

WHOLESALE

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



Effective Date:
11/24/21 6:58 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 Express Loan Programs

Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.375	107.375	107.250

Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.375	107.375	107.250

Rate	Days to Lock		
	30	45	60
2	96.250	96.375	96.000
2.125	97.375	97.375	97.125
2.25	98.250	98.125	97.875
2.375	99.000	98.875	98.625
2.5	99.500	99.375	99.250
2.625	100.625	100.625	100.375
2.75	101.125	101.000	100.875
2.875	101.750	101.625	101.500
3	102.250	102.125	102.000
3.125	102.875	102.750	102.500
3.25	103.375	103.125	103.000
3.375	103.875	103.750	103.625
3.5	104.375	104.250	104.125
3.625	104.750	104.625	104.500
3.75	104.625	104.500	104.500
3.875	105.125	105.125	105.000
4	105.500	105.500	105.375
4.125	105.875	105.750	105.625
4.25	106.250	106.125	106.125
4.375	106.500	106.375	106.375

Rate	Days to Lock		
	30	45	60
1.75	98.375	98.250	98.250
1.875	99.000	99.125	98.875
2	99.875	99.750	99.625
2.125	100.375	100.375	100.250
2.25	100.875	100.875	100.750
2.375	101.125	101.250	101.000
2.5	102.000	102.000	101.875
2.625	102.500	102.500	102.375
2.75	103.000	102.875	102.875
2.875	103.250	103.125	103.000
3	103.625	103.625	103.500
3.125	104.125	104.000	103.875
3.25	104.625	104.500	104.375
3.375	105.000	104.875	104.750
3.5	105.375	105.250	105.125
3.625	105.750	105.625	105.500
3.75	105.625	105.625	105.500
3.875	106.125	106.000	106.000
4	106.500	106.500	106.375
4.125	106.875	106.875	106.750

Rate	Days to Lock		
	30	45	60
1.75	98.500	98.375	98.250
1.875	99.125	99.000	99.000
2	99.750	99.750	99.625
2.125	100.375	100.250	100.250
2.25	100.875	100.750	100.750
2.375	101.375	101.250	101.125
2.5	101.750	101.750	101.625
2.625	102.375	102.250	102.125
2.75	102.875	102.750	102.625
2.875	103.250	103.125	103.125
3	103.750	103.625	103.500
3.125	104.125	104.125	104.000
3.25	104.250	104.125	104.000
3.375	104.625	104.500	104.375
3.5	105.000	104.875	104.750
3.625	105.375	105.375	105.250
3.75	105.250	105.250	105.125
3.875	105.750	105.625	105.625
4	106.125	106.125	106.000
4.125	106.500	106.500	106.375

Conforming Adjustable Rate Express Loan Programs

Rate	Days to Lock		
	30	45	60
1.875	98.25	98.125	98
2	98.5	98.5	98.375
2.125	98.875	98.875	98.75
2.25	99.25	99.375	99.25
2.375	99.875	99.75	99.75
2.5	100.25	100.25	100.25
2.625	100.75	100.75	100.625
2.75	101	101	100.875
2.875	101.25	101.25	101.125
3	101.5	101.5	101.375
3.125	101.75	101.75	101.625
3.25	102	101.875	101.875
3.375	102.25	102.125	102
3.5	102.375	102.375	102.25
3.625	102.625	102.5	102.375
3.75	102.625	102.625	102.5
3.875	102.75	102.625	102.5
4	102.75	102.625	102.5
4.125	102.75	102.625	102.5
4.25	102.875	102.75	102.625

Rate	Days to Lock		
	30	45	60
1.875	98.625	98.5	98.5
2	99	99	99
2.125	99.5	99.5	99.375
2.25	99.875	99.875	99.875
2.375	100.25	100.25	100.25
2.5	100.75	100.625	100.625
2.625	101.125	101.125	101
2.75	101.25	101.25	101.125
2.875	101.375	101.375	101.25
3	101.5	101.5	101.375
3.125	101.625	101.625	101.5
3.25	101.875	101.75	101.625
3.375	102	101.875	101.875
3.5	102.25	102.125	102
3.625	102.375	102.25	102.125
3.75	102.375	102.25	102.25
3.875	102.375	102.375	102.25
4	102.5	102.375	102.25
4.125	102.5	102.375	102.25
4.25	102.625	102.5	102.375

Rate	Days to Lock		
	30	45	60
1.875	99.25	99.25	99.25
2	99.625	99.625	99.625
2.125	100	100	99.875
2.25	100.125	100.25	100.25
2.375	100.5	100.5	100.375
2.5	100.75	100.75	100.625
2.625	101	101	100.875
2.75	101.375	101.375	101.25
2.875	101.75	101.625	101.625
3	102	101.875	101.875
3.125	102.25	102.25	102.125
3.25	102.375	102.25	102.25
3.375	102.375	102.25	102.25
3.5	102.375	102.25	102.25
3.625	102.375	102.375	102.25
3.75	102.5	102.375	102.25
3.875	102.5	102.5	102.375
4	102.625	102.5	102.375
4.125	102.625	102.5	102.5
4.25	102.75	102.625	102.5

Rate	Days to Lock		
	30	45	60
2	98.5	98.5	98.5
2.125	99	99	98.875
2.25	99.5	99.375	99.375
2.375	99.875	99.875	99.875
2.5	100.375	100.375	100.25
2.625	100.875	100.875	100.75
2.75	101.125	101.125	101
2.875	101.375	101.375	101.25
3	101.625	101.625	101.5
3.125	101.875	101.875	101.75
3.25	102.125	102	102
3.375	102.375	102.25	102.125
3.5	102.5	102.375	102.375
3.625	102.75	102.625	102.5
3.75	102.75	102.625	102.625
3.875	102.75	102.75	102.625
4	102.875	102.75	102.625
4.125	102.875	102.75	102.625
4.25	103	102.875	102.75
4.375	103	102.875	102.75

WHOLESALE

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



Effective Date:
11/24/21 6:58 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

High Balance Fixed Express Loan Programs

High Balance 30 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 25 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 20 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 15 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 10 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance Adjustable Rate Express Loan Programs

High Balance 10/6 SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 7/6 SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 5/6 SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

High Balance 3/6 SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60) and rows of rate/lock data.

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

Conforming 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.375	107.375	107.250

Conforming 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.375	107.375	107.250

Conforming 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	96.250	96.375	96.000
2.125	97.375	97.375	97.125
2.25	98.250	98.125	97.875
2.375	99.000	98.875	98.625
2.5	99.500	99.375	99.250
2.625	100.625	100.625	100.375
2.75	101.125	101.000	100.875
2.875	101.750	101.625	101.500
3	102.250	102.125	102.000
3.125	102.875	102.750	102.500
3.25	103.375	103.125	103.000
3.375	103.875	103.750	103.625
3.5	104.375	104.250	104.125
3.625	104.750	104.625	104.500
3.75	104.625	104.500	104.500
3.875	105.125	105.125	105.000
4	105.500	105.500	105.375
4.125	105.875	105.750	105.625
4.25	106.250	106.125	106.125
4.375	106.500	106.375	106.375

Conforming 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.375	98.250	98.250
1.875	99.000	99.125	98.875
2	99.875	99.750	99.625
2.125	100.375	100.375	100.250
2.25	100.875	100.875	100.750
2.375	101.125	101.250	101.000
2.5	102.000	102.000	101.875
2.625	102.500	102.500	102.375
2.75	103.000	102.875	102.875
2.875	103.250	103.125	103.000
3	103.625	103.625	103.500
3.125	104.125	104.000	103.875
3.25	104.625	104.500	104.375
3.375	105.000	104.875	104.750
3.5	105.375	105.250	105.125
3.625	105.750	105.625	105.500
3.75	105.625	105.625	105.500
3.875	106.125	106.000	106.000
4	106.500	106.500	106.375
4.125	106.875	106.875	106.750

Conforming 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.500	98.375	98.250
1.875	99.125	99.000	99.000
2	99.750	99.750	99.625
2.125	100.375	100.250	100.250
2.25	100.875	100.750	100.750
2.375	101.375	101.250	101.125
2.5	101.750	101.750	101.625
2.625	102.375	102.250	102.125
2.75	102.875	102.750	102.625
2.875	103.250	103.125	103.125
3	103.750	103.625	103.500
3.125	104.125	104.125	104.000
3.25	104.250	104.125	104.000
3.375	104.625	104.500	104.375
3.5	105.000	104.875	104.750
3.625	105.375	105.375	105.250
3.75	105.250	105.250	105.125
3.875	105.750	105.625	105.625
4	106.125	106.125	106.000
4.125	106.500	106.500	106.375

Conforming Adjustable Rate Loan Programs

Conforming 10/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.25	98.125	98
2	98.5	98.5	98.375
2.125	98.875	98.875	98.75
2.25	99.25	99.375	99.25
2.375	99.875	99.75	99.75
2.5	100.25	100.25	100.25
2.625	100.75	100.75	100.625
2.75	101	101	100.875
2.875	101.25	101.25	101.125
3	101.5	101.5	101.375
3.125	101.75	101.75	101.625
3.25	102	101.875	101.875
3.375	102.25	102.125	102
3.5	102.375	102.375	102.25
3.625	102.625	102.5	102.375
3.75	102.625	102.625	102.5
3.875	102.75	102.625	102.5
4	102.75	102.625	102.5
4.125	102.75	102.625	102.5
4.25	102.875	102.75	102.625

Conforming 7/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.625	98.5	98.5
2	99	99	99
2.125	99.5	99.5	99.375
2.25	99.875	99.875	99.875
2.375	100.25	100.25	100.25
2.5	100.75	100.625	100.625
2.625	101.125	101.125	101
2.75	101.25	101.25	101.125
2.875	101.375	101.375	101.25
3	101.5	101.5	101.375
3.125	101.625	101.625	101.5
3.25	101.875	101.75	101.625
3.375	102	101.875	101.875
3.5	102.25	102.125	102
3.625	102.375	102.25	102.125
3.75	102.375	102.25	102.25
3.875	102.375	102.375	102.25
4	102.5	102.375	102.25
4.125	102.5	102.375	102.25
4.25	102.625	102.5	102.375

Conforming 5/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
1.875	99.25	99.25	99.25
2	99.625	99.625	99.625
2.125	100	100	99.875
2.25	100.125	100.25	100.25
2.375	100.5	100.5	100.375
2.5	100.75	100.75	100.625
2.625	101	101	100.875
2.75	101.375	101.375	101.25
2.875	101.75	101.625	101.625
3	102	101.875	101.875
3.125	102.25	102.25	102.125
3.25	102.375	102.25	102.25
3.375	102.375	102.25	102.25
3.5	102.375	102.25	102.25
3.625	102.375	102.375	102.25
3.75	102.5	102.375	102.25
3.875	102.5	102.5	102.375
4	102.625	102.5	102.375
4.125	102.625	102.5	102.5
4.25	102.75	102.625	102.5

Conforming 3/6 SOFR ARM			
Rate	Days to Lock		
	30	45	60
2	98.5	98.5	98.5
2.125	99	99	98.875
2.25	99.5	99.375	99.375
2.375	99.875	99.875	99.875
2.5	100.375	100.375	100.25
2.625	100.875	100.875	100.75
2.75	101.125	101.125	101
2.875	101.375	101.375	101.25
3	101.625	101.625	101.5
3.125	101.875	101.875	101.75
3.25	102.125	102	102
3.375	102.375	102.25	102.125
3.5	102.5	102.375	102.375
3.625	102.75	102.625	102.5
3.75	102.75	102.625	102.625
3.875	102.75	102.75	102.625
4	102.875	102.75	102.625
4.125	102.875	102.75	102.625
4.25	103	102.875	102.75
4.375	103	102.875	102.75

WHOLESALE

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



Effective Date:
11/24/21 6:58 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

High Balance Fixed Loan Programs

High Balance 30 Year Fixed table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 25 Year Fixed table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 20 Year Fixed table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 15 Year Fixed table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 10 Year Fixed table with columns for Rate and Days to Lock (30, 45, 60)

High Balance Adjustable Rate Loan Programs

High Balance 10/6 SOFR ARM table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 7/6 SOFR ARM table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 5/6 SOFR ARM table with columns for Rate and Days to Lock (30, 45, 60)

High Balance 3/6 SOFR ARM table with columns for Rate and Days to Lock (30, 45, 60)

WHOLESALE

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



Effective Date:
11/24/21 6:58 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 Expanded Loan Programs

Conforming 30 Year Fixed Expanded			
Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.375	107.375	107.250

Conforming 25 Year Fixed Expanded			
Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.375	107.375	107.250

Conforming 20 Year Fixed Expanded			
Rate	Days to Lock		
	30	45	60
2	96.250	96.375	96.000
2.125	97.375	97.375	97.125
2.25	98.250	98.125	97.875
2.375	99.000	98.875	98.625
2.5	99.500	99.375	99.250
2.625	100.625	100.625	100.375
2.75	101.125	101.000	100.875
2.875	101.750	101.625	101.500
3	102.250	102.125	102.000
3.125	102.875	102.750	102.500
3.25	103.375	103.125	103.000
3.375	103.875	103.750	103.625
3.5	104.375	104.250	104.125
3.625	104.750	104.625	104.500
3.75	104.625	104.500	104.500
3.875	105.125	105.125	105.000
4	105.500	105.500	105.375
4.125	105.875	105.750	105.625
4.25	106.250	106.125	106.125
4.375	106.500	106.375	106.375

Conforming 15 Year Fixed Expanded			
Rate	Days to Lock		
	30	45	60
1.75	98.375	98.250	98.250
1.875	99.000	99.125	98.875
2	99.875	99.750	99.625
2.125	100.375	100.375	100.250
2.25	100.875	100.875	100.750
2.375	101.125	101.250	101.000
2.5	102.000	102.000	101.875
2.625	102.500	102.500	102.375
2.75	103.000	102.875	102.875
2.875	103.250	103.125	103.000
3	103.625	103.625	103.500
3.125	104.125	104.000	103.875
3.25	104.625	104.500	104.375
3.375	105.000	104.875	104.750
3.5	105.375	105.250	105.125
3.625	105.750	105.625	105.500
3.75	105.625	105.625	105.500
3.875	106.125	106.000	106.000
4	106.500	106.500	106.375
4.125	106.875	106.875	106.750

Conforming 10 Year Fixed Expanded			
Rate	Days to Lock		
	30	45	60
1.75	98.500	98.375	98.250
1.875	99.125	99.000	99.000
2	99.750	99.750	99.625
2.125	100.375	100.250	100.250
2.25	100.875	100.750	100.750
2.375	101.375	101.250	101.125
2.5	101.750	101.750	101.625
2.625	102.375	102.250	102.125
2.75	102.875	102.750	102.625
2.875	103.250	103.125	103.125
3	103.750	103.625	103.500
3.125	104.125	104.125	104.000
3.25	104.250	104.125	104.000
3.375	104.625	104.500	104.375
3.5	105.000	104.875	104.750
3.625	105.375	105.375	105.250
3.75	105.250	105.250	105.125
3.875	105.750	105.625	105.625
4	106.125	106.125	106.000
4.125	106.500	106.500	106.375

WHOLESALE

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



Effective Date:
 11/24/21 6:58 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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.5	96.375	96.25
2.375	97.375	97.25	97.25
2.5	98.25	98.25	98.125
2.625	99.125	99.125	99
2.75	100.125	100	99.875
2.875	100.75	100.625	100.5
3	101.25	101.125	101.125
3.125	101.875	101.75	101.625
3.25	102.625	102.5	102.375
3.375	103.125	103	102.875
3.5	103.625	103.5	103.375
3.625	103.875	103.75	103.625
3.75	104.375	104.375	104.25
3.875	104.875	104.75	104.75
4	105.25	105.25	105.125
4.125	105.625	105.5	105.375
4.25	105.875	105.875	105.75
4.375	106.25	106.25	106.25
4.5	106.625	106.625	106.625
4.625	107	107	107

Conforming 25 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.5	96.375	96.25
2.375	97.375	97.25	97.25
2.5	98.25	98.25	98.125
2.625	99.125	99.125	99
2.75	100.125	100	99.875
2.875	100.75	100.625	100.5
3	101.25	101.125	101.125
3.125	101.875	101.75	101.625
3.25	102.625	102.5	102.375
3.375	103.125	103	102.875
3.5	103.625	103.5	103.375
3.625	103.875	103.75	103.625
3.75	104.375	104.375	104.25
3.875	104.875	104.75	104.75
4	105.25	105.25	105.125
4.125	105.625	105.5	105.375
4.25	105.875	105.875	105.75
4.375	106.25	106.25	106.25
4.5	106.625	106.625	106.625
4.625	107	107	107

Conforming 20 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
2	96.25	96.125	96
2.125	97.125	97.125	97
2.25	98	97.875	97.75
2.375	98.75	98.625	98.5
2.5	99.5	99.375	99.25
2.625	100.375	100.25	100.125
2.75	101.125	101	100.875
2.875	101.75	101.625	101.5
3	102.25	102.125	102
3.125	102.75	102.625	102.5
3.25	103.375	103.125	103
3.375	103.875	103.75	103.625
3.5	104.375	104.25	104.125
3.625	104.75	104.625	104.5
3.75	104.625	104.5	104.5
3.875	105.125	105.125	105
4	105.5	105.5	105.375
4.125	105.875	105.75	105.625
4.25	105.625	105.5	105.5
4.375	106	106	105.875

Conforming 15 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.375	98.25	98.25
1.875	99	99	98.875
2	99.625	99.625	99.5
2.125	100.25	100.125	100.125
2.25	100.75	100.625	100.625
2.375	101.125	101.125	101
2.5	101.75	101.75	101.625
2.625	102.375	102.25	102.125
2.75	102.875	102.75	102.625
2.875	103.25	103.125	103
3	103.625	103.625	103.5
3.125	104.125	104	103.875
3.25	104.625	104.5	104.375
3.375	105	104.875	104.75
3.5	105.375	105.25	105.125
3.625	105.75	105.625	105.5
3.75	105.625	105.625	105.5
3.875	106.125	106	106
4	106.5	106.5	106.375
4.125	106.875	106.875	106.75

Conforming 10 Year RefiNow Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.5	98.375	98.25
1.875	99.125	99	99
2	99.75	99.75	99.625
2.125	100.375	100.25	100.25
2.25	100.875	100.75	100.75
2.375	101.375	101.25	101.125
2.5	101.75	101.75	101.625
2.625	102.375	102.25	102.125
2.75	102.875	102.75	102.625
2.875	103.25	103.125	103.125
3	103.75	103.625	103.5
3.125	104.125	104.125	104
3.25	104.25	104.125	104
3.375	104.625	104.5	104.375
3.5	105	104.875	104.75
3.625	105.375	105.375	105.25
3.75	105.25	105.25	105.125
3.875	105.75	105.625	105.625
4	106.125	106.125	106
4.125	106.5	106.5	106.375

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 HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.000	107.000	107.000

Conforming 25 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.500	96.375	96.250
2.375	97.375	97.250	97.250
2.5	98.250	98.250	98.125
2.625	99.125	99.125	99.000
2.75	100.125	100.000	99.875
2.875	100.750	100.625	100.500
3	101.250	101.125	101.125
3.125	101.875	101.750	101.625
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.375	104.250
3.875	104.875	104.750	104.750
4	105.250	105.250	105.125
4.125	105.625	105.500	105.375
4.25	105.875	105.875	105.750
4.375	106.250	106.250	106.250
4.5	106.625	106.625	106.625
4.625	107.000	107.000	107.000

Conforming 20 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2	96.250	96.125	96.000
2.125	97.125	97.125	97.000
2.25	98.000	97.875	97.750
2.375	98.750	98.625	98.500
2.5	99.500	99.375	99.250
2.625	100.375	100.250	100.125
2.75	101.125	101.000	100.875
2.875	101.750	101.625	101.500
3	102.250	102.125	102.000
3.125	102.750	102.625	102.500
3.25	103.375	103.125	103.000
3.375	103.875	103.750	103.625
3.5	104.375	104.250	104.125
3.625	104.750	104.625	104.500
3.75	104.625	104.500	104.500
3.875	105.125	105.125	105.000
4	105.500	105.500	105.375
4.125	105.875	105.750	105.625
4.25	105.625	105.500	105.500
4.375	106.000	106.000	105.875

Conforming 15 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.375	98.250	98.250
1.875	99.000	99.000	98.875
2	99.625	99.625	99.500
2.125	100.250	100.125	100.125
2.25	100.750	100.625	100.625
2.375	101.125	101.125	101.000
2.5	101.750	101.750	101.625
2.625	102.375	102.250	102.125
2.75	102.875	102.750	102.625
2.875	103.250	103.125	103.000
3	103.625	103.625	103.500
3.125	104.125	104.000	103.875
3.25	104.625	104.500	104.375
3.375	105.000	104.875	104.750
3.5	105.375	105.250	105.125
3.625	105.750	105.625	105.500
3.75	105.625	105.625	105.500
3.875	106.125	106.000	106.000
4	106.500	106.500	106.375
4.125	106.875	106.875	106.750

Conforming 10 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.500	98.375	98.250
1.875	99.125	99.000	99.000
2	99.750	99.750	99.625
2.125	100.375	100.250	100.250
2.25	100.875	100.750	100.750
2.375	101.375	101.250	101.125
2.5	101.750	101.750	101.625
2.625	102.375	102.250	102.125
2.75	102.875	102.750	102.625
2.875	103.250	103.125	103.125
3	103.750	103.625	103.500
3.125	104.125	104.125	104.000
3.25	104.250	104.125	104.000
3.375	104.625	104.500	104.375
3.5	105.000	104.875	104.750
3.625	105.375	105.375	105.250
3.75	105.250	105.250	105.125
3.875	105.750	105.625	105.625
4	106.125	106.125	106.000
4.125	106.500	106.500	106.375

Conforming HomeReady Adjustable Rate Loan Programs

Conforming 10/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
2	98.5	98.5	98.375
2.125	98.875	98.875	98.75
2.25	99.25	99.125	99.125
2.375	99.625	99.5	99.5
2.5	100	99.875	99.75
2.625	100.25	100.25	100.125
2.75	100.375	100.375	100.25
2.875	100.5	100.375	100.375
3	100.625	100.5	100.5
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

Conforming 7/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
2	98.75	98.625	98.625
2.125	99.125	99.125	99
2.25	99.5	99.5	99.375
2.375	100	99.875	99.875
2.5	100.375	100.25	100.25
2.625	100.75	100.625	100.625
2.75	100.875	100.875	100.75
2.875	101	100.875	100.875
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
0	0	0	0
0	0	0	0

Conforming 5/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
2	99.375	99.375	99.25
2.125	99.75	99.75	99.625
2.25	100.125	100.125	100
2.375	100.5	100.5	100.375
2.5	100.75	100.75	100.625
2.625	101	101	100.875
2.75	101.125	101.125	101
2.875	101.25	101.25	101.125
3	101.375	101.375	101.25
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
0	0	0	0

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

High Balance HomeReady Fixed Loan Programs

High Balance 30 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.375	96.375	96.25
2.375	97.25	97.125	97
2.5	98	97.875	97.75
2.625	98.75	98.625	98.5
2.75	99.5	99.375	99.25
2.875	100.125	100	99.875
3	100.5	100.375	100.25
3.125	101.25	101.125	101
3.25	101.875	101.75	101.625
3.375	102.5	102.25	102.125
3.5	102.75	102.625	102.5
3.625	102.875	102.75	102.625
3.75	102.875	102.75	102.625
3.875	103.375	103.25	103.125
4	103.625	103.625	103.5
4.125	103.875	103.75	103.625
4.25	102.875	102.75	102.75
4.375	103.25	103.125	103.125
4.5	103.5	103.5	103.375
4.625	103.625	103.625	103.625

High Balance 25 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.375	96.375	96.25
2.375	97.25	97.125	97
2.5	98	97.875	97.75
2.625	98.75	98.625	98.5
2.75	99.5	99.375	99.25
2.875	100.125	100	99.875
3	100.5	100.375	100.25
3.125	101.25	101.125	101
3.25	101.875	101.75	101.625
3.375	102.5	102.25	102.125
3.5	102.75	102.625	102.5
3.625	102.875	102.75	102.625
3.75	102.875	102.75	102.625
3.875	103.375	103.25	103.125
4	103.625	103.625	103.5
4.125	103.875	103.75	103.625
4.25	102.875	102.75	102.75
4.375	103.25	103.125	103.125
4.5	103.5	103.5	103.375
4.625	103.625	103.625	103.625

High Balance 20 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.375	96.375	96.25
2.375	97.25	97.125	97
2.5	98	97.875	97.75
2.625	98.75	98.625	98.5
2.75	99.5	99.375	99.25
2.875	100.125	100	99.875
3	100.5	100.375	100.25
3.125	101.25	101.125	101
3.25	101.875	101.75	101.625
3.375	102.5	102.25	102.125
3.5	102.75	102.625	102.5
3.625	102.875	102.75	102.625
3.75	102.875	102.75	102.625
3.875	103.375	103.25	103.125
4	103.625	103.625	103.5
4.125	103.875	103.75	103.625
4.25	102.875	102.75	102.75
4.375	103.25	103.125	103.125
4.5	103.5	103.5	103.375
4.625	103.625	103.625	103.625

High Balance 15 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
1.875	98.25	98.125	98
2	98.75	98.625	98.625
2.125	99.25	99.125	99
2.25	99.625	99.625	99.5
2.375	100.25	100.125	100
2.5	100.75	100.625	100.5
2.625	101.125	101.125	101
2.75	101.5	101.375	101.375
2.875	101.875	101.75	101.625
3	102.125	102	102
3.125	102.5	102.375	102.25
3.25	102.375	102.375	102.25
3.375	102.75	102.625	102.5
3.5	103	102.875	102.75
3.625	103.25	103.125	103.125
3.75	102.625	102.625	102.5
3.875	103	102.875	102.875
4	103.25	103.25	103.125
4.125	103.5	103.5	103.375
4.25	103.125	103.125	103.125

High Balance 10 Year HomeReady Fixed			
Rate	Days to Lock		
	30	45	60
1.875	98.375	98.25	98.25
2	98.875	98.875	98.75
2.125	99.375	99.25	99.125
2.25	99.75	99.75	99.625
2.375	100.375	100.25	100.125
2.5	100.875	100.75	100.75
2.625	101.25	101.25	101.125
2.75	101.625	101.625	101.5
2.875	102	101.875	101.75
3	102.25	102.25	102.125
3.125	102.625	102.5	102.375
3.25	102.625	102.5	102.375
3.375	102.875	102.75	102.625
3.5	103.125	103	102.875
3.625	103.375	103.25	103.25
3.75	102.75	102.75	102.625
3.875	103.125	103	103
4	103.375	103.375	103.25
4.125	103.625	103.625	103.625
4.25	103.375	103.25	103.25

High Balance HomeReady Adjustable Rate Loan Programs

High Balance 10/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.75	98.625	98.5
2	99	99	98.875
2.125	99.375	99.375	99.25
2.25	99.75	99.625	99.625
2.375	100.125	100	100
2.5	100.5	100.375	100.25
2.625	100.75	100.75	100.625
2.75	100.875	100.875	100.75
2.875	101	100.875	100.875
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
0	0	0	0
0	0	0	0
0	0	0	0

High Balance 7/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
1.875	98.75	98.625	98.625
2	99.125	99.125	99
2.125	99.5	99.5	99.375
2.25	100	99.875	99.875
2.375	100.375	100.375	100.25
2.5	100.75	100.75	100.625
2.625	101.125	101.125	101
2.75	101.25	101.25	101.125
2.875	101.375	101.375	101.25
3	101.5	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
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

High Balance 5/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
1.875	99.5	99.375	99.375
2	99.875	99.75	99.625
2.125	100.125	100.125	100
2.25	100.5	100.5	100.375
2.375	100.875	100.875	100.75
2.5	101.125	101.125	101
2.625	101.375	101.375	101.25
2.75	101.5	101.5	101.375
2.875	101.625	101.625	101.5
3	101.75	101.75	101.625
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



Effective Date:
11/24/21 6:58 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 HomePossible Fixed Loan Programs

Conforming 30 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.250	96.125	96.125
2.375	97.000	97.000	96.875
2.5	98.000	97.875	97.750
2.625	99.000	98.875	98.625
2.75	100.000	100.000	99.750
2.875	100.750	100.625	100.375
3	101.250	101.250	101.000
3.125	102.000	101.875	101.750
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.250	104.000
3.875	104.875	104.750	104.500
4	105.125	105.125	104.875
4.125	105.500	105.500	105.250
4.25	105.750	105.750	105.625
4.375	106.250	106.125	106.125
4.5	106.625	106.500	106.500
4.625	107.375	107.375	107.250

Conforming 25 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2.25	96.250	96.125	96.125
2.375	97.000	97.000	96.875
2.5	98.000	97.875	97.750
2.625	99.000	98.875	98.625
2.75	100.000	100.000	99.750
2.875	100.750	100.625	100.375
3	101.250	101.250	101.000
3.125	102.000	101.875	101.750
3.25	102.625	102.500	102.375
3.375	103.125	103.000	102.875
3.5	103.625	103.500	103.375
3.625	103.875	103.750	103.625
3.75	104.375	104.250	104.000
3.875	104.875	104.750	104.500
4	105.125	105.125	104.875
4.125	105.500	105.500	105.250
4.25	105.750	105.750	105.625
4.375	106.250	106.125	106.125
4.5	106.625	106.500	106.500
4.625	107.375	107.375	107.250

Conforming 20 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
2	96.375	96.375	96.125
2.125	97.375	97.375	97.125
2.25	98.250	98.125	97.875
2.375	99.000	98.875	98.625
2.5	99.500	99.500	99.250
2.625	100.625	100.625	100.375
2.75	101.125	101.125	100.875
2.875	101.750	101.750	101.500
3	102.375	102.250	102.125
3.125	102.875	102.750	102.625
3.25	103.375	103.250	103.125
3.375	104.000	103.875	103.750
3.5	104.375	104.375	104.125
3.625	104.750	104.750	104.500
3.75	104.750	104.625	104.625
3.875	105.250	105.125	105.000
4	105.625	105.500	105.375
4.125	105.750	105.750	105.625
4.25	106.250	106.125	106.125
4.375	106.500	106.375	106.375

Conforming 15 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.375	98.375	98.250
1.875	99.125	99.125	99.000
2	99.875	99.750	99.625
2.125	100.375	100.375	100.250
2.25	100.875	100.875	100.750
2.375	101.250	101.250	101.125
2.5	102.000	102.000	101.875
2.625	102.500	102.500	102.375
2.75	103.000	102.875	102.875
2.875	103.250	103.250	103.125
3	103.625	103.625	103.500
3.125	103.750	103.750	103.625
3.25	104.375	104.250	104.250
3.375	104.750	104.625	104.625
3.5	105.000	104.875	104.875
3.625	105.125	105.000	104.875
3.75	105.500	105.500	105.375
3.875	105.750	105.625	105.500
4	106.125	106.000	105.875
4.125	106.250	106.250	106.125

Conforming 10 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
1.75	98.625	98.625	98.500
1.875	99.375	99.375	99.250
2	100.125	100.000	99.875
2.125	100.625	100.625	100.500
2.25	101.125	101.125	101.000
2.375	101.625	101.500	101.375
2.5	102.250	102.250	102.125
2.625	102.625	102.625	102.500
2.75	103.125	103.125	103.000
2.875	103.500	103.375	103.375
3	103.875	103.875	103.750
3.125	104.000	104.000	104.000
3.25	104.625	104.500	104.500
3.375	105.000	104.875	104.875
3.5	105.250	105.125	105.125
3.625	105.125	105.125	105.125
3.75	105.500	105.500	105.500
3.875	105.750	105.625	105.625
4	106.000	106.000	106.000
4.125	106.125	106.250	106.250

Conforming HomePossible Adjustable Rate Loan Programs

Conforming 10/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	98.375	98.375	98.375
2.125	98.875	98.875	98.875
2.25	99.375	99.375	99.25
2.375	99.875	99.75	99.75
2.5	100.25	100.25	100.25
2.625	100.75	100.75	100.625
2.75	101	101	100.875
2.875	101.25	101.25	101.125
3	101.5	101.5	101.375
3.125	101.75	101.75	101.625
3.25	102	101.875	101.875
3.375	102.25	102.125	102
3.5	102.375	102.375	102.25
3.625	102.625	102.5	102.375
3.75	102.625	102.625	102.5
3.875	102.75	102.625	102.5
4	102.75	102.625	102.5
4.125	102.75	102.625	102.5
4.25	102.875	102.75	102.625
4.375	103	102.875	102.75

Conforming 7/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	99	99	99
2.125	99.5	99.5	99.375
2.25	99.875	99.875	99.875
2.375	100.25	100.25	100.25
2.5	100.75	100.625	100.625
2.625	101.125	101.125	101
2.75	101.25	101.25	101.125
2.875	101.375	101.375	101.25
3	101.5	101.5	101.375
3.125	101.625	101.625	101.5
3.25	101.875	101.75	101.625
3.375	102	101.875	101.875
3.5	102.25	102.125	102
3.625	102.375	102.25	102.125
3.75	102.375	102.25	102.25
3.875	102.375	102.375	102.25
4	102.5	102.375	102.25
4.125	102.5	102.375	102.25
4.25	102.625	102.5	102.375
4.375	102.75	102.625	102.5

Conforming 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
2	99.625	99.625	99.625
2.125	100	100	99.875
2.25	100.25	100.25	100.25
2.375	100.5	100.5	100.5
2.5	100.75	100.75	100.75
2.625	101.125	101	101
2.75	101.375	101.375	101.25
2.875	101.75	101.625	101.625
3	102	101.875	101.875
3.125	102.25	102.25	102.125
3.25	102.375	102.25	102.25
3.375	102.375	102.25	102.25
3.5	102.375	102.25	102.25
3.625	102.375	102.375	102.25
3.75	102.5	102.375	102.25
3.875	102.5	102.5	102.375
4	102.625	102.5	102.375
4.125	102.625	102.5	102.5
4.25	102.75	102.625	102.5
4.375	102.75	102.625	102.5



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

High Balance HomePossible Fixed Loan Programs

High Balance 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
2	92.5	92.5	92.375	
2.125	93.5	93.5	93.5	
2.25	95.125	95	94.875	
2.375	96.125	96	95.875	
2.5	97.125	97	96.875	
2.625	98.125	98	97.875	
2.75	99.25	99.125	99	
2.875	99.875	99.75	99.625	
3	100.5	100.375	100.25	
3.125	101.25	101.125	101	
3.25	101.75	101.75	101.625	
3.375	102.375	102.25	102.125	
3.5	102.875	102.75	102.625	
3.625	103.125	103	103	
3.75	102.75	102.625	102.375	
3.875	103.25	103.125	103	
4	103.625	103.5	103.375	
4.125	104	103.875	103.75	
4.25	103.25	103.125	103.125	
4.375	103.625	103.625	103.5	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
2	92.5	92.5	92.375	
2.125	93.5	93.5	93.5	
2.25	95.125	95	94.875	
2.375	96.125	96	95.875	
2.5	97.125	97	96.875	
2.625	98.125	98	97.875	
2.75	99.25	99.125	99	
2.875	99.875	99.75	99.625	
3	100.5	100.375	100.25	
3.125	101.25	101.125	101	
3.25	101.75	101.75	101.625	
3.375	102.375	102.25	102.125	
3.5	102.875	102.75	102.625	
3.625	103.125	103	103	
3.75	102.75	102.625	102.375	
3.875	103.25	103.125	103	
4	103.625	103.5	103.375	
4.125	104	103.875	103.75	
4.25	103.25	103.125	103.125	
4.375	103.625	103.625	103.5	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
1.875	94.375	94.375	94.125	
2	95.25	95.125	94.875	
2.125	96.125	96.125	95.875	
2.25	97.25	97.125	97	
2.375	98.25	98.125	98	
2.5	98.875	98.875	98.625	
2.625	100.375	100.25	100.125	
2.75	100.875	100.75	100.625	
2.875	101.5	101.5	101.25	
3	102	102	101.75	
3.125	102.875	102.875	102.625	
3.25	103.125	103	102.75	
3.375	103.625	103.625	103.375	
3.5	104.125	104	103.875	
3.625	104.5	104.375	104.25	
3.75	103.625	103.5	103.375	
3.875	104	103.875	103.75	
4	104.375	104.25	104.125	
4.125	104.875	104.875	104.75	
4.25	104.25	104.125	104.125	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
1.875	98.5	98.375	98.25	
2	99.125	99.125	99	
2.125	99.75	99.75	99.625	
2.25	100.25	100.25	100.125	
2.375	100.625	100.625	100.5	
2.5	101.375	101.375	101.25	
2.625	101.875	101.75	101.625	
2.75	101.875	101.875	101.75	
2.875	102.25	102.25	102.125	
3	102.625	102.625	102.5	
3.125	103.25	103.25	103.125	
3.25	102.75	102.625	102.625	
3.375	103.125	103	103	
3.5	103.375	103.375	103.25	
3.625	104	104	103.875	
3.75	103.75	103.75	103.625	
3.875	103.875	103.875	103.875	
4	104.25	104.25	104.25	
4.125	104.875	104.875	104.875	
4.25	104.375	104.5	104.375	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
1.875	99.5	99.5	99.375	
2	100.25	100.25	100.125	
2.125	100.875	100.75	100.625	
2.25	101.375	101.25	101.125	
2.375	101.75	101.75	101.625	
2.5	102.5	102.375	102.25	
2.625	102.875	102.875	102.75	
2.75	103.25	103.25	103.125	
2.875	103.625	103.625	103.5	
3	104	104	103.875	
3.125	104.75	104.625	104.5	
3.25	104.75	104.75	104.625	
3.375	105.125	105.125	105	
3.5	105.375	105.375	105.25	
3.625	106	106	106	
3.75	105.75	105.625	105.625	
3.875	105.875	105.875	105.75	
4	106.25	106.25	106.125	
4.125	106.875	106.875	106.875	
4.25	106.625	106.625	106.625	

High Balance HomePossible Adjustable Rate Loan Programs

High Balance 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
1.875	98.5	98.5	98.375	
2	98.875	98.875	98.875	
2.125	99.375	99.375	99.375	
2.25	99.875	99.875	99.75	
2.375	100.375	100.25	100.25	
2.5	100.75	100.75	100.75	
2.625	101.25	101.25	101.125	
2.75	101.5	101.5	101.375	
2.875	101.75	101.75	101.625	
3	102	102	101.875	
3.125	102.25	102.25	102.125	
3.25	102.5	102.375	102.375	
3.375	102.75	102.625	102.5	
3.5	102.875	102.875	102.75	
3.625	103.125	103	102.875	
3.75	103.125	103.125	103	
3.875	103.25	103.125	103	
4	103.25	103.125	103	
4.125	103.25	103.125	103	
4.25	103.375	103.25	103.125	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
1.875	99	99	98.875	
2	99.375	99.375	99.375	
2.125	99.875	99.875	99.75	
2.25	100.25	100.25	100.25	
2.375	100.75	100.625	100.625	
2.5	101.125	101.125	101	
2.625	101.5	101.5	101.375	
2.75	101.625	101.625	101.625	
2.875	101.75	101.75	101.625	
3	102	101.875	101.75	
3.125	102.125	102	101.875	
3.25	102.25	102.125	102.125	
3.375	102.375	102.375	102.25	
3.5	102.625	102.5	102.375	
3.625	102.75	102.625	102.625	
3.75	102.75	102.75	102.625	
3.875	102.875	102.75	102.625	
4	102.875	102.75	102.625	
4.125	102.875	102.75	102.625	
4.25	103	102.875	102.75	

High Balance 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
1.875	99.75	99.625	99.625	
2	100	100	100	
2.125	100.375	100.375	100.375	
2.25	100.625	100.625	100.625	
2.375	101	100.875	100.875	
2.5	101.25	101.125	101.125	
2.625	101.5	101.375	101.375	
2.75	101.75	101.75	101.625	
2.875	102.125	102	102	
3	102.375	102.375	102.25	
3.125	102.75	102.625	102.625	
3.25	102.75	102.625	102.625	
3.375	102.75	102.625	102.625	
3.5	102.75	102.75	102.625	
3.625	102.875	102.75	102.625	
3.75	102.875	102.75	102.625	
3.875	103	102.875	102.75	
4	103	102.875	102.75	
4.125	103.125	103	102.875	
4.25	103.125	103	102.875	



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

Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
2.875	98.750	98.750	98.375
3	99.500	99.500	99.125
3.125	100.250	100.250	100.000
3.25	100.875	100.875	100.500
3.375	101.500	101.500	101.250
3.5	102.250	102.250	102.000
3.625	103.000	103.000	102.625
3.75	103.500	103.500	103.250
3.875	104.125	104.125	103.750
4	104.625	104.625	104.250
4.125	105.000	105.000	104.750
4.25	105.500	105.500	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
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	97.875	97.875	97.500
3	98.625	98.625	98.375
3.125	99.500	99.500	99.125
3.25	100.250	100.250	99.875
3.375	101.000	101.000	100.625
3.5	101.625	101.625	101.250
3.625	102.250	102.250	101.875
3.75	102.875	102.875	102.500
3.875	103.375	103.375	103.125
4	103.875	103.875	103.625
4.125	104.375	104.375	104.000
4.25	104.750	104.750	104.500
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
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	98.125	98.125	97.750
3	98.875	98.875	98.625
3.125	99.750	99.750	99.375
3.25	100.500	100.500	100.125
3.375	101.250	101.250	100.875
3.5	101.875	101.875	101.500
3.625	102.500	102.500	102.125
3.75	103.125	103.125	102.750
3.875	103.625	103.625	103.375
4	104.125	104.125	103.875
4.125	104.625	104.625	104.250
4.25	105.000	105.000	104.750
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
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	99.500	99.500	99.375
2.625	99.875	99.875	99.750
2.75	100.250	100.250	100.125
2.875	100.625	100.625	100.500
3	101.000	101.000	100.875
3.125	101.250	101.250	101.250
3.25	101.500	101.500	101.500
3.375	101.625	101.625	101.625
3.5	101.750	101.750	101.750
3.625	101.875	101.875	101.750
3.75	101.875	101.875	101.875
3.875	101.875	101.875	101.875
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
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	100.000	100.000	99.875
2.625	100.375	100.375	100.250
2.75	100.750	100.750	100.625
2.875	101.125	101.125	101.000
3	101.375	101.375	101.375
3.125	101.625	101.625	101.625
3.25	101.750	101.750	101.750
3.375	101.875	101.875	101.875
3.5	102.000	102.000	101.875
3.625	102.000	102.000	102.000
3.75	102.000	102.000	102.000
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	101.875	101.875	101.875
3.25	102.000	102.000	102.000
3.375	102.125	102.125	102.125
3.5	102.250	102.250	102.125
3.625	102.250	102.250	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 90 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
3.75	100.875	100.875	100.625
3.875	101.500	101.500	101.125
4	101.875	101.875	101.625
4.125	102.250	102.250	102.000
4.25	102.625	102.625	102.250
4.375	102.875	102.875	102.500
4.5	103.125	103.125	102.750
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
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 90 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
3.75	100.250	100.250	99.875
3.875	100.750	100.750	100.500
4	101.250	101.250	100.875
4.125	101.625	101.625	101.250
4.25	101.875	101.875	101.625
4.375	102.125	102.125	101.875
4.5	102.375	102.375	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
0	0.000	0.000	0.000

Jumbo Premier 90 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
3.75	100.250	100.250	99.875
3.875	100.750	100.750	100.500
4	101.250	101.250	100.875
4.125	101.625	101.625	101.250
4.25	101.875	101.875	101.625
4.375	102.125	102.125	101.875
4.5	102.375	102.375	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
0	0.000	0.000	0.000

WHOLESALE

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



Effective Date:
11/24/21 6:58 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

Jumbo Premier Loan Level Adjustments

FICO Score	Purchase FICO Score/LTV Ratio								
	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

Premier 90		
Purchase & FICO/LTV		
FICO	80.01-85%	85.01-90%
680-699	NA	NA
700-719	NA	NA
720-739	NA	NA
740-759	-1.500%	-1.750%
760-779	-1.000%	-1.250%
780-999	-0.625%	-0.875%

FICO Score	Rate/Term FICO Score/LTV Ratio								
	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

Premier 90		
Rate/Term & FICO/LTV		
FICO	80.01-85%	85.01-90%
680-699	NA	NA
700-719	NA	NA
720-739	NA	NA
740-759	-1.750%	-2.000%
760-779	-1.250%	-1.500%
780-999	-0.875%	-1.125%

FICO Score	Cashout Refinance FICO Score/LTV Ratio								
	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

Premier 90		
Amount/LTV		
Amount	80.01-85%	85.01-90%
0-\$1MM	0.000%	0.000%
\$1,000,001-\$1.5MM	-0.375%	-0.375%
\$1,500,001-\$2MM	NA	NA
\$2,000,001-\$2.5MM	NA	NA

Amount	Loan Amount/LTV Ratio								
	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%	-0.125%	-0.125%	-0.250%	-0.375%	NA	NA	NA	NA
\$2,000,001-\$2.5MM	0.000%	-0.125%	-0.125%	-0.250%	-0.375%	NA	NA	NA	NA

Units	Property Units /LTV Ratio								
	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

Units	Occupancy Type/LTV Ratio								
	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	Property State/LTV Ratio								
	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	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%

Premier 90		
State/LTV		
State	80.01-85%	85.01-90%
FL,NV	-0.750%	-0.750%
CA	NA	NA

Max Price		
Loan Amount	Max Price 30yr	Max Price 25/20yr
<=\$1MM	101.00	101.30
>\$1MM	101.75	101.05

Premier 90	
Misc Adjustments	
No Escrows	-0.250%

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

Premier 90		
Max Price		
Loan Amount	30yr	25/20yr
<=\$1MM	101.75	101.05
>\$1MM	101.50	100.80

WHOLESALE

ResiCentral
1215 W. Rio Salado Pkwy, Ste 107
Tempe, AZ 85281
(602) 252-4149



Effective Date:
11/24/21 6:58 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

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%	-0.500%	-0.875%	-1.250%	NA	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

WHOLESALE

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



Effective Date:
11/24/21 6:58 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

FHA High Balance Fixed Loan Programs

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 30 Year High Balance Fixed.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 30 Year High Balance Fixed Streamline.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 15 Year High Balance Fixed.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 15 Year High Balance Fixed Streamline.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 10 Year High Balance Fixed.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 10 Year High Balance Fixed Streamline.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 20 Year High Balance Fixed.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 20 Year High Balance Fixed Streamline.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 25 Year High Balance Fixed.

Table with columns: Rate, Days to Lock (30, 45, 60) for FHA 25 Year High Balance Fixed Streamline.

WHOLESALE

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



Effective Date:
 11/24/21 6:58 AM
 FHA Lender ID: 01025-0000-1

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

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%
620-639	-0.875%

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

30Yr Rate/Amount Adjustments			
Note Rate	<=\$110K	<=\$150K	<=\$200K
2.75	0.375%	0.375%	0.250%
2.875	0.375%	0.375%	0.250%
3	0.375%	0.375%	0.250%
3.125	0.375%	0.375%	0.250%
3.25	1.000%	0.875%	0.625%
3.375	1.000%	0.875%	0.625%
3.5	0.750%	0.625%	0.500%
3.625	0.750%	0.625%	0.500%
3.75	0.750%	0.625%	0.500%

WHOLESALE

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



RESICENTRAL

Effective Date:
11/24/21 6:58 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

VA Fixed Loan Programs

VA 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	97.375	97.375	97.125
2.125	97.750	97.750	97.500
2.25	100.500	100.500	100.250
2.375	100.875	100.875	100.625
2.5	101.250	101.250	101.000
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.500	102.500	102.250
3	102.875	102.875	102.625
3.125	103.250	103.250	103.000
3.25	103.250	103.250	103.125
3.375	103.625	103.625	103.500
3.5	104.000	104.000	103.875
3.625	104.375	104.375	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

VA 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	97.375	97.375	97.125
2.125	97.750	97.750	97.500
2.25	100.500	100.500	100.250
2.375	100.875	100.875	100.625
2.5	101.250	101.250	101.000
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.500	102.500	102.250
3	102.875	102.875	102.625
3.125	103.250	103.250	103.000
3.25	103.250	103.250	103.125
3.375	103.625	103.625	103.500
3.5	104.000	104.000	103.875
3.625	104.375	104.375	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

VA 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	97.375	97.375	97.125
2.125	97.750	97.750	97.500
2.25	100.500	100.500	100.250
2.375	100.875	100.875	100.625
2.5	101.250	101.250	101.000
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.500	102.500	102.250
3	102.875	102.875	102.625
3.125	103.250	103.250	103.000
3.25	103.250	103.250	103.125
3.375	103.625	103.625	103.500
3.5	104.000	104.000	103.875
3.625	104.375	104.375	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

VA 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	100.125	100.125	100.000
2.125	100.375	100.375	100.250
2.25	101.750	101.750	101.625
2.375	102.000	102.000	101.875
2.5	102.250	102.250	102.125
2.625	102.500	102.500	102.375
2.75	103.375	103.375	103.250
2.875	103.625	103.625	103.500
3	103.875	103.875	103.750
3.125	104.125	104.125	104.000
3.25	104.125	104.125	104.250
3.375	104.375	104.375	104.500
3.5	104.625	104.625	104.750
3.625	104.875	104.875	105.000
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 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
2	99.250	99.250	99.000
2.125	99.500	99.500	99.250
2.25	100.875	100.875	100.750
2.375	101.125	101.125	101.000
2.5	101.375	101.375	101.250
2.625	101.625	101.625	101.500
2.75	102.500	102.500	102.375
2.875	102.750	102.750	102.625
3	103.000	103.000	102.875
3.125	103.250	103.250	103.125
3.25	103.250	103.250	103.375
3.375	103.500	103.500	103.625
3.5	103.750	103.750	103.875
3.625	104.000	104.000	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

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

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



Effective Date:
11/24/21 6:58 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

VA High Balance Fixed Loan Programs

Rate	Days to Lock		
	30	45	60
2	95.875	95.875	95.625
2.125	96.250	96.250	96.000
2.25	99.500	99.500	99.375
2.375	99.875	99.875	99.750
2.5	100.250	100.250	100.125
2.625	100.625	100.625	100.500
2.75	101.625	101.625	101.500
2.875	102.000	102.000	101.875
3	102.375	102.375	102.250
3.125	102.750	102.750	102.625
3.25	102.375	102.375	102.250
3.375	102.750	102.750	102.625
3.5	103.125	103.125	103.000
3.625	103.500	103.500	103.375
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	94.375	94.375	94.125
2.125	94.750	94.750	94.500
2.25	98.000	98.000	97.875
2.375	98.375	98.375	98.250
2.5	98.750	98.750	98.625
2.625	99.125	99.125	99.000
2.75	100.125	100.125	100.000
2.875	100.500	100.500	100.375
3	100.875	100.875	100.750
3.125	101.250	101.250	101.125
3.25	100.875	100.875	100.750
3.375	101.250	101.250	101.125
3.5	101.625	101.625	101.500
3.625	102.000	102.000	101.875
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

Rate	Days to Lock		
	30	45	60
2	94.375	94.375	94.125
2.125	94.750	94.750	94.500
2.25	98.000	98.000	97.875
2.375	98.375	98.375	98.250
2.5	98.750	98.750	98.625
2.625	99.125	99.125	99.000
2.75	100.125	100.125	100.000
2.875	100.500	100.500	100.375
3	100.875	100.875	100.750
3.125	101.250	101.250	101.125
3.25	100.875	100.875	100.750
3.375	101.250	101.250	101.125
3.5	101.625	101.625	101.500
3.625	102.000	102.000	101.875
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

Rate	Days to Lock		
	30	45	60
2	98.625	98.625	98.500
2.125	98.875	98.875	98.750
2.25	100.250	100.250	100.125
2.375	100.500	100.500	100.375
2.5	100.750	100.750	100.625
2.625	101.000	101.000	100.875
2.75	101.875	101.875	101.750
2.875	102.125	102.125	102.000
3	102.375	102.375	102.250
3.125	102.625	102.625	102.500
3.25	102.625	102.625	102.750
3.375	102.875	102.875	103.000
3.5	103.125	103.125	103.250
3.625	103.375	103.375	103.500
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

Rate	Days to Lock		
	30	45	60
2	97.500	97.500	97.250
2.125	97.750	97.750	97.500
2.25	99.125	99.125	99.000
2.375	99.375	99.375	99.250
2.5	99.625	99.625	99.500
2.625	99.875	99.875	99.750
2.75	100.750	100.750	100.625
2.875	101.000	101.000	100.875
3	101.250	101.250	101.125
3.125	101.500	101.500	101.375
3.25	101.500	101.500	101.625
3.375	101.750	101.750	101.875
3.5	102.000	102.000	102.125
3.625	102.250	102.250	102.375
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

WHOLESALE

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



Effective Date:
 11/24/21 6:58 AM
 VA Lender ID: 789529-00-00

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

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%
620-639	-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	0.00%
\$200,001-\$300,000	0.00%
\$300,001-\$400,000	0.125%
\$400,001-\$548,250	0.15%
\$548,251-\$1,054,500	-0.25%

30Yr Rate/Amount Adjustments				
Note Rate	<=\$110K	<=\$150K	<=\$200K	
2.75	0.300%	0.300%	0.175%	
2.875	0.300%	0.300%	0.175%	
3	0.300%	0.300%	0.175%	
3.125	0.300%	0.300%	0.175%	
3.25	0.425%	0.425%	0.550%	
3.375	0.425%	0.425%	0.550%	
3.5	0.300%	0.300%	0.550%	
3.625	0.300%	0.300%	0.550%	
3.75	0.300%	0.300%	0.550%	

WHOLESALE

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



Effective Date:
11/24/21 6:58 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

VA IRRRL Fixed Loan Programs

Rate	Days to Lock		
	30	45	60
2	97.375	97.375	97.125
2.125	97.750	97.750	97.500
2.25	100.500	100.500	100.250
2.375	100.875	100.875	100.625
2.5	101.250	101.250	101.000
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.500	102.500	102.250
3	102.875	102.875	102.625
3.125	103.250	103.250	103.000
3.25	103.250	103.250	103.125
3.375	103.625	103.625	103.500
3.5	104.000	104.000	103.875
3.625	104.375	104.375	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

Rate	Days to Lock		
	30	45	60
2	97.375	97.375	97.125
2.125	97.750	97.750	97.500
2.25	100.500	100.500	100.250
2.375	100.875	100.875	100.625
2.5	101.250	101.250	101.000
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.500	102.500	102.250
3	102.875	102.875	102.625
3.125	103.250	103.250	103.000
3.25	103.250	103.250	103.125
3.375	103.625	103.625	103.500
3.5	104.000	104.000	103.875
3.625	104.375	104.375	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

Rate	Days to Lock		
	30	45	60
2	97.375	97.375	97.125
2.125	97.750	97.750	97.500
2.25	100.500	100.500	100.250
2.375	100.875	100.875	100.625
2.5	101.250	101.250	101.000
2.625	101.625	101.625	101.375
2.75	102.125	102.125	101.875
2.875	102.500	102.500	102.250
3	102.875	102.875	102.625
3.125	103.250	103.250	103.000
3.25	103.250	103.250	103.125
3.375	103.625	103.625	103.500
3.5	104.000	104.000	103.875
3.625	104.375	104.375	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

Rate	Days to Lock		
	30	45	60
2	100.125	100.125	100.000
2.125	100.375	100.375	100.250
2.25	101.750	101.750	101.625
2.375	102.000	102.000	101.875
2.5	102.250	102.250	102.125
2.625	102.500	102.500	102.375
2.75	103.375	103.375	103.250
2.875	103.625	103.625	103.500
3	103.875	103.875	103.750
3.125	104.125	104.125	104.000
3.25	104.125	104.125	104.250
3.375	104.375	104.375	104.500
3.5	104.625	104.625	104.750
3.625	104.875	104.875	105.000
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	99.250	99.250	99.000
2.125	99.500	99.500	99.250
2.25	100.875	100.875	100.750
2.375	101.125	101.125	101.000
2.5	101.375	101.375	101.250
2.625	101.625	101.625	101.500
2.75	102.500	102.500	102.375
2.875	102.750	102.750	102.625
3	103.000	103.000	102.875
3.125	103.250	103.250	103.125
3.25	103.250	103.250	103.375
3.375	103.500	103.500	103.625
3.5	103.750	103.750	103.875
3.625	104.000	104.000	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

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

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

VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
2	95.875	95.875	95.625
2.125	96.250	96.250	96.000
2.25	99.500	99.500	99.375
2.375	99.875	99.875	99.750
2.5	100.250	100.250	100.125
2.625	100.625	100.625	100.500
2.75	101.625	101.625	101.500
2.875	102.000	102.000	101.875
3	102.375	102.375	102.250
3.125	102.750	102.750	102.625
3.25	102.375	102.375	102.250
3.375	102.750	102.750	102.625
3.5	103.125	103.125	103.000
3.625	103.500	103.500	103.375
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 25 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
2	94.375	94.375	94.125
2.125	94.750	94.750	94.500
2.25	98.000	98.000	97.875
2.375	98.375	98.375	98.250
2.5	98.750	98.750	98.625
2.625	99.125	99.125	99.000
2.75	100.125	100.125	100.000
2.875	100.500	100.500	100.375
3	100.875	100.875	100.750
3.125	101.250	101.250	101.125
3.25	100.875	100.875	100.750
3.375	101.250	101.250	101.125
3.5	101.625	101.625	101.500
3.625	102.000	102.000	101.875
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

VA 20 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
2	94.375	94.375	94.125
2.125	94.750	94.750	94.500
2.25	98.000	98.000	97.875
2.375	98.375	98.375	98.250
2.5	98.750	98.750	98.625
2.625	99.125	99.125	99.000
2.75	100.125	100.125	100.000
2.875	100.500	100.500	100.375
3	100.875	100.875	100.750
3.125	101.250	101.250	101.125
3.25	100.875	100.875	100.750
3.375	101.250	101.250	101.125
3.5	101.625	101.625	101.500
3.625	102.000	102.000	101.875
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

VA 15 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
2	98.625	98.625	98.500
2.125	98.875	98.875	98.750
2.25	100.250	100.250	100.125
2.375	100.500	100.500	100.375
2.5	100.750	100.750	100.625
2.625	101.000	101.000	100.875
2.75	101.875	101.875	101.750
2.875	102.125	102.125	102.000
3	102.375	102.375	102.250
3.125	102.625	102.625	102.500
3.25	102.625	102.625	102.750
3.375	102.875	102.875	103.000
3.5	103.125	103.125	103.250
3.625	103.375	103.375	103.500
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

VA 10 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
2	97.500	97.500	97.250
2.125	97.750	97.750	97.500
2.25	99.125	99.125	99.000
2.375	99.375	99.375	99.250
2.5	99.625	99.625	99.500
2.625	99.875	99.875	99.750
2.75	100.750	100.750	100.625
2.875	101.000	101.000	100.875
3	101.250	101.250	101.125
3.125	101.500	101.500	101.375
3.25	101.500	101.500	101.625
3.375	101.750	101.750	101.875
3.5	102.000	102.000	102.125
3.625	102.250	102.250	102.375
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 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



Effective Date:
 11/24/21 6:58 AM
 VA Lender ID: 789529-00-00

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

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

30Yr Rate/Amount Adjustments			
Note Rate	<=\$110K	<=\$150K	<=\$200K
2.75	0.300%	0.300%	0.175%
2.875	0.300%	0.300%	0.175%
3	0.300%	0.300%	0.175%
3.125	0.300%	0.300%	0.175%
3.25	0.425%	0.425%	0.550%
3.375	0.425%	0.425%	0.550%
3.5	0.300%	0.300%	0.550%
3.625	0.300%	0.300%	0.550%
3.75	0.300%	0.300%	0.550%