

**WHOLESALE**

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



Effective Date:  
10/15/21 2:14 PM

Indicative pricing only. Pricing subject to change without notice. For actual pricing please visit:  
[www.resicentral.com](http://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 Express Loan Programs**

Conforming 30 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
2.25	97.500	97.500	97.375
2.375	98.375	98.250	98.125
2.5	99.125	99.000	98.875
2.625	100.000	99.875	99.750
2.75	100.750	100.625	100.500
2.875	101.375	101.250	101.250
3	102.000	101.875	101.750
3.125	102.625	102.500	102.375
3.25	103.375	103.250	103.125
3.375	103.875	103.875	103.750
3.5	104.375	104.250	104.125
3.625	104.750	104.625	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	107.250	107.125	107.000
4.5	107.500	107.500	107.375
4.625	108.000	107.875	107.750

Conforming 25 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
2.25	97.500	97.500	97.375
2.375	98.375	98.250	98.125
2.5	99.125	99.000	98.875
2.625	100.000	99.875	99.750
2.75	100.750	100.625	100.500
2.875	101.375	101.250	101.250
3	102.000	101.875	101.750
3.125	102.625	102.500	102.375
3.25	103.375	103.250	103.125
3.375	103.875	103.875	103.750
3.5	104.375	104.250	104.125
3.625	104.750	104.625	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	107.250	107.125	107.000
4.5	107.500	107.500	107.375
4.625	108.000	107.875	107.750

Conforming 20 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
2	97.750	97.750	97.500
2.125	98.750	98.625	98.375
2.25	99.500	99.500	99.250
2.375	100.250	100.250	100.000
2.5	100.875	100.750	100.625
2.625	101.625	101.625	101.375
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	104.875
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	106.625	106.625	106.500
4.375	107.000	106.875	106.750

Conforming 15 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
1.75	99.250	99.125	99.000
1.875	99.875	99.750	99.750
2	100.500	100.500	100.375
2.125	101.125	101.125	101.000
2.25	101.625	101.500	101.375
2.375	102.000	101.875	101.875
2.5	102.625	102.500	102.500
2.625	103.125	103.000	103.000
2.75	103.500	103.500	103.375
2.875	104.000	103.875	103.750
3	104.375	104.250	104.250
3.125	104.750	104.750	104.625
3.25	105.125	105.125	105.125
3.375	105.500	105.500	105.500
3.5	105.875	105.875	105.875
3.625	106.250	106.250	106.250
3.75	106.000	106.000	105.875
3.875	106.500	106.375	106.375
4	106.875	106.875	106.750
4.125	107.250	107.125	107.125

Conforming 10 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
1.75	99.750	99.625	99.500
1.875	100.375	100.250	100.125
2	101.000	100.875	100.750
2.125	101.625	101.500	101.375
2.25	102.125	102.000	101.875
2.375	102.625	102.500	102.375
2.5	103.000	102.875	102.750
2.625	103.500	103.375	103.250
2.75	103.750	103.625	103.500
2.875	104.125	104.000	104.000
3	104.625	104.500	104.375
3.125	105.000	104.875	104.750
3.25	104.875	104.875	104.750
3.375	105.250	105.250	105.250
3.5	105.625	105.625	105.500
3.625	106.000	106.000	106.000
3.75	105.750	105.625	105.500
3.875	106.125	106.000	106.000
4	106.500	106.500	106.375
4.125	106.875	106.750	106.750

**Conforming Adjustable Rate Express Loan Programs**

Conforming 10/6 SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
1.875	98.75	98.625	98.625
2	99	99	99
2.125	99.375	99.375	99.25
2.25	99.75	99.75	99.625
2.375	100.125	100	100
2.5	100.375	100.375	100.375
2.625	100.75	100.75	100.75
2.75	101	100.875	100.875
2.875	101.125	101.125	101
3	101.25	101.125	101.125
3.125	101.5	101.375	101.25
3.25	101.75	101.625	101.625
3.375	102.125	102	101.875
3.5	102.375	102.25	102.25
3.625	102.625	102.625	102.5
3.75	102.75	102.625	102.625
3.875	102.875	102.75	102.625
4	103	102.875	102.75
4.125	103	102.875	102.75
4.25	103.125	103	102.875

Conforming 7/6 SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
1.875	99.375	99.375	99.25
2	99.625	99.625	99.5
2.125	99.875	99.875	99.75
2.25	100.25	100.25	100.125
2.375	100.75	100.625	100.625
2.5	101.125	101	101
2.625	101.5	101.375	101.375
2.75	101.625	101.5	101.5
2.875	101.625	101.625	101.5
3	101.75	101.625	101.625
3.125	101	101	100.875
3.25	101.375	101.25	101.25
3.375	101.625	101.625	101.5
3.5	102	101.875	101.75
3.625	102.25	102.25	102.125
3.75	102.375	102.25	102.125
3.875	102.5	102.375	102.25
4	102.5	102.5	102.375
4.125	102.625	102.5	102.375
4.25	102.75	102.625	102.5

Conforming 5/6 SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
1.875	100	100	99.875
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	101.375	101.25	101.25
2.625	101.625	101.5	101.5
2.75	101.75	101.75	101.625
2.875	101.875	101.875	101.75
3	102	102	101.875
3.125	101.75	101.625	101.5
3.25	102	101.875	101.75
3.375	102.25	102.125	102
3.5	102.5	102.375	102.25
3.625	102.75	102.625	102.5
3.75	102.875	102.75	102.625
3.875	103	102.875	102.75
4	103	103	102.875
4.125	103.125	103	102.875
4.25	103.25	103.125	103

Conforming 3/6 SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
2	98.5	98.5	98.5
2.125	98.875	98.875	98.875
2.25	99.375	99.25	99.25
2.375	99.75	99.625	99.625
2.5	100.125	100.125	100
2.625	100.5	100.5	100.5
2.75	100.75	100.75	100.75
2.875	101	101	100.875
3	101.25	101.25	101.125
3.125	101.5	101.5	101.375
3.25	101.875	101.75	101.75
3.375	102.125	102.125	102
3.5	102.5	102.375	102.25
3.625	102.75	102.625	102.625
3.75	102.875	102.75	102.625
3.875	103	102.875	102.75
4	103	102.875	102.875
4.125	103.125	103	102.875
4.25	103.25	103.125	103
4.375	103.375	103.25	103.125



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**Conforming Fixed Loan Programs**

Conforming 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.500	97.500	97.375
2.375	98.375	98.250	98.125
2.5	99.125	99.000	98.875
2.625	100.000	99.875	99.750
2.75	100.750	100.625	100.500
2.875	101.375	101.250	101.250
3	102.000	101.875	101.750
3.125	102.625	102.500	102.375
3.25	103.375	103.250	103.125
3.375	103.875	103.875	103.750
3.5	104.375	104.250	104.125
3.625	104.750	104.625	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	107.250	107.125	107.000
4.5	107.500	107.500	107.375
4.625	108.000	107.875	107.750

Conforming 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.500	97.500	97.375
2.375	98.375	98.250	98.125
2.5	99.125	99.000	98.875
2.625	100.000	99.875	99.750
2.75	100.750	100.625	100.500
2.875	101.375	101.250	101.250
3	102.000	101.875	101.750
3.125	102.625	102.500	102.375
3.25	103.375	103.250	103.125
3.375	103.875	103.875	103.750
3.5	104.375	104.250	104.125
3.625	104.750	104.625	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	107.250	107.125	107.000
4.5	107.500	107.500	107.375
4.625	108.000	107.875	107.750

Conforming 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	97.750	97.750	97.500
2.125	98.750	98.625	98.375
2.25	99.500	99.500	99.250
2.375	100.250	100.250	100.000
2.5	100.875	100.750	100.625
2.625	101.625	101.625	101.375
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	104.875
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	106.625	106.625	106.500
4.375	107.000	106.875	106.750

Conforming 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.250	99.125	99.000
1.875	99.875	99.750	99.750
2	100.500	100.500	100.375
2.125	101.125	101.125	101.000
2.25	101.625	101.500	101.375
2.375	102.000	101.875	101.875
2.5	102.625	102.500	102.500
2.625	103.125	103.000	103.000
2.75	103.500	103.500	103.375
2.875	104.000	103.875	103.750
3	104.375	104.250	104.250
3.125	104.750	104.750	104.625
3.25	105.125	105.125	105.125
3.375	105.500	105.500	105.500
3.5	105.875	105.875	105.875
3.625	106.250	106.250	106.250
3.75	106.000	106.000	105.875
3.875	106.500	106.375	106.375
4	106.875	106.875	106.750
4.125	107.250	107.125	107.125

Conforming 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.750	99.625	99.500
1.875	100.375	100.250	100.125
2	101.000	100.875	100.750
2.125	101.625	101.500	101.375
2.25	102.125	102.000	101.875
2.375	102.625	102.500	102.375
2.5	103.000	102.875	102.750
2.625	103.500	103.375	103.250
2.75	103.750	103.625	103.500
2.875	104.125	104.000	104.000
3	104.625	104.500	104.375
3.125	105.000	104.875	104.750
3.25	104.875	104.875	104.750
3.375	105.250	105.250	105.250
3.5	105.625	105.625	105.500
3.625	106.000	106.000	106.000
3.75	105.750	105.625	105.500
3.875	106.125	106.000	106.000
4	106.500	106.500	106.375
4.125	106.875	106.750	106.750

**Conforming Adjustable Rate Loan Programs**

Conforming 10/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.75	98.625	98.625
2	99	99	99
2.125	99.375	99.375	99.25
2.25	99.75	99.75	99.625
2.375	100.125	100	100
2.5	100.375	100.375	100.375
2.625	100.75	100.75	100.75
2.75	101	100.875	100.875
2.875	101.125	101.125	101
3	101.25	101.125	101.125
3.125	101.5	101.375	101.25
3.25	101.75	101.625	101.625
3.375	102.125	102	101.875
3.5	102.375	102.25	102.25
3.625	102.625	102.625	102.5
3.75	102.75	102.625	102.625
3.875	102.875	102.75	102.625
4	103	102.875	102.75
4.125	103	102.875	102.75
4.25	103.125	103	102.875

Conforming 7/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
1.875	99.375	99.375	99.25
2	99.625	99.625	99.5
2.125	99.875	99.875	99.75
2.25	100.25	100.25	100.125
2.375	100.75	100.625	100.625
2.5	101.125	101	101
2.625	101.5	101.375	101.375
2.75	101.625	101.5	101.5
2.875	101.625	101.625	101.5
3	101.75	101.625	101.625
3.125	101	101	100.875
3.25	101.375	101.25	101.25
3.375	101.625	101.625	101.5
3.5	102	101.875	101.75
3.625	102.25	102.25	102.125
3.75	102.375	102.25	102.125
3.875	102.5	102.375	102.25
4	102.5	102.5	102.375
4.125	102.625	102.5	102.375
4.25	102.75	102.625	102.5

Conforming 5/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
1.875	100	100	99.875
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	101.375	101.25	101.25
2.625	101.625	101.5	101.5
2.75	101.75	101.75	101.625
2.875	101.875	101.875	101.75
3	102	102	101.875
3.125	101.75	101.625	101.5
3.25	102	101.875	101.75
3.375	102.25	102.125	102
3.5	102.5	102.375	102.25
3.625	102.75	102.625	102.5
3.75	102.875	102.75	102.625
3.875	103	102.875	102.75
4	103	103	102.875
4.125	103.125	103	102.875
4.25	103.25	103.125	103

Conforming 3/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
2	98.5	98.5	98.5
2.125	98.875	98.875	98.875
2.25	99.375	99.25	99.25
2.375	99.75	99.625	99.625
2.5	100.125	100.125	100
2.625	100.5	100.5	100.5
2.75	100.75	100.75	100.75
2.875	101	101	100.875
3	101.25	101.25	101.125
3.125	101.5	101.5	101.375
3.25	101.875	101.75	101.75
3.375	102.125	102.125	102
3.5	102.5	102.375	102.25
3.625	102.75	102.625	102.625
3.75	102.875	102.75	102.625
3.875	103	102.875	102.75
4	103	102.875	102.875
4.125	103.125	103	102.875
4.25	103.25	103.125	103
4.375	103.375	103.25	103.125



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

**Conventional RefiNow Fixed Loan Programs**

Conforming 30 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.5	97.5	97.375
2.375	98.375	98.25	98.125
2.5	99.125	99	98.875
2.625	100	99.875	99.75
2.75	100.75	100.625	100.5
2.875	101.375	101.25	101.25
3	102	101.875	101.75
3.125	102.625	102.5	102.375
3.25	103.375	103.25	103.125
3.375	103.875	103.875	103.75
3.5	104.375	104.25	104.125
3.625	104.75	104.625	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	107.25	107.125	107
4.5	107.5	107.5	107.375
4.625	108	107.875	107.75

Conforming 25 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.5	97.5	97.375
2.375	98.375	98.25	98.125
2.5	99.125	99	98.875
2.625	100	99.875	99.75
2.75	100.75	100.625	100.5
2.875	101.375	101.25	101.25
3	102	101.875	101.75
3.125	102.625	102.5	102.375
3.25	103.375	103.25	103.125
3.375	103.875	103.875	103.75
3.5	104.375	104.25	104.125
3.625	104.75	104.625	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	107.25	107.125	107
4.5	107.5	107.5	107.375
4.625	108	107.875	107.75

Conforming 20 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2	97.75	97.625	97.5
2.125	98.625	98.5	98.375
2.25	99.5	99.375	99.25
2.375	100.25	100.125	100
2.5	100.875	100.75	100.625
2.625	101.625	101.5	101.375
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	104.875
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	107	106.875	106.75

Conforming 15 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.25	99.125	99
1.875	99.875	99.75	99.75
2	100.5	100.375	100.375
2.125	101.125	101	100.875
2.25	101.625	101.5	101.375
2.375	102	101.875	101.875
2.5	102.5	102.5	102.375
2.625	103.125	103	102.875
2.75	103.5	103.5	103.375
2.875	104	103.875	103.75
3	104.375	104.25	104.25
3.125	104.75	104.75	104.625
3.25	105.125	105.125	105.125
3.375	105.5	105.5	105.5
3.5	105.875	105.875	105.875
3.625	106.25	106.25	106.25
3.75	106	106	105.875
3.875	106.5	106.375	106.375
4	106.875	106.875	106.75
4.125	107.25	107.125	107.125

Conforming 10 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.75	99.625	99.5
1.875	100.375	100.25	100.125
2	101	100.875	100.75
2.125	101.625	101.5	101.375
2.25	102.125	102	101.875
2.375	102.625	102.5	102.375
2.5	103	102.875	102.75
2.625	103.5	103.375	103.25
2.75	103.75	103.625	103.5
2.875	104.125	104	104
3	104.625	104.5	104.375
3.125	105	104.875	104.75
3.25	104.875	104.875	104.75
3.375	105.25	105.25	105.25
3.5	105.625	105.625	105.5
3.625	106	106	106
3.75	105.75	105.625	105.5
3.875	106.125	106	106
4	106.5	106.5	106.375
4.125	106.875	106.75	106.75





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ResiCentral  
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**Conforming HomePossible Fixed Loan Programs**

Conforming 30 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.375	97.250	97.125
2.375	98.125	98.000	97.875
2.5	98.875	98.875	98.625
2.625	99.750	99.625	99.500
2.75	100.750	100.625	100.500
2.875	101.375	101.250	101.125
3	101.875	101.750	101.625
3.125	102.500	102.375	102.250
3.25	103.375	103.250	103.125
3.375	103.875	103.750	103.625
3.5	104.250	104.125	104.000
3.625	104.500	104.375	104.250
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	106.250	106.125	106.000
4.25	106.375	106.375	106.250
4.375	106.750	106.750	106.625
4.5	107.125	107.000	107.000
4.625	107.875	107.875	107.750

Conforming 25 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2.25	97.375	97.250	97.125
2.375	98.125	98.000	97.875
2.5	98.875	98.875	98.625
2.625	99.750	99.625	99.500
2.75	100.750	100.625	100.500
2.875	101.375	101.250	101.125
3	101.875	101.750	101.625
3.125	102.500	102.375	102.250
3.25	103.375	103.250	103.125
3.375	103.875	103.750	103.625
3.5	104.250	104.125	104.000
3.625	104.500	104.375	104.250
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	106.250	106.125	106.000
4.25	106.375	106.375	106.250
4.375	106.750	106.750	106.625
4.5	107.125	107.000	107.000
4.625	107.875	107.875	107.750

Conforming 20 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2	97.750	97.750	97.500
2.125	98.750	98.625	98.375
2.25	99.500	99.500	99.250
2.375	100.250	100.250	100.000
2.5	100.750	100.750	100.500
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	103.250
3.25	104.000	104.000	103.750
3.375	104.625	104.500	104.250
3.5	105.000	105.000	104.750
3.625	105.375	105.250	105.125
3.75	105.750	105.625	105.500
3.875	106.125	106.000	105.875
4	106.375	106.375	106.250
4.125	106.250	106.125	106.125
4.25	106.625	106.625	106.500
4.375	106.875	106.750	106.750

Conforming 15 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.125	99.000	99.000
1.875	99.875	99.750	99.750
2	100.500	100.500	100.375
2.125	101.125	101.125	101.000
2.25	101.500	101.500	101.375
2.375	101.875	101.875	101.750
2.5	102.625	102.500	102.500
2.625	103.125	103.000	103.000
2.75	103.500	103.500	103.375
2.875	103.875	103.875	103.750
3	104.250	104.250	104.125
3.125	104.375	104.375	104.250
3.25	104.875	104.875	104.750
3.375	105.250	105.250	105.125
3.5	105.500	105.375	105.375
3.625	105.375	105.250	105.250
3.75	105.750	105.750	105.750
3.875	105.875	105.875	105.875
4	106.250	106.250	106.250
4.125	106.500	106.375	106.375

Conforming 10 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.75	99.500	99.375	99.375
1.875	100.250	100.250	100.125
2	101.000	100.875	100.875
2.125	101.500	101.500	101.375
2.25	102.000	102.000	101.875
2.375	102.375	102.375	102.250
2.5	103.125	103.000	103.000
2.625	103.375	103.250	103.250
2.75	103.875	103.750	103.750
2.875	104.125	104.125	104.000
3	104.500	104.500	104.500
3.125	104.625	104.500	104.500
3.25	105.125	105.125	105.000
3.375	105.500	105.375	105.375
3.5	105.750	105.625	105.625
3.625	105.500	105.500	105.500
3.75	105.875	105.875	105.875
3.875	106.000	106.000	106.000
4	106.375	106.375	106.375
4.125	106.625	106.500	106.375

**Conforming HomePossible Adjustable Rate Loan Programs**

Conforming 10/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	98.5	98.375	98.375
2.125	98.75	98.75	98.75
2.25	99.25	99.125	99.125
2.375	99.625	99.625	99.5
2.5	100	100	100
2.625	100.5	100.375	100.375
2.75	100.75	100.625	100.625
2.875	101	100.875	100.875
3	101.25	101.125	101.125
3.125	101.5	101.375	101.25
3.25	101.75	101.625	101.625
3.375	102.125	102	101.875
3.5	102.375	102.25	102.25
3.625	102.625	102.625	102.5
3.75	102.75	102.625	102.625
3.875	102.875	102.75	102.625
4	103	102.875	102.75
4.125	103	102.875	102.75
4.25	103.125	103	102.875
4.375	103.25	103.125	103

Conforming 7/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	98	98	98
2.125	98.375	98.375	98.375
2.25	98.875	98.75	98.75
2.375	99.25	99.125	99.125
2.5	99.625	99.625	99.5
2.625	100	100	100
2.75	100.25	100.25	100.25
2.875	100.5	100.5	100.375
3	100.75	100.75	100.625
3.125	101	101	100.875
3.25	101.375	101.25	101.25
3.375	101.625	101.625	101.5
3.5	102	101.875	101.75
3.625	102.25	102.25	102.125
3.75	102.375	102.25	102.125
3.875	102.5	102.375	102.25
4	102.5	102.5	102.375
4.125	102.625	102.5	102.375
4.25	102.75	102.625	102.5
4.375	102.875	102.75	102.625

Conforming 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	99.75	99.75	99.75
2.125	100.125	100	100
2.25	100.375	100.375	100.25
2.375	100.625	100.625	100.5
2.5	100.875	100.875	100.75
2.625	101.125	101.125	101
2.75	101.25	101.25	101.125
2.875	101.375	101.375	101.25
3	101.625	101.5	101.375
3.125	101.75	101.625	101.5
3.25	102	101.875	101.75
3.375	102.25	102.125	102
3.5	102.5	102.375	102.25
3.625	102.75	102.625	102.5
3.75	102.875	102.75	102.625
3.875	103	102.875	102.75
4	103	103	102.875
4.125	103.125	103	102.875
4.25	103.25	103.125	103
4.375	103.25	103.125	103



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**High Balance HomePossible Fixed Loan Programs**

High Balance 30 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2	93.75	93.75	93.5
2.125	94.75	94.625	94.5
2.25	96.375	96.25	96.125
2.375	97.25	97.125	97
2.5	98.125	98.125	97.875
2.625	99	98.875	98.75
2.75	100	100	99.75
2.875	100.625	100.625	100.375
3	101.25	101.125	101
3.125	101.875	101.75	101.625
3.25	102.5	102.375	102.25
3.375	103.125	103	102.875
3.5	103.5	103.375	103.25
3.625	103.875	103.75	103.625
3.75	103.25	103.125	102.875
3.875	103.625	103.625	103.375
4	104	103.875	103.75
4.125	104.375	104.25	104.125
4.25	103.625	103.625	103.5
4.375	104	104	103.875

High Balance 25 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2	93.75	93.75	93.5
2.125	94.75	94.625	94.5
2.25	96.375	96.25	96.125
2.375	97.25	97.125	97
2.5	98.125	98.125	97.875
2.625	99	98.875	98.75
2.75	100	100	99.75
2.875	100.625	100.625	100.375
3	101.25	101.125	101
3.125	101.875	101.75	101.625
3.25	102.5	102.375	102.25
3.375	103.125	103	102.875
3.5	103.5	103.375	103.25
3.625	103.875	103.75	103.625
3.75	103.25	103.125	102.875
3.875	103.625	103.625	103.375
4	104	103.875	103.75
4.125	104.375	104.25	104.125
4.25	103.625	103.625	103.5
4.375	104	104	103.875

High Balance 20 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.875	95.75	95.75	95.5
2	96.5	96.5	96.25
2.125	97.5	97.5	97.25
2.25	98.375	98.25	98.125
2.375	99.25	99.25	99
2.5	100	99.875	99.75
2.625	101.375	101.375	101.125
2.75	101.875	101.75	101.625
2.875	102.5	102.375	102.25
3	103	102.875	102.75
3.125	103.75	103.75	103.5
3.25	103.5	103.5	103.25
3.375	104	104	103.75
3.5	104.5	104.375	104.25
3.625	104.875	104.75	104.625
3.75	104.25	104.125	104
3.875	104.625	104.5	104.5
4	105	104.875	104.75
4.125	105.5	105.375	105.25
4.25	104.5	104.5	104.5

High Balance 15 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.875	98.875	98.75	98.5
2	99.5	99.375	99.25
2.125	100	100	99.875
2.25	100.375	100.375	100.25
2.375	100.875	100.875	100.875
2.5	101.75	101.625	101.625
2.625	102.25	102.25	102.125
2.75	102.75	102.625	102.625
2.875	103.125	103	103
3	103.5	103.375	103.375
3.125	104.125	104.125	104
3.25	103.25	103.25	103.125
3.375	103.625	103.625	103.5
3.5	103.875	103.875	103.75
3.625	104.5	104.5	104.375
3.75	104.25	104.25	104.125
3.875	104.375	104.375	104.25
4	104.75	104.75	104.625
4.125	105.25	105.25	105.25
4.25	104.75	104.625	104.5

High Balance 10 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.875	100.375	100.375	100.25
2	101.125	101.125	101
2.125	101.625	101.625	101.625
2.25	102.125	102.125	102
2.375	102.5	102.5	102.375
2.5	103.25	103.25	103.125
2.625	103.625	103.625	103.5
2.75	104	103.875	103.875
2.875	104.375	104.25	104.25
3	104.75	104.625	104.625
3.125	105.375	105.375	105.25
3.25	105.25	105.25	105.125
3.375	105.625	105.625	105.5
3.5	105.875	105.875	105.75
3.625	106.5	106.5	106.375
3.75	106	106	106
3.875	106.25	106.125	106.125
4	106.5	106.5	106.5
4.125	107.125	107.125	107.125
4.25	107	106.875	106.75

**High Balance HomePossible Adjustable Rate Loan Programs**

High Balance 10/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.625	98.625	98.5
2	99	98.875	98.875
2.125	99.25	99.25	99.25
2.25	99.75	99.625	99.625
2.375	100.125	100.125	100
2.5	100.5	100.5	100.5
2.625	101	100.875	100.875
2.75	101.25	101.125	101.125
2.875	101.5	101.375	101.375
3	101.75	101.625	101.625
3.125	102	101.875	101.75
3.25	102.25	102.125	102.125
3.375	102.625	102.5	102.375
3.5	102.875	102.75	102.75
3.625	103.125	103.125	103
3.75	103.25	103.125	103.125
3.875	103.375	103.25	103.125
4	103.5	103.375	103.25
4.125	103.5	103.375	103.25
4.25	103.625	103.5	103.375

High Balance 7/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.125	98.125	98
2	98.5	98.375	98.375
2.125	98.75	98.75	98.75
2.25	99.25	99.125	99.125
2.375	99.625	99.625	99.5
2.5	100	100	100
2.625	100.5	100.375	100.375
2.75	100.75	100.625	100.625
2.875	101	100.875	100.875
3	101.25	101.125	101.125
3.125	101.5	101.375	101.25
3.25	101.75	101.625	101.625
3.375	102.125	102	101.875
3.5	102.375	102.25	102.25
3.625	102.625	102.625	102.5
3.75	102.75	102.625	102.625
3.875	102.875	102.75	102.625
4	103	102.875	102.75
4.125	103	102.875	102.75
4.25	103.125	103	102.875

High Balance 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
1.875	99.875	99.875	99.875
2	100.25	100.125	100.125
2.125	100.5	100.5	100.375
2.25	100.75	100.75	100.625
2.375	101	101	100.875
2.5	101.25	101.25	101.125
2.625	101.5	101.5	101.375
2.75	101.75	101.625	101.625
2.875	101.875	101.75	101.75
3	102	101.875	101.875
3.125	102.125	102	102
3.25	102.375	102.25	102.25
3.375	102.625	102.5	102.5
3.5	102.875	102.75	102.75
3.625	103.125	103	103
3.75	103.25	103.125	103
3.875	103.375	103.25	103.125
4	103.5	103.375	103.25
4.125	103.5	103.375	103.375
4.25	103.625	103.5	103.375

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**Conventional Loan Level Adjustments**

Product	FICO Score	FICO Score/LTV Ratio (Term > 15 Years)								
		LTV Ratio			FICO Score			LTV Ratio		
All Eligible Product	≥ 740	≤ 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%	
	720 - 739	0.000%	-0.250%	-0.250%	-0.500%	-0.250%	-0.250%	-0.250%	-0.250%	-0.750%
	700 - 719	0.000%	-0.500%	-1.000%	-1.250%	-1.000%	-1.000%	-1.000%	-1.000%	-1.500%
	680 - 699	0.000%	-0.500%	-1.250%	-1.750%	-1.500%	-1.250%	-1.250%	-1.250%	-1.500%
	660 - 679	0.000%	-1.000%	-2.250%	-2.750%	-2.500%	-2.250%	-2.250%	-2.250%	-2.250%
	640 - 659	-0.500%	-1.250%	-2.750%	-3.000%	-3.250%	-2.750%	-2.750%	-2.750%	-2.750%
	620 - 639	-0.500%	-1.500%	-3.000%	-3.000%	-3.250%	-3.250%	-3.250%	-3.250%	-3.500%

Product	FICO Score	Cash-Out Refinance								
		LTV Ratio			FICO Score			LTV Ratio		
All Eligible Products	≥ 740	≤ 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%	
	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%					

Property Type	FICO Score	Condo Unit (Term > 15 Years)								
		LTV Ratio			FICO Score			LTV Ratio		
Attached Condos	≥ 740	≤ 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%	
	720 - 739	0.000%	0.000%	0.000%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	

Product	FICO Score	Non-Owner Occupied								
		LTV Ratio			FICO Score			LTV Ratio		
All Eligible Products	≥ 740	≤ 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%	
	720 - 739	-2.125%	-2.125%	-2.125%	-3.375%					Not Eligible

Number of Units	FICO Score	Multiple Unit Property								
		LTV Ratio			FICO Score			LTV Ratio		
2-Unit Property	≥ 740	≤ 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%	
	720 - 739	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	Not Eligible

LTV Range	FICO Score	Subordinate Financing		
		FICO < 720	FICO = 720	FICO > 720
≤ 75.00%	80.01 - 95.00%	0.000%	-0.375%	-0.375%
≤ 65.00%	80.01 - 95.00%	-0.875%	-0.625%	-0.625%
65.01 - 75.00%	80.01 - 95.00%	-1.125%	-0.875%	-0.875%
75.01 - 95.00%	75.01 - 95.00%	-1.375%	-1.125%	-1.125%
≤ 95.00%	95.01 - 97.00%	-1.875%	-1.875%	-1.875%

Miscellaneous		Adjustment	
Texas Cashout Refinance (50M)		0.000%	
Waive Impounds (Not Applicable for NY Loans)		0.000%	
Conforming	Fixed and ARM	Not CA/MD	-0.100%
		FICO: 680 to 719	0.000%
		FICO: 660 to 679	-0.025%
		FICO: 640 to 659	-0.050%
		FICO: 620 to 639	-0.050%
		FICO: 600 to 619	-0.050%
		LTV/CLTV > 95	-0.025%
		LTV > 80%	-0.025%
		Cash-Out/FICO > 720	0.000%
		Cash-Out/FICO 680-719	0.000%
All Products/Loan Amounts	Fixed and ARM	Cash-Out/FICO 620-679	0.000%
		Cash-Out/LTV/CLTV > 75%	0.000%
		Second Home & LTV > 85%	-0.250%
		Investment Property/2nd Home	0.000%
		Refinance & Loan Amount > \$125K	0.000%
		Multiple Properties Owned & Primary Residence	-0.125%
		Cashout	0.000%
		Purchase	-0.100%
		30yr Fixed Purchase/RateTerm Refi & Amount \$548,251-\$625,000	0.950%
		30yr Fixed Cashout Refi & Amount \$548,251-\$625,000	1.700%
High Balance	Fixed and ARM	Purchase or Rate/Term Refi	-0.250%
		Cash-Out Refinance	-1.000%
		LTV/CLTV > 90	-0.025%
Borrower Paid MI	ARM	LTV/CLTV Up to 75	-0.750%
		LTV/CLTV > 75	-1.500%
4 Units	Contiguous States	FICO < 680	-0.025%
		FICO: 680 to 719	0.000%
HomeReady/HomePossible Only Applicable to Standard Agency LLPAs		Loan Amount > \$1M	0.000%
		LTV > 80 & FICO < 680	0.000%
		All Other LTV/FICO Combo	-1.500%

Amount Range	Loan Amount Adjusters		
	30/25yr Fixed	20yr Fixed	15yr/10yr Fixed
0-99,999	0.500%	0.000%	0.000%
100,000-124,999	0.500%	0.000%	0.000%
125,000-149,999	0.500%	0.000%	0.000%
150,000-174,999	0.500%	0.000%	0.000%
175,000-199,999	0.375%	0.000%	0.000%
200,000-224,999	0.250%	0.000%	0.000%
225,000-249,999	0.250%	0.000%	0.000%
250,000-274,999	0.100%	0.000%	0.000%
275,000-299,999	0.300%	0.000%	0.000%
300,000-324,999	0.300%	0.000%	0.000%
325,000-349,999	0.300%	0.000%	0.000%
350,000-374,999	0.300%	0.000%	0.000%
375,000-412,499	0.250%	0.100%	0.100%
412,500-548,250	0.300%	0.000%	0.000%
548,251-575,000	0.000%	0.000%	0.000%
575,001-650,000	0.000%	0.000%	0.000%
650,001-728,525	0.000%	0.000%	0.000%

Fees	
Lender Fee	\$ 1,095
Tax Service Fee	\$ 69
Flood Certification Fee	\$ 12
Texas Doc Prep Fee	\$ 150

Eligible Broker Incentives	
Elite	0.125%
Gold	0.000%
Silver	-0.050%
Bronze	-0.125%

Max Price (Including All Adjustments)	
Fixed	105.5
ARM	103.5

State	State Adjusters		
	30/25yr Conf Fixed	All Other Conf Terms	30/25yr HB Fixed
AR	0.000%	0.000%	0.000%
AZ	-0.050%	0.000%	0.000%
CA	-0.050%	0.000%	0.000%
CO	0.050%	0.000%	0.000%
CT	0.000%	0.000%	0.000%
FL	0.100%	0.100%	0.000%
GA	0.000%	0.000%	0.000%
IL	0.000%	0.000%	0.000%
IN	0.000%	0.000%	0.000%
MD	-0.050%	0.000%	0.000%
ME	-0.050%	0.000%	0.000%
MI	0.000%	0.000%	0.000%
MN	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%
NJ	0.000%	0.000%	0.000%
NM	0.000%	0.000%	0.000%
OH	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%
PA	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%
TX	0.100%	0.100%	0.000%
UT	-0.050%	0.000%	0.000%
VA	0.000%	0.000%	0.000%
WA	0.000%	0.000%	0.000%
WI	0.000%	0.000%	0.000%

Product	LTV Ratio	LPMI Adjustments - FICO Score/LTV Ratio								
		FICO Score			LTV Ratio			FICO Score		
30, 25-Year Fixed and 5/1, 7/1, 10/1 ARMs	95.01 - 97.00%	≥ 740	740 - 739	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	
	90.01 - 95.00%	-1.99%	-2.73%	-3.41%	-4.03%	-4.98%	-6.55%	-7.10%	-7.73%	
	85.01 - 90.00%	-1.49%	-2.05%	-2.53%	-2.94%	-3.60%	-4.99%	-4.98%	-5.50%	
	80.01 - 85.00%	-1.13%	-1.56%	-1.93%	-2.24%	-2.76%	-3.70%	-3.85%	-4.03%	
	75.01 - 80.00%	-0.58%	-0.70%	-0.80%	-0.92%	-1.07%	-1.42%	-1.46%	-1.51%	
	70.01 - 75.00%	-1.28%	-1.71%	-2.10%	-2.48%	-3.01%	-3.88%	-4.13%	-4.40%	
20, 15-, 10-Year Fixed	95.01 - 97.00%	-0.91%	-1.17%	-1.40%	-1.62%	-1.92%	-2.44%	-2.54%	-2.67%	
	90.01 - 95.00%	-0.58%	-0.70%	-0.81%	-0.91%	-1.04%	-1.31%	-1.34%	-1.37%	
	85.01 - 90.00%	-0.45%	-0.47%	-0.49%	-0.53%	-0.57%	-0.67%	-0.69%	-0.70%	
	80.01 - 97.00%	-1.90%	-2.53%	-3.13%	-3.70%	-4.49%	-5.80%	-6.17%	-6.57%	
	75.01 - 95.00%	-1.49%	-1.97%	-2.39%	-2.76%	-3.32%	-4.26%	-4.44%	-4.63%	
	70.01 - 90.00%	-1.27%	-1.55%	-1.86%	-2.20%	-2.59%	-3.41%	-3.52%	-3.63%	
3/1 ARM	95.01 - 97.00%	-0.70%	-0.81%	-0.89%	-0.98%	-1.12%	-1.43%	-1.47%	-1.48%	

Occupancy	LTV Ratio	Miscellaneous LPMI Adjustments - FICO Score/LTV Ratio								
		FICO Score			LTV Ratio			FICO Score		
Occupancy	Second Home	≥ 740	740 - 739	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	
	Investment	-0.30%	-0.39%	-0.49%	-0.60%	-0.70%	-1.23%	-1.27%	Not Eligible	
	Investment	-1.02%	-1.19%	-1.33%	-1.50%	-1.75%	-1.90%	-2.00%	Not Eligible	

All Conventional Pricing Adjustments apply in addition to the LPMI Adjustments above  
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

**WHOLESALE**

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



Effective Date:  
10/15/21 2:14 PM

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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 Fixed Loan Programs**

FHA 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.875
2.125	99.375	99.375	99.375
2.25	101.125	101.125	101.125
2.375	101.625	101.625	101.625
2.5	102.000	102.000	102.000
2.625	102.500	102.500	102.500
2.75	102.875	102.875	102.875
2.875	103.250	103.250	103.250
3	103.750	103.750	103.750
3.125	104.125	104.125	104.125
3.25	104.125	104.125	104.125
3.375	104.625	104.625	104.625
3.5	105.000	105.000	105.000
3.625	105.500	105.500	105.500
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

FHA 30 Year Fixed Streamline			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.875
2.125	99.375	99.375	99.375
2.25	101.125	101.125	101.125
2.375	101.625	101.625	101.625
2.5	102.000	102.000	102.000
2.625	102.500	102.500	102.500
2.75	102.875	102.875	102.875
2.875	103.250	103.250	103.250
3	103.750	103.750	103.750
3.125	104.125	104.125	104.125
3.25	104.125	104.125	104.125
3.375	104.625	104.625	104.625
3.5	105.000	105.000	105.000
3.625	105.500	105.500	105.500
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

FHA 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	103.625
2.875	104.000	104.000	103.875
3	104.250	104.250	104.125
3.125	104.500	104.500	104.375
3.25	104.500	104.500	104.500
3.375	104.750	104.750	104.750
3.5	105.000	105.000	105.000
3.625	105.250	105.250	105.250
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

FHA 15 Year Fixed Streamline			
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	103.625
2.875	104.000	104.000	103.875
3	104.250	104.250	104.125
3.125	104.500	104.500	104.375
3.25	104.500	104.500	104.500
3.375	104.750	104.750	104.750
3.5	105.000	105.000	105.000
3.625	105.250	105.250	105.250
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

FHA 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	102.625
2.875	103.000	103.000	102.875
3	103.250	103.250	103.125
3.125	103.500	103.500	103.375
3.25	103.500	103.500	103.500
3.375	103.750	103.750	103.750
3.5	104.000	104.000	104.000
3.625	104.250	104.250	104.250
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

FHA 10 Year Fixed Streamline			
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	102.625
2.875	103.000	103.000	102.875
3	103.250	103.250	103.125
3.125	103.500	103.500	103.375
3.25	103.500	103.500	103.500
3.375	103.750	103.750	103.750
3.5	104.000	104.000	104.000
3.625	104.250	104.250	104.250
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

FHA 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.875
2.125	99.375	99.375	99.375
2.25	101.125	101.125	101.125
2.375	101.625	101.625	101.625
2.5	102.000	102.000	102.000
2.625	102.500	102.500	102.500
2.75	102.875	102.875	102.875
2.875	103.250	103.250	103.250
3	103.750	103.750	103.750
3.125	104.125	104.125	104.125
3.25	104.125	104.125	104.125
3.375	104.625	104.625	104.625
3.5	105.000	105.000	105.000
3.625	105.500	105.500	105.500
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

FHA 20 Year Fixed Streamline			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.875
2.125	99.375	99.375	99.375
2.25	101.125	101.125	101.125
2.375	101.625	101.625	101.625
2.5	102.000	102.000	102.000
2.625	102.500	102.500	102.500
2.75	102.875	102.875	102.875
2.875	103.250	103.250	103.250
3	103.750	103.750	103.750
3.125	104.125	104.125	104.125
3.25	104.125	104.125	104.125
3.375	104.625	104.625	104.625
3.5	105.000	105.000	105.000
3.625	105.500	105.500	105.500
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

FHA 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.875
2.125	99.375	99.375	99.375
2.25	101.125	101.125	101.125
2.375	101.625	101.625	101.625
2.5	102.000	102.000	102.000
2.625	102.500	102.500	102.500
2.75	102.875	102.875	102.875
2.875	103.250	103.250	103.250
3	103.750	103.750	103.750
3.125	104.125	104.125	104.125
3.25	104.125	104.125	104.125
3.375	104.625	104.625	104.625
3.5	105.000	105.000	105.000
3.625	105.500	105.500	105.500
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

FHA 25 Year Fixed Streamline			
Rate	Days to Lock		
	30	45	60
2	98.875	98.875	98.875
2.125	99.375	99.375	99.375
2.25	101.125	101.125	101.125
2.375	101.625	101.625	101.625
2.5	102.000	102.000	102.000
2.625	102.500	102.500	102.500
2.75	102.875	102.875	102.875
2.875	103.250	103.250	103.250
3	103.750	103.750	103.750
3.125	104.125	104.125	104.125
3.25	104.125	104.125	104.125
3.375	104.625	104.625	104.625
3.5	105.000	105.000	105.000
3.625	105.500	105.500	105.500
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

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

**FHA High Balance Fixed Loan Programs**

FHA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
2	97.875	97.875	97.875	
2.125	98.375	98.375	98.375	
2.25	100.375	100.375	100.375	
2.375	100.750	100.750	100.750	
2.5	101.250	101.250	101.250	
2.625	101.625	101.625	101.625	
2.75	102.250	102.250	102.250	
2.875	102.750	102.750	102.750	
3	103.125	103.125	103.125	
3.125	103.625	103.625	103.625	
3.25	103.125	103.125	103.125	
3.375	103.500	103.500	103.500	
3.5	104.000	104.000	104.000	
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	
0	0.000	0.000	0.000	

FHA 30 Year High Balance Fixed Streamline				
Rate	Days to Lock			
	30	45	60	
2	97.875	97.875	97.875	
2.125	98.375	98.375	98.375	
2.25	100.375	100.375	100.375	
2.375	100.750	100.750	100.750	
2.5	101.250	101.250	101.250	
2.625	101.625	101.625	101.625	
2.75	102.250	102.250	102.250	
2.875	102.750	102.750	102.750	
3	103.125	103.125	103.125	
3.125	103.625	103.625	103.625	
3.25	103.125	103.125	103.125	
3.375	103.500	103.500	103.500	
3.5	104.000	104.000	104.000	
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	
0	0.000	0.000	0.000	

FHA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
2	99.625	99.625	99.625	
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	102.125	
2.875	102.500	102.500	102.375	
3	102.750	102.750	102.625	
3.125	103.000	103.000	102.875	
3.25	103.000	103.000	103.000	
3.375	103.250	103.250	103.250	
3.5	103.500	103.500	103.500	
3.625	103.750	103.750	103.750	
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	

FHA 15 Year High Balance Fixed Streamline				
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	102.125	
2.875	102.500	102.500	102.375	
3	102.750	102.750	102.625	
3.125	103.000	103.000	102.875	
3.25	103.000	103.000	103.000	
3.375	103.250	103.250	103.250	
3.5	103.500	103.500	103.500	
3.625	103.750	103.750	103.750	
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	

FHA 10 Year High Balance Fixed				
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	100.875	
2.875	101.250	101.250	101.125	
3	101.500	101.500	101.375	
3.125	101.750	101.750	101.625	
3.25	101.750	101.750	101.750	
3.375	102.000	102.000	102.000	
3.5	102.250	102.250	102.250	
3.625	102.500	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	

FHA 10 Year High Balance Fixed Streamline				
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	100.875	
2.875	101.250	101.250	101.125	
3	101.500	101.500	101.375	
3.125	101.750	101.750	101.625	
3.25	101.750	101.750	101.750	
3.375	102.000	102.000	102.000	
3.5	102.250	102.250	102.250	
3.625	102.500	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	

FHA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
2	96.375	96.375	96.375	
2.125	96.875	96.875	96.875	
2.25	98.875	98.875	98.875	
2.375	99.250	99.250	99.250	
2.5	99.750	99.750	99.750	
2.625	100.125	100.125	100.125	
2.75	100.750	100.750	100.750	
2.875	101.250	101.250	101.250	
3	101.625	101.625	101.625	
3.125	102.125	102.125	102.125	
3.25	101.625	101.625	101.625	
3.375	102.000	102.000	102.000	
3.5	102.500	102.500	102.500	
3.625	102.875	102.875	102.875	
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	

FHA 20 Year High Balance Fixed Streamline				
Rate	Days to Lock			
	30	45	60	
2	96.375	96.375	96.375	
2.125	96.875	96.875	96.875	
2.25	98.875	98.875	98.875	
2.375	99.250	99.250	99.250	
2.5	99.750	99.750	99.750	
2.625	100.125	100.125	100.125	
2.75	100.750	100.750	100.750	
2.875	101.250	101.250	101.250	
3	101.625	101.625	101.625	
3.125	102.125	102.125	102.125	
3.25	101.625	101.625	101.625	
3.375	102.000	102.000	102.000	
3.5	102.500	102.500	102.500	
3.625	102.875	102.875	102.875	
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	

FHA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
2	96.375	96.375	96.375	
2.125	96.875	96.875	96.875	
2.25	98.875	98.875	98.875	
2.375	99.250	99.250	99.250	
2.5	99.750	99.750	99.750	
2.625	100.125	100.125	100.125	
2.75	100.750	100.750	100.750	
2.875	101.250	101.250	101.250	
3	101.625	101.625	101.625	
3.125	102.125	102.125	102.125	
3.25	101.625	101.625	101.625	
3.375	102.000	102.000	102.000	
3.5	102.500	102.500	102.500	
3.625	102.875	102.875	102.875	
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	

FHA 25 Year High Balance Fixed Streamline				
Rate	Days to Lock			
	30	45	60	
2	96.375	96.375	96.375	
2.125	96.875	96.875	96.875	
2.25	98.875	98.875	98.875	
2.375	99.250	99.250	99.250	
2.5	99.750	99.750	99.750	
2.625	100.125	100.125	100.125	
2.75	100.750	100.750	100.750	
2.875	101.250	101.250	101.250	
3	101.625	101.625	101.625	
3.125	102.125	102.125	10	

**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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VA Lender ID: 789529-00-00

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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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VA Lender ID: 789529-00-00

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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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**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	102.00	101.30
>\$1MM	101.75	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%	-0.375%	-0.750%	-1.000%	NA	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