	99.750	99.750	99.625
2.75	100.750	100.750	100.500
2.875	101.375	101.375	101.125
3	102.000	101.875	101.750
3.125	102.625	102.500	102.375
3.25	103.500	103.250	103.125
3.375	104.000	103.875	103.625
3.5	104.375	104.250	104.125
3.625	104.625	104.500	104.375
3.75	105.250	105.125	104.875
3.875	105.625	105.500	105.375
4	106.000	105.875	105.625
4.125	106.375	106.125	106.000
4.25	106.625	106.500	106.500
4.375	107.000	106.875	106.875
4.5	107.250	107.250	107.125
4.625	107.625	107.750	108.000

Conforming 20 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2	97.875	97.875	97.750
2.125	98.875	98.750	98.625
2.25	99.625	99.625	99.500
2.375	100.375	100.250	100.250
2.5	100.875	100.875	100.750
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.750	102.750	102.500
3	103.250	103.250	103.000
3.125	103.625	103.500	103.375
3.25	104.125	104.000	103.750
3.375	104.625	104.500	104.375
3.5	105.125	105.000	104.750
3.625	105.500	105.375	105.125
3.75	105.750	105.625	105.625
3.875	106.125	106.000	106.000
4	106.500	106.375	106.375
4.125	106.375	106.375	106.375
4.25	106.750	106.750	106.750
4.375	107.000	107.000	107.000

Conforming 15 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.500	99.375	99.250
1.875	100.250	100.125	100.000
2	101.000	100.750	100.750
2.125	101.500	101.375	101.375
2.25	102.000	101.875	101.750
2.375	102.375	102.250	102.125
2.5	102.875	102.750	102.750
2.625	103.375	103.250	103.250
2.75	103.875	103.750	103.625
2.875	104.125	104.000	104.000
3	104.500	104.375	104.375
3.125	104.625	104.500	104.500
3.25	105.125	105.125	105.000
3.375	105.500	105.500	105.375
3.5	105.750	105.625	105.625
3.625	105.625	105.500	105.500
3.75	106.000	106.000	106.000
3.875	106.250	106.125	106.125
4	106.500	106.500	106.500
4.125	107.000	106.875	106.875

Conforming 10 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.875	99.750	99.750
1.875	100.625	100.500	100.500
2	101.375	101.250	101.250
2.125	102.000	101.875	101.750
2.25	102.500	102.250	102.250
2.375	102.875	102.750	102.625
2.5	103.500	103.375	103.375
2.625	103.625	103.500	103.500
2.75	104.125	104.000	104.000
2.875	104.500	104.375	104.375
3	104.875	104.750	104.750
3.125	105.000	104.875	104.875
3.25	105.500	105.500	105.375
3.375	105.875	105.750	105.750
3.5	106.125	106.000	106.000
3.625	105.750	105.750	105.750
3.75	106.125	106.125	106.000
3.875	106.250	106.250	106.250
4	106.625	106.625	106.500
4.125	107.125	107.000	106.875

Conforming HomePossible Adjustable Rate Loan Programs

Conforming 10/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	98	98	98
2.125	98.875	98.875	98.875
2.25	99	99	99
2.375	99.125	99.125	99
2.5	99.25	99.125	99.125
2.625	99.375	99.25	99.25
2.75	99.875	99.75	99.75
2.875	100.375	100.25	100.25
3	100.875	100.75	100.75
3.125	101.375	101.25	101.25
3.25	101.75	101.625	101.625
3.375	102.125	102	101.875
3.5	102.5	102.375	102.25
3.625	102.875	102.75	102.625
3.75	103.5	103.375	103.25
3.875	104.25	104.125	104
4	104.875	104.75	104.625
4.125	105.625	105.5	105.375
4.25	106.125	106	105.875
4.375	106.625	106.5	106.375

Conforming 7/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	99.25	99.125	99.125
2.125	99.5	99.5	99.375
2.25	99.625	99.5	99.5
2.375	99.625	99.625	99.625
2.5	99.75	99.625	99.625
2.625	99.875	99.75	99.75
2.75	100.25	100.25	100.125
2.875	100.75	100.75	100.625
3	101.375	101.25	101.125
3.125	101.875	101.75	101.625
3.25	102.125	102	101.875
3.375	102.375	102.25	102.125
3.5	102.625	102.5	102.375
3.625	102.875	102.75	102.75
3.75	103.5	103.375	103.25
3.875	104.125	104	103.875
4	104.75	104.625	104.5
4.125	105.375	105.125	105.125
4.25	105.75	105.625	105.5
4.375	106.25	106.125	106

Conforming 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

WHOLESALE

ResiCentral
 1215 W. Rio Salado Pkwy, Ste 107
 Tempe, AZ 85281
 (623) 252-4149



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Conventional loan lock requests accepted until 9:00 PM PT
 Best Efforts loan lock requests accepted until 4:00 PM PT

FHA Loan Level Adjustments

FICO Adjustments	
FICO Score	Adj
720-739	0.00%
700-719	0.00%
680-699	-0.125%
660-679	-0.25%
640-659	-0.50%
620-659	-0.75%

Amount Adjustments	
Amount	Adj
\$0-\$200,000	0.00%
\$200,001-\$300,000	0.00%
\$300,001-\$400,000	0.125%
\$400,001-\$548,250	0.15%
\$548,251-\$1,054,500	0.00%

Miscellaneous	
DTI > 50	-0.500%

Fees	
Standard Lender Fee	\$750
Streamline Lender Fee	\$750
Tax Service Fee	\$129
Flood Certification Fee	\$12
Texas Doc Prep Fee	\$150

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 Best Efforts loan lock requests accepted until 4:00 PM PT

VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
2	98.625	98.500	98.500	
2.125	99.000	98.875	98.875	
2.25	101.250	101.000	101.000	
2.375	101.625	101.375	101.375	
2.5	102.000	101.750	101.750	
2.625	102.375	102.125	102.125	
2.75	103.000	102.750	102.750	
2.875	103.375	103.125	103.125	
3	103.750	103.500	103.500	
3.125	104.125	103.875	103.875	
3.25	104.125	104.000	104.000	
3.375	104.500	104.375	104.375	
3.5	104.875	104.750	104.750	
3.625	105.250	105.125	105.125	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
2	98.625	98.500	98.500	
2.125	99.000	98.875	98.875	
2.25	101.250	101.000	101.000	
2.375	101.625	101.375	101.375	
2.5	102.000	101.750	101.750	
2.625	102.375	102.125	102.125	
2.75	103.000	102.750	102.750	
2.875	103.375	103.125	103.125	
3	103.750	103.500	103.500	
3.125	104.125	103.875	103.875	
3.25	104.125	104.000	104.000	
3.375	104.500	104.375	104.375	
3.5	104.875	104.750	104.750	
3.625	105.250	105.125	105.125	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
2	98.625	98.500	98.500	
2.125	99.000	98.875	98.875	
2.25	101.250	101.000	101.000	
2.375	101.625	101.375	101.375	
2.5	102.000	101.750	101.750	
2.625	102.375	102.125	102.125	
2.75	103.000	102.750	102.750	
2.875	103.375	103.125	103.125	
3	103.750	103.500	103.500	
3.125	104.125	103.875	103.875	
3.25	104.125	104.000	104.000	
3.375	104.500	104.375	104.375	
3.5	104.875	104.750	104.750	
3.625	105.250	105.125	105.125	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
2	101.125	101.125	100.875	
2.125	101.375	101.375	101.125	
2.25	102.250	102.250	102.125	
2.375	102.500	102.500	102.375	
2.5	102.750	102.750	102.625	
2.625	103.000	103.000	102.875	
2.75	103.750	103.750	103.750	
2.875	104.000	104.000	104.000	
3	104.250	104.250	104.250	
3.125	104.500	104.500	104.500	
3.25	104.625	104.625	104.625	
3.375	104.875	104.875	104.875	
3.5	105.125	105.125	105.125	
3.625	105.375	105.375	105.375	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
2	100.125	100.125	99.875	
2.125	100.375	100.375	100.125	
2.25	101.250	101.250	101.125	
2.375	101.500	101.500	101.375	
2.5	101.750	101.750	101.625	
2.625	102.000	102.000	101.875	
2.75	102.750	102.750	102.750	
2.875	103.000	103.000	103.000	
3	103.250	103.250	103.250	
3.125	103.500	103.500	103.500	
3.25	103.625	103.625	103.625	
3.375	103.875	103.875	103.875	
3.5	104.125	104.125	104.125	
3.625	104.375	104.375	104.375	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA Adjustable Rate Loan Programs

Rate	Days to Lock			
	30	45	60	

Rate	Days to Lock			
	30	45	60	

Rate	Days to Lock			
	30	45	60	

WHOLESALE

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VA High Balance Fixed Loan Programs

Rate	Days to Lock		
	30	45	60
2	97.625	97.500	97.500
2.125	98.000	97.875	97.875
2.25	100.375	100.250	100.250
2.375	100.750	100.625	100.625
2.5	101.125	101.000	101.000
2.625	101.500	101.375	101.375
2.75	102.375	102.250	102.250
2.875	102.750	102.625	102.625
3	103.125	103.000	103.000
3.125	103.500	103.375	103.375
3.25	103.000	102.875	102.875
3.375	103.375	103.250	103.250
3.5	103.750	103.625	103.625
3.625	104.125	104.000	104.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	96.125	96.000	96.000
2.125	96.500	96.375	96.375
2.25	98.875	98.750	98.750
2.375	99.250	99.125	99.125
2.5	99.625	99.500	99.500
2.625	100.000	99.875	99.875
2.75	100.875	100.750	100.750
2.875	101.250	101.125	101.125
3	101.625	101.500	101.500
3.125	102.000	101.875	101.875
3.25	101.500	101.375	101.375
3.375	101.875	101.750	101.750
3.5	102.250	102.125	102.125
3.625	102.625	102.500	102.500
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	96.125	96.000	96.000
2.125	96.500	96.375	96.375
2.25	98.875	98.750	98.750
2.375	99.250	99.125	99.125
2.5	99.625	99.500	99.500
2.625	100.000	99.875	99.875
2.75	100.875	100.750	100.750
2.875	101.250	101.125	101.125
3	101.625	101.500	101.500
3.125	102.000	101.875	101.875
3.25	101.500	101.375	101.375
3.375	101.875	101.750	101.750
3.5	102.250	102.125	102.125
3.625	102.625	102.500	102.500
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	99.625	99.625	99.375
2.125	99.875	99.875	99.625
2.25	100.750	100.750	100.625
2.375	101.000	101.000	100.875
2.5	101.250	101.250	101.125
2.625	101.500	101.500	101.375
2.75	102.250	102.250	102.250
2.875	102.500	102.500	102.500
3	102.750	102.750	102.750
3.125	103.000	103.000	103.000
3.25	103.125	103.125	103.125
3.375	103.375	103.375	103.375
3.5	103.625	103.625	103.625
3.625	103.875	103.875	103.875
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	98.375	98.375	98.125
2.125	98.625	98.625	98.375
2.25	99.500	99.500	99.375
2.375	99.750	99.750	99.625
2.5	100.000	100.000	99.875
2.625	100.250	100.250	100.125
2.75	101.000	101.000	101.000
2.875	101.250	101.250	101.250
3	101.500	101.500	101.500
3.125	101.750	101.750	101.750
3.25	101.875	101.875	101.875
3.375	102.125	102.125	102.125
3.5	102.375	102.375	102.375
3.625	102.625	102.625	102.625
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

VA Adjustable Rate Loan Programs

Rate	Days to Lock		
	30	45	60

Rate	Days to Lock		
	30	45	60

Rate	Days to Lock		
	30	45	60

WHOLESALE

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VA Loan Level Adjustments

FICO Adjustments	
FICO Score	Adj
720-739	0.00%
700-719	0.00%
680-699	-0.125%
660-679	-0.25%
640-659	-0.50%
620-659	-0.75%

Misc Adjustments	
DTI > 50	-0.50%
Cashout & LTV > 90	-5.00%

Fees	
Lender Fee	\$ 750
Flood Cert Fee	\$ 12

Amount Adjustments	
Amount	Adj
\$0-\$200,000	-0.20%
\$200,001-\$300,000	0.00%
\$300,001-\$400,000	0.125%
\$400,001-\$548,250	0.15%
\$548,251-\$1,054,500	-0.25%

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Best Efforts loan lock requests accepted until 4:00 PM PT

VA IRRRL Fixed Loan Programs

Rate	Days to Lock		
	30	45	60
2	98.625	98.500	98.500
2.125	99.000	98.875	98.875
2.25	101.250	101.000	101.000
2.375	101.625	101.375	101.375
2.5	102.000	101.750	101.750
2.625	102.375	102.125	102.125
2.75	103.000	102.750	102.750
2.875	103.375	103.125	103.125
3	103.750	103.500	103.500
3.125	104.125	103.875	103.875
3.25	104.125	104.000	104.000
3.375	104.500	104.375	104.375
3.5	104.875	104.750	104.750
3.625	105.250	105.125	105.125
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	98.625	98.500	98.500
2.125	99.000	98.875	98.875
2.25	101.250	101.000	101.000
2.375	101.625	101.375	101.375
2.5	102.000	101.750	101.750
2.625	102.375	102.125	102.125
2.75	103.000	102.750	102.750
2.875	103.375	103.125	103.125
3	103.750	103.500	103.500
3.125	104.125	103.875	103.875
3.25	104.125	104.000	104.000
3.375	104.500	104.375	104.375
3.5	104.875	104.750	104.750
3.625	105.250	105.125	105.125
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	98.625	98.500	98.500
2.125	99.000	98.875	98.875
2.25	101.250	101.000	101.000
2.375	101.625	101.375	101.375
2.5	102.000	101.750	101.750
2.625	102.375	102.125	102.125
2.75	103.000	102.750	102.750
2.875	103.375	103.125	103.125
3	103.750	103.500	103.500
3.125	104.125	103.875	103.875
3.25	104.125	104.000	104.000
3.375	104.500	104.375	104.375
3.5	104.875	104.750	104.750
3.625	105.250	105.125	105.125
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	101.125	101.125	100.875
2.125	101.375	101.375	101.125
2.25	102.250	102.250	102.125
2.375	102.500	102.500	102.375
2.5	102.750	102.750	102.625
2.625	103.000	103.000	102.875
2.75	103.750	103.750	103.750
2.875	104.000	104.000	104.000
3	104.250	104.250	104.250
3.125	104.500	104.500	104.500
3.25	104.625	104.625	104.625
3.375	104.875	104.875	104.875
3.5	105.125	105.125	105.125
3.625	105.375	105.375	105.375
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	100.125	100.125	99.875
2.125	100.375	100.375	100.125
2.25	101.250	101.250	101.125
2.375	101.500	101.500	101.375
2.5	101.750	101.750	101.625
2.625	102.000	102.000	101.875
2.75	102.750	102.750	102.750
2.875	103.000	103.000	103.000
3	103.250	103.250	103.250
3.125	103.500	103.500	103.500
3.25	103.625	103.625	103.625
3.375	103.875	103.875	103.875
3.5	104.125	104.125	104.125
3.625	104.375	104.375	104.375
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

VA Adjustable Rate Loan Programs

Rate	Days to Lock		
	30	45	60

Rate	Days to Lock		
	30	45	60

Rate	Days to Lock		
	30	45	60

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VA IRRRL High Balance Fixed Loan Programs

Rate	Days to Lock		
	30	45	60
2	97.625	97.500	97.500
2.125	98.000	97.875	97.875
2.25	100.375	100.250	100.250
2.375	100.750	100.625	100.625
2.5	101.125	101.000	101.000
2.625	101.500	101.375	101.375
2.75	102.375	102.250	102.250
2.875	102.750	102.625	102.625
3	103.125	103.000	103.000
3.125	103.500	103.375	103.375
3.25	103.000	102.875	102.875
3.375	103.375	103.250	103.250
3.5	103.750	103.625	103.625
3.625	104.125	104.000	104.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	96.125	96.000	96.000
2.125	96.500	96.375	96.375
2.25	98.875	98.750	98.750
2.375	99.250	99.125	99.125
2.5	99.625	99.500	99.500
2.625	100.000	99.875	99.875
2.75	100.875	100.750	100.750
2.875	101.250	101.125	101.125
3	101.625	101.500	101.500
3.125	102.000	101.875	101.875
3.25	101.500	101.375	101.375
3.375	101.875	101.750	101.750
3.5	102.250	102.125	102.125
3.625	102.625	102.500	102.500
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	96.125	96.000	96.000
2.125	96.500	96.375	96.375
2.25	98.875	98.750	98.750
2.375	99.250	99.125	99.125
2.5	99.625	99.500	99.500
2.625	100.000	99.875	99.875
2.75	100.875	100.750	100.750
2.875	101.250	101.125	101.125
3	101.625	101.500	101.500
3.125	102.000	101.875	101.875
3.25	101.500	101.375	101.375
3.375	101.875	101.750	101.750
3.5	102.250	102.125	102.125
3.625	102.625	102.500	102.500
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	99.625	99.625	99.375
2.125	99.875	99.875	99.625
2.25	100.750	100.750	100.625
2.375	101.000	101.000	100.875
2.5	101.250	101.250	101.125
2.625	101.500	101.500	101.375
2.75	102.250	102.250	102.250
2.875	102.500	102.500	102.500
3	102.750	102.750	102.750
3.125	103.000	103.000	103.000
3.25	103.125	103.125	103.125
3.375	103.375	103.375	103.375
3.5	103.625	103.625	103.625
3.625	103.875	103.875	103.875
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Rate	Days to Lock		
	30	45	60
2	98.375	98.375	98.125
2.125	98.625	98.625	98.375
2.25	99.500	99.500	99.375
2.375	99.750	99.750	99.625
2.5	100.000	100.000	99.875
2.625	100.250	100.250	100.125
2.75	101.000	101.000	101.000
2.875	101.250	101.250	101.250
3	101.500	101.500	101.500
3.125	101.750	101.750	101.750
3.25	101.875	101.875	101.875
3.375	102.125	102.125	102.125
3.5	102.375	102.375	102.375
3.625	102.625	102.625	102.625
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

VA IRRRL Adjustable Rate High Balance Loan Programs

Rate	Days to Lock		
	30	45	60

Rate	Days to Lock		
	30	45	60

Rate	Days to Lock		
	30	45	60

WHOLESALE

ResiCentral
1215 W. Rio Salado Pkwy, Ste 107
Tempe, AZ 85281
(623) 252-4149



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VA Lender ID: 789529-00-00

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Conventional loan lock requests accepted until 9:00 PM PT
Best Efforts loan lock requests accepted until 4:00 PM PT

VA IRRRL Loan Level Adjustments

FICO Adjustments	
FICO Score	Adj
720-739	0.00%
700-719	0.00%
680-699	-0.125%
660-679	-0.25%
640-659	-0.50%
620-639	-0.75%

Misc Adjustments	
DTI > 50	-0.50%
Cashout & LTV > 90	-5.00%

Fees	
Lender Fee	\$ 750
Flood Cert Fee	\$ 12

Amount Adjustments	
Amount	Adj
\$0-\$200,000	-0.20%
\$200,001-\$300,000	0.00%
\$300,001-\$400,000	0.125%
\$400,001-\$548,250	0.15%
\$548,251-\$1,054,500	-0.25%

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Best Efforts loan lock requests accepted until 4:00 PM PT

Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.875	99.875	99.875	99.625
3	100.625	100.625	100.250
3.125	101.250	101.250	100.875
3.25	101.750	101.750	101.375
3.375	102.250	102.250	102.000
3.5	102.875	102.875	102.500
3.625	103.375	103.375	103.125
3.75	103.875	103.875	103.500
3.875	104.250	104.250	103.875
4	104.625	104.625	104.250
4.125	105.000	105.000	104.625
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Jumbo Premier 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.875	99.250	99.250	98.875
3	99.875	99.875	99.500
3.125	100.500	100.500	100.250
3.25	101.250	101.250	100.875
3.375	101.750	101.750	101.500
3.5	102.375	102.375	102.000
3.625	102.875	102.875	102.625
3.75	103.375	103.375	103.000
3.875	103.750	103.750	103.375
4	104.125	104.125	103.750
4.125	104.500	104.500	104.125
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Jumbo Premier 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.875	99.500	99.500	99.125
3	100.125	100.125	99.750
3.125	100.750	100.750	100.500
3.25	101.500	101.500	101.125
3.375	102.000	102.000	101.750
3.5	102.625	102.625	102.250
3.625	103.125	103.125	102.875
3.75	103.625	103.625	103.250
3.875	104.000	104.000	103.625
4	104.375	104.375	104.000
4.125	104.750	104.750	104.375
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Jumbo Premier 10/6 ARM			
Rate	Days to Lock		
	30	45	60
2.5	99.625	99.625	99.625
2.625	100.125	100.125	100.000
2.75	100.500	100.500	100.375
2.875	100.875	100.875	100.750
3	101.250	101.250	101.125
3.125	101.500	101.500	101.500
3.25	101.875	101.875	101.750
3.375	102.000	102.000	101.875
3.5	102.000	102.000	102.000
3.625	102.125	102.125	102.000
3.75	102.125	102.125	102.125
3.875	102.125	102.125	102.125
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Jumbo Premier 7/6 ARM			
Rate	Days to Lock		
	30	45	60
2.5	100.125	100.125	100.000
2.625	100.500	100.500	100.375
2.75	100.875	100.875	100.750
2.875	101.250	101.250	101.125
3	101.500	101.500	101.500
3.125	101.750	101.750	101.750
3.25	101.875	101.875	101.875
3.375	102.000	102.000	102.000
3.5	102.125	102.125	102.000
3.625	102.125	102.125	102.125
3.75	102.125	102.125	102.125
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Jumbo Premier 5/6 ARM			
Rate	Days to Lock		
	30	45	60
2.5	100.500	100.500	100.500
2.625	100.875	100.875	100.875
2.75	101.250	101.250	101.250
2.875	101.500	101.500	101.500
3	101.750	101.750	101.750
3.125	102.000	102.000	101.875
3.25	102.125	102.125	102.000
3.375	102.250	102.250	102.125
3.5	102.250	102.250	102.250
3.625	102.250	102.250	102.250
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

WHOLESALE

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Jumbo Premier Loan Level Adjustments

Purchase FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	-0.500%	-0.625%	-0.750%	NA	NA	NA	NA	NA	NA
700-719	-0.375%	-0.500%	-0.625%	-0.750%	-0.750%	-0.875%	-1.000%	NA	NA
720-739	-0.375%	-0.500%	-0.625%	-0.625%	-0.625%	-0.750%	-0.750%	NA	NA
740-759	-0.250%	-0.375%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-1.250%	NA
760-779	-0.125%	-0.250%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	-0.875%	NA
780-999	0.000%	0.000%	-0.125%	-0.250%	-0.250%	-0.250%	-0.250%	-0.625%	NA

Rate/Term FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	-0.750%	-0.875%	-1.000%	NA	NA	NA	NA	NA	NA
700-719	-0.625%	-0.750%	-0.875%	-1.000%	-1.000%	-1.125%	-1.250%	NA	NA
720-739	-0.625%	-0.750%	-0.875%	-0.875%	-0.875%	-1.000%	-1.000%	NA	NA
740-759	-0.500%	-0.625%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	-1.500%	NA
760-779	-0.375%	-0.500%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	NA
780-999	-0.250%	-0.250%	-0.375%	-0.500%	-0.500%	-0.500%	-0.500%	-0.875%	NA

Cashout Refinance FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	-0.750%	-0.875%	-1.000%	-1.000%	-1.125%	NA	NA	NA	NA
720-739	-0.750%	-0.875%	-1.000%	-1.000%	-1.000%	NA	NA	NA	NA
740-759	-0.625%	-0.750%	-0.875%	-0.875%	-0.875%	NA	NA	NA	NA
760-779	-0.500%	-0.625%	-0.750%	-0.750%	-0.750%	NA	NA	NA	NA
780-999	-0.375%	-0.375%	-0.500%	-0.625%	-0.625%	NA	NA	NA	NA

Loan Amount/LTV Ratio									
Amount	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0-\$1MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	NA
\$1,000,001-\$1.5MM	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	-0.250%	NA	NA
\$1,500,001-\$2MM	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.375%	NA	NA	NA
\$2,000,001-\$2.5MM	0.000%	-0.125%	-0.125%	-0.250%	-0.375%	NA	NA	NA	NA

Property Units /LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
2	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	NA	NA	NA	NA
3-4	-0.375%	-0.375%	-0.375%	-0.500%	-0.625%	NA	NA	NA	NA

Occupancy Type /LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	NA	NA
Investment	-1.000%	-1.125%	-1.250%	-1.375%	-1.500%	NA	NA	NA	NA

Property State/LTV Ratio									
Property State	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	NA

Misc Adjustments	
No Escrows	-0.125%
Loan Amount > \$1.5MM	0.00%

Flat State Adjustment	
State	Adjustment
WA	0.000%
OR	0.000%
ID	0.000%
AZ	0.000%
NM	0.000%

DTI Adjustment	
DTI	Adjustment
<=43	0.000%
43.01-45.00	-0.750%
45.01-47.00	-1.250%
>47.00	-1.750%

Max Price		
Loan Amount	Max Price 30yr	Max Price 25/20yr
<=\$1MM	101.80	101.30
>\$1MM	101.55	101.05

Fees	
Lender Fee	\$ 1,095
Flood Cert Fee	\$ 12

WHOLESALE

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Jumbo Premier ARM Loan Level Adjustments

Purchase FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.375%	-0.875%	NA	NA
700-719	0.125%	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.625%	NA	NA
720-739	0.500%	0.500%	0.375%	0.375%	0.250%	0.000%	-0.250%	NA	NA
740-759	0.625%	0.625%	0.500%	0.375%	0.250%	0.125%	-0.125%	-1.625%	NA
760-779	0.750%	0.750%	0.625%	0.500%	0.375%	0.250%	0.125%	-1.375%	NA
780-999	0.750%	0.750%	0.625%	0.500%	0.375%	0.250%	0.125%	-1.375%	NA

Rate/Term FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.500%	-1.000%	NA
700-719	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.750%	NA	NA
720-739	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.375%	NA	NA
740-759	0.500%	0.500%	0.375%	0.250%	0.125%	0.000%	-0.250%	-1.750%	NA
760-779	0.625%	0.625%	0.500%	0.375%	0.250%	0.125%	0.000%	-1.500%	NA
780-999	0.625%	0.625%	0.500%	0.375%	0.250%	0.125%	0.000%	-1.500%	NA

Cashout Refinance FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	-0.125%	-0.125%	-0.125%	-0.125%	-0.500%	-0.875%	-1.250%	NA	NA
700-719	-0.125%	-0.125%	-0.125%	-0.125%	-0.375%	-0.750%	-1.000%	NA	NA
720-739	0.250%	0.250%	0.125%	-0.250%	-0.625%	-0.875%	NA	NA	NA
740-759	0.375%	0.375%	0.250%	-0.125%	-0.500%	-0.750%	NA	NA	NA
760-779	0.500%	0.500%	0.375%	0.000%	-0.375%	-0.625%	NA	NA	NA
780-999	0.500%	0.500%	0.375%	0.000%	-0.375%	-0.625%	NA	NA	NA

Loan Amount/LTV Ratio									
Amount	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0-\$1MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
\$1,000,001-\$1.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
\$1,500,001-\$2MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
\$2,000,001-\$2.5MM	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property Units /LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
2	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	-0.625%	-0.750%	NA	NA
3-4	-0.375%	-0.375%	-0.375%	-0.375%	-0.500%	-0.625%	-0.750%	NA	NA

Occupancy Type/LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	0.000%	0.000%	-0.125%	-0.250%	-0.250%	-0.250%	-0.375%	NA	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property Type/LTV Ratio									
Property Type	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Condo	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	-0.375%	NA

Property State/LTV Ratio									
Property State	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA

Misc Adjustments	
No Escrows	-0.125%
Loan Amount > \$1.5MM	0.00%

Flat State Adjustment	
State	Adjustment
WA	0.000%
OR	0.000%
ID	0.000%
AZ	0.000%
NM	0.000%

Max Price	
Loan Amount	Max Price ARM
<=\$1MM	102.00
>\$1MM	101.75

Fees	
Lender Fee	\$ 1,095
Flood Cert Fee	\$ 12