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Effective Date:
9/13/24 12:23 PM

Indicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

Conforming Fixed Loan Programs

Table for Conforming 30 Year Fixed with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 25 Year Fixed with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 20 Year Fixed with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 15 Year Fixed with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 10 Year Fixed with columns for Rate and Days to Lock (30, 45, 60).

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Table for Conforming 10/6 SOFR ARM with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 7/6 SOFR ARM with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 5/6 SOFR ARM with columns for Rate and Days to Lock (30, 45, 60).

Table for Conforming 3/8 SOFR ARM with columns for Rate and Days to Lock (30, 45, 60).



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Conventional/FHAVA loan lock requests accepted until 12:00 AM PT  
 Jumbo/Non-QM 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	
5	98.750	98.750	98.750	
5.125	99.375	99.375	99.375	
5.25	99.625	99.625	99.625	
5.375	100.250	100.250	100.250	
5.49	100.750	100.750	100.750	
5.5	100.750	100.750	100.750	
5.625	101.375	101.375	101.375	
5.75	101.000	101.125	101.125	
5.875	101.625	101.625	101.625	
5.99	102.000	102.000	102.000	
6	102.000	102.000	102.000	
6.125	102.500	102.500	102.500	
6.25	102.000	102.000	102.000	
6.375	102.500	102.500	102.500	
6.49	102.875	102.875	102.875	
6.5	102.875	102.875	102.875	
6.625	103.250	103.250	103.250	
6.75	102.875	102.875	102.875	
6.875	103.250	103.250	103.250	
6.99	103.750	103.750	103.750	
7	103.750	103.750	103.750	
7.125	104.125	104.125	104.125	
7.25	103.750	103.750	103.750	
7.375	104.000	104.000	104.000	
7.49	104.375	104.375	104.250	
7.5	104.375	104.375	104.250	
7.625	104.625	104.625	104.625	
7.75	104.250	104.250	104.250	
7.875	104.625	104.625	104.500	
8	104.750	104.750	104.750	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.750	98.750	98.750	
5.125	99.375	99.375	99.375	
5.25	99.625	99.625	99.625	
5.375	100.250	100.250	100.250	
5.49	100.750	100.750	100.750	
5.5	100.750	100.750	100.750	
5.625	101.375	101.375	101.375	
5.75	101.000	101.125	101.125	
5.875	101.625	101.625	101.625	
5.99	102.000	102.000	102.000	
6	102.000	102.000	102.000	
6.125	102.500	102.500	102.500	
6.25	102.000	102.000	102.000	
6.375	102.500	102.500	102.500	
6.49	102.875	102.875	102.875	
6.5	102.875	102.875	102.875	
6.625	103.250	103.250	103.250	
6.75	102.875	102.875	102.875	
6.875	103.250	103.250	103.250	
6.99	103.750	103.750	103.750	
7	103.750	103.750	103.750	
7.125	104.125	104.125	104.125	
7.25	103.750	103.750	103.750	
7.375	104.000	104.000	104.000	
7.49	104.375	104.375	104.250	
7.5	104.375	104.375	104.250	
7.625	104.625	104.625	104.625	
7.75	104.250	104.250	104.250	
7.875	104.625	104.625	104.500	
8	104.750	104.750	104.750	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.875	97.875	97.875	
4.875	98.625	98.500	98.500	
4.99	99.500	99.500	99.375	
5	99.500	99.500	99.375	
5.125	100.125	100.125	100.125	
5.25	100.750	100.750	100.625	
5.375	101.250	101.250	101.250	
5.49	101.875	101.875	101.750	
5.5	101.875	101.875	101.750	
5.625	102.375	102.375	102.375	
5.75	102.000	102.000	102.000	
5.875	102.500	102.500	102.500	
5.99	103.000	103.000	103.000	
6	103.000	103.000	103.000	
6.125	103.500	103.375	103.375	
6.25	102.875	102.875	102.750	
6.375	103.250	103.250	103.250	
6.49	103.625	103.625	103.625	
6.5	103.625	103.625	103.625	
6.625	104.125	104.000	104.000	
6.75	103.500	103.500	103.500	
6.875	103.875	103.875	103.875	
6.99	104.250	104.250	104.250	
7	104.250	104.250	104.250	
7.125	104.625	104.625	104.500	
7.25	104.250	104.125	104.125	
7.375	104.500	104.500	104.500	
7.49	104.875	104.875	104.875	
7.5	104.875	104.875	104.875	
7.625	105.125	105.125	105.125	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	99.250	99.250	99.250	
4.375	99.625	99.625	99.625	
4.49	100.000	100.000	100.000	
4.5	100.000	100.000	100.000	
4.625	100.375	100.375	100.375	
4.75	100.750	100.625	100.625	
4.875	101.000	101.000	101.000	
4.99	101.250	101.250	101.250	
5	101.250	101.250	101.250	
5.125	101.500	101.500	101.500	
5.25	101.500	101.500	101.500	
5.375	101.750	101.750	101.750	
5.49	101.875	101.875	101.875	
5.5	101.875	101.875	101.875	
5.625	102.125	102.125	102.125	
5.75	102.000	102.000	102.000	
5.875	102.250	102.250	102.125	
5.99	102.375	102.375	102.375	
6	102.375	102.375	102.375	
6.125	102.625	102.625	102.625	
6.25	102.750	102.625	102.625	
6.375	102.875	102.875	102.875	
6.49	103.125	103.125	103.125	
6.5	103.125	103.125	103.125	
6.625	103.375	103.375	103.375	
6.75	103.375	103.375	103.375	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	99.750	99.750	99.750	
4.375	100.125	100.125	100.125	
4.49	100.500	100.500	100.500	
4.5	100.500	100.500	100.500	
4.625	100.875	100.875	100.750	
4.75	101.125	101.125	101.125	
4.875	101.500	101.500	101.375	
4.99	101.750	101.750	101.750	
5	101.750	101.750	101.750	
5.125	102.000	102.000	102.000	
5.25	102.000	102.000	102.000	
5.375	102.375	102.250	102.250	
5.49	102.625	102.500	102.500	
5.5	102.625	102.500	102.500	
5.625	102.750	102.750	102.750	
5.75	102.750	102.750	102.625	
5.875	103.000	102.875	102.875	
5.99	103.125	103.125	103.125	
6	103.125	103.125	103.125	
6.125	103.375	103.375	103.250	
6.25	103.250	103.250	103.125	
6.375	103.500	103.500	103.375	
6.49	103.750	103.625	103.625	
6.5	103.750	103.625	103.625	
6.625	103.875	103.875	103.875	
6.75	103.875	103.750	103.750	









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### Conforming HomePossible Fixed Loan Programs

Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.625	98.625
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	102.875	102.875	102.875
6.875	103.375	103.375	103.375
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.125	104.125	104.000
7.49	104.375	104.375	104.375
7.5	104.375	104.375	104.375
7.625	104.625	104.625	104.625
7.75	104.500	104.375	104.375

Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.625	98.625
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	102.875	102.875	102.875
6.875	103.375	103.375	103.375
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.125	104.125	104.000
7.49	104.375	104.375	104.375
7.5	104.375	104.375	104.375
7.625	104.625	104.625	104.625
7.75	104.500	104.375	104.375

Rate	Days to Lock		
	30	45	60
4.875	98.750	98.875	98.750
4.99	99.375	99.375	99.250
5	99.375	99.375	99.250
5.125	99.875	99.875	99.750
5.25	100.250	100.375	100.250
5.375	100.750	100.875	100.750
5.49	101.250	101.250	101.125
5.5	101.250	101.250	101.125
5.625	101.625	101.750	101.625
5.75	101.750	101.750	101.625
5.875	102.125	102.125	102.000
5.99	102.500	102.500	102.375
6	102.500	102.500	102.375
6.125	102.750	102.750	102.625
6.25	102.625	102.625	102.500
6.375	102.875	102.875	102.875
6.49	103.250	103.250	103.125
6.5	103.250	103.250	103.125
6.625	103.500	103.500	103.375
6.75	103.375	103.250	103.250
6.875	103.625	103.625	103.500
6.99	103.875	103.875	103.750
7	103.875	103.875	103.750
7.125	104.125	104.125	104.000
7.25	104.000	104.000	103.875
7.375	104.250	104.250	104.250
7.49	104.500	104.500	104.500
7.5	104.500	104.500	104.500
7.625	104.750	104.750	104.750
7.75	104.750	104.750	104.750

Rate	Days to Lock		
	30	45	60
4.75	100.375	100.375	100.375
4.875	100.750	100.750	100.750
4.99	101.125	101.000	101.000
5	101.125	101.000	101.000
5.125	100.875	100.875	100.750
5.25	101.125	101.125	101.125
5.375	101.375	101.375	101.375
5.49	101.625	101.500	101.500
5.5	101.625	101.500	101.500
5.625	101.625	101.625	101.625
5.75	101.750	101.750	101.625
5.875	101.875	101.875	101.875
5.99	102.125	102.125	102.125
6	102.125	102.125	102.125
6.125	102.250	102.250	102.250
6.25	102.375	102.375	102.375
6.375	102.625	102.625	102.500
6.49	102.750	102.750	102.750
6.5	102.750	102.750	102.750
6.625	102.875	102.875	102.875
6.75	103.000	103.000	103.000
6.875	103.250	103.250	103.250
6.99	103.375	103.375	103.375
7	103.375	103.375	103.375
7.125	103.375	103.375	103.250
7.25	103.625	103.500	103.500

Rate	Days to Lock		
	30	45	60
4.75	100.500	100.625	100.625
4.875	100.875	101.000	101.000
4.99	101.250	101.250	101.375
5	101.250	101.250	101.375
5.125	101.125	101.125	101.125
5.25	101.375	101.375	101.500
5.375	101.625	101.625	101.750
5.49	101.875	101.875	102.000
5.5	101.875	101.875	102.000
5.625	101.875	101.875	102.000
5.75	102.000	102.000	102.000
5.875	102.250	102.250	102.250
5.99	102.500	102.500	102.500
6	102.500	102.500	102.500
6.125	102.500	102.500	102.500
6.25	102.625	102.625	102.625
6.375	102.875	102.875	102.875
6.49	103.000	103.000	103.000
6.5	103.000	103.000	103.000
6.625	103.250	103.125	103.125
6.75	103.250	103.250	103.250
6.875	103.500	103.500	103.500
7	103.625	103.625	103.625
7.125	103.625	103.625	103.625
7.25	103.875	103.750	103.750
7.375	104.000	104.000	103.875

### Conforming HomePossible Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Rate	Days to Lock		
	30	45	60
5.5	98.750	98.750	98.750
5.625	99.125	99.125	99.125
5.75	99.500	99.500	99.500
5.875	99.750	99.750	99.750
6	100.000	100.000	100.000
6.125	100.250	100.250	100.250
6.25	100.500	100.500	100.500
6.375	100.750	100.750	100.750
6.5	101.000	101.000	101.000
6.625	101.250	101.250	101.250
6.75	101.500	101.500	101.375
6.875	101.625	101.625	101.625
7	101.875	101.875	101.875
7.125	102.125	102.125	102.000
7.25	102.375	102.375	102.250
7.375	102.625	102.625	102.500
7.5	102.875	102.875	102.750
7.625	103.125	103.125	103.125
7.75	103.500	103.500	103.375
7.875	103.875	103.750	103.750

Rate	Days to Lock		
	30	45	60
5	98.500	98.625	98.625
5.125	99.000	99.000	99.000
5.25	99.250	99.375	99.375
5.375	99.625	99.625	99.625
5.5	99.875	99.875	99.875
5.625	100.125	100.125	100.125
5.75	100.375	100.375	100.375
5.875	100.500	100.500	100.500
6	100.750	100.750	100.750
6.125	100.875	100.875	100.875
6.25	101.000	101.000	101.000
6.375	101.125	101.125	101.125
6.5	101.250	101.250	101.125
6.625	101.375	101.250	101.250
6.75	101.500	101.500	101.500
6.875	101.750	101.750	101.750
7	102.125	102.000	102.000
7.125	102.375	102.375	102.250
7.25	102.625	102.500	102.500
7.375	102.750	102.750	102.625

Rate	Days to Lock		
	30	45	60
5	98.750	98.750	98.875
5.125	99.125	99.125	99.125
5.25	99.375	99.500	99.500
5.375	99.750	99.750	99.875
5.5	100.125	100.125	100.125
5.625	100.500	100.500	100.500
5.75	100.750	100.750	100.750
5.875	100.875	100.875	100.875
6	101.000	101.000	101.000
6.125	101.250	101.250	101.250
6.25	101.375	101.375	101.375
6.375	101.625	101.625	101.500
6.5	101.750	101.750	101.750
6.625	102.000	101.875	101.875
6.75	102.125	102.125	102.125
6.875	102.500	102.500	102.375
7	102.750	102.750	102.750
7.125	103.000	103.000	103.000
7.25	103.250	103.250	103.125
7.375	103.375	103.375	103.375

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**High Balance HomePossible Fixed Loan Programs**

High Balance 30 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	98.625	98.625	98.625
5.625	99.250	99.250	99.125
5.75	99.250	99.250	99.250
5.875	99.875	99.875	99.875
5.99	100.500	100.500	100.375
6	100.500	100.500	100.375
6.125	101.000	100.875	100.875
6.25	100.625	100.625	100.625
6.375	101.125	101.125	101.125
6.49	101.625	101.625	101.625
6.5	101.625	101.625	101.625
6.625	102.000	102.000	102.000
6.75	102.000	102.000	102.000
6.875	102.375	102.375	102.250
6.99	102.625	102.625	102.625
7	102.625	102.625	102.625
7.125	103.000	103.000	103.000
7.25	102.750	102.750	102.750
7.375	103.000	103.000	103.000
7.49	103.375	103.250	103.250
7.5	103.375	103.250	103.250
7.625	103.500	103.500	103.500
7.75	102.875	102.875	102.875
7.875	103.125	103.125	103.125
7.99	103.375	103.375	103.375
8	103.375	103.375	103.375
8.125	103.750	103.750	103.750

High Balance 25 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	98.625	98.625	98.625
5.625	99.250	99.250	99.125
5.75	99.250	99.250	99.250
5.875	99.875	99.875	99.875
5.99	100.500	100.500	100.375
6	100.500	100.500	100.375
6.125	101.000	100.875	100.875
6.25	100.625	100.625	100.625
6.375	101.125	101.125	101.125
6.49	101.625	101.625	101.625
6.5	101.625	101.625	101.625
6.625	102.000	102.000	102.000
6.75	102.000	102.000	102.000
6.875	102.375	102.375	102.250
6.99	102.625	102.625	102.625
7	102.625	102.625	102.625
7.125	103.000	103.000	103.000
7.25	102.750	102.750	102.750
7.375	103.000	103.000	103.000
7.49	103.375	103.250	103.250
7.5	103.375	103.250	103.250
7.625	103.500	103.500	103.500
7.75	102.875	102.875	102.875
7.875	103.125	103.125	103.125
7.99	103.375	103.375	103.375
8	103.375	103.375	103.375
8.125	103.750	103.750	103.750

High Balance 20 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
5	98.125	98.125	98.000
5.125	98.625	98.625	98.500
5.25	99.125	99.250	99.125
5.375	99.750	99.750	99.625
5.49	100.125	100.125	100.000
5.5	100.125	100.125	100.000
5.625	100.500	100.625	100.500
5.75	100.625	100.625	100.500
5.875	101.000	101.000	100.875
5.99	101.375	101.375	101.250
6	101.375	101.375	101.250
6.125	101.625	101.625	101.500
6.25	101.750	101.750	101.625
6.375	102.125	102.125	102.000
6.49	102.375	102.375	102.250
6.5	102.375	102.375	102.250
6.625	102.625	102.625	102.500
6.75	102.500	102.500	102.375
6.875	102.750	102.750	102.625
6.99	103.000	103.000	102.875
7	103.000	103.000	102.875
7.125	103.250	103.250	103.125
7.25	103.125	103.125	103.125
7.375	103.375	103.375	103.375
7.49	103.625	103.625	103.625
7.5	103.625	103.625	103.625
7.625	103.875	103.875	103.875

High Balance 15 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
4.75	99.500	99.500	99.500
4.875	99.875	99.875	99.750
4.99	100.125	100.125	100.125
5	100.125	100.125	100.125
5.125	100.625	100.625	100.625
5.25	100.375	100.375	100.375
5.375	100.625	100.625	100.625
5.49	100.875	100.875	100.875
5.5	100.875	100.875	100.875
5.625	101.500	101.500	101.500
5.75	101.125	101.125	101.125
5.875	101.375	101.375	101.250
5.99	101.625	101.625	101.500
6	101.625	101.625	101.500
6.125	102.125	102.000	102.000
6.25	101.875	101.875	101.875
6.375	102.000	102.000	102.000
6.49	102.250	102.250	102.250
6.5	102.250	102.250	102.250
6.625	102.625	102.625	102.500
6.75	102.500	102.500	102.500
6.875	102.750	102.750	102.750
6.99	103.000	103.000	102.875
7	103.000	103.000	102.875
7.125	103.125	103.125	103.125
7.25	103.125	103.125	103.125

High Balance 10 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
4.75	99.375	99.375	99.500
4.875	99.750	99.750	99.875
4.99	100.000	100.125	100.125
5	100.000	100.125	100.125
5.125	100.500	100.500	100.625
5.25	100.250	100.250	100.250
5.375	100.500	100.500	100.500
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.375	101.375	101.375
5.75	100.875	100.875	100.875
5.875	101.000	101.000	101.125
5.99	101.250	101.250	101.250
6	101.250	101.250	101.250
6.125	101.750	101.750	101.750
6.25	101.500	101.500	101.500
6.375	101.625	101.625	101.625
6.49	101.875	101.875	101.875
6.5	101.875	101.875	101.875
6.625	102.250	102.250	102.250
6.75	102.125	102.125	102.125
6.875	102.375	102.375	102.250
7	102.500	102.500	102.500
7.125	102.625	102.625	102.625
7.25	102.625	102.625	102.625
7.375	102.875	102.750	102.750

**High Balance HomePossible Adjustable Rate Loan Programs**

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
5.125	98.375	98.375	98.500
5.25	98.750	98.875	98.875
5.375	99.125	99.250	99.250
5.5	99.500	99.500	99.625
5.625	99.875	99.875	100.000
5.75	100.250	100.250	100.250
5.875	100.500	100.500	100.500
6	100.750	100.750	100.750
6.125	101.000	101.000	101.000
6.25	101.250	101.250	101.250
6.375	101.500	101.500	101.500
6.5	101.750	101.750	101.750
6.625	102.000	102.000	102.000
6.75	102.250	102.250	102.250
6.875	102.500	102.500	102.375
7	102.625	102.625	102.625
7.125	102.875	102.875	102.750
7.25	103.125	103.125	103.000
7.375	103.375	103.375	103.375
7.5	103.625	103.625	103.625

High Balance 7/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
4.75	98.375	98.375	98.500
4.875	98.750	98.875	98.875
5	99.250	99.250	99.250
5.125	99.625	99.625	99.750
5.25	100.000	100.000	100.000
5.375	100.250	100.250	100.250
5.5	100.500	100.500	100.625
5.625	100.875	100.875	100.875
5.75	101.000	101.000	101.000
5.875	101.250	101.250	101.250
6	101.375	101.375	101.375
6.125	101.500	101.500	101.500
6.25	101.625	101.625	101.625
6.375	101.750	101.750	101.750
6.5	101.875	101.875	101.875
6.625	102.000	102.000	102.000
6.75	102.250	102.125	102.125
6.875	102.500	102.500	102.375
7	102.750	102.750	102.625
7.125	103.000	103.000	103.000

High Balance 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
4.75	98.750	98.750	98.875
4.875	99.125	99.125	99.125
5	99.375	99.500	99.500
5.125	99.750	99.750	99.875
5.25	100.125	100.125	100.125
5.375	100.500	100.500	100.500
5.5	100.750	100.875	100.875
5.625	101.125	101.125	101.125
5.75	101.375	101.375	101.375
5.875	101.500	101.625	101.625
6	101.750	101.750	101.750
6.125	101.875	101.875	101.875
6.25	102.000	102.000	102.000
6.375	102.250	102.250	102.250
6.5	102.375	102.375	102.375
6.625	102.625	102.625	102.625
6.75	102.875	102.875	102.750
6.875	103.125	103.125	103.125
7	103.375	103.375	103.375
7.125	103.750	103.625	103.625

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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT  
 Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**Conforming CHOICEHome Fixed Loan Programs**

Conforming CHOICEHome 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.625	98.625
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	102.875	102.875	102.875
6.875	103.375	103.375	103.375
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.125	104.125	104.000
7.49	104.375	104.375	104.375

Conforming CHOICEHome 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.625	98.625
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	102.875	102.875	102.875
6.875	103.375	103.375	103.375
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.125	104.125	104.000
7.49	104.375	104.375	104.375

Conforming CHOICEHome 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	98.125	98.125	98.000
4.875	98.750	98.875	98.750
4.99	99.375	99.375	99.250
5	99.375	99.375	99.250
5.125	99.875	99.875	99.750
5.25	100.250	100.375	100.250
5.375	100.750	100.875	100.750
5.49	101.250	101.250	101.125
5.5	101.250	101.250	101.125
5.625	101.625	101.750	101.625
5.75	101.750	101.750	101.625
5.875	102.125	102.125	102.000
5.99	102.500	102.500	102.375
6	102.500	102.500	102.375
6.125	102.750	102.750	102.625
6.25	102.625	102.625	102.500
6.375	102.875	102.875	102.875
6.49	103.250	103.250	103.125
6.5	103.250	103.250	103.125
6.625	103.500	103.500	103.375
6.75	103.375	103.250	103.250
6.875	103.625	103.625	103.500
6.99	103.875	103.875	103.750
7	103.875	103.875	103.750
7.125	104.125	104.125	104.000
7.25	104.000	104.000	103.875
7.375	104.250	104.250	104.250

Conforming CHOICEHome 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	100.375	100.375	100.375
4.875	100.750	100.750	100.750
4.99	101.125	101.000	101.000
5	101.125	101.000	101.000
5.125	100.875	100.875	100.750
5.25	101.125	101.125	101.125
5.375	101.375	101.375	101.375
5.49	101.625	101.500	101.500
5.5	101.625	101.500	101.500
5.625	101.625	101.625	101.625
5.75	101.750	101.750	101.625
5.875	101.875	101.875	101.875
5.99	102.125	102.125	102.125
6	102.125	102.125	102.125
6.125	102.250	102.250	102.250
6.25	102.375	102.375	102.375
6.375	102.625	102.625	102.500
6.49	102.750	102.750	102.750
6.5	102.750	102.750	102.750
6.625	102.875	102.875	102.875
6.75	103.000	103.000	103.000
6.875	103.250	103.250	103.250
6.99	103.375	103.375	103.375
7	103.375	103.375	103.375
7.125	103.375	103.375	103.250
7.25	103.625	103.500	103.500

Conforming CHOICEHome 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	100.500	100.625	100.625
4.875	100.875	101.000	101.000
4.99	101.250	101.250	101.375
5	101.250	101.250	101.375
5.125	101.125	101.125	101.125
5.25	101.375	101.375	101.500
5.375	101.625	101.625	101.750
5.49	101.875	101.875	102.000
5.5	101.875	101.875	102.000
5.625	101.875	101.875	102.000
5.75	102.000	102.000	102.000
5.875	102.250	102.250	102.250
5.99	102.500	102.500	102.500
6	102.500	102.500	102.500
6.125	102.500	102.500	102.500
6.25	102.625	102.625	102.625
6.375	102.875	102.875	102.875
6.49	103.000	103.000	103.000
6.5	103.000	103.000	103.000
6.625	103.250	103.125	103.125
6.75	103.250	103.250	103.250
6.875	103.500	103.500	103.500
7	103.625	103.625	103.625
7.125	103.625	103.625	103.625
7.25	103.875	103.750	103.750
7.375	104.000	104.000	103.875

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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT  
 Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**Conforming MHAdvantage Fixed Loan Programs**

Conforming MHAdvantage 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.750	98.750
5	98.750	98.750	98.750
5.125	99.375	99.375	99.375
5.25	99.625	99.625	99.625
5.375	100.250	100.250	100.250
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.375	101.375	101.375
5.75	101.000	101.125	101.125
5.875	101.625	101.625	101.625
5.99	102.000	102.000	102.000
6	102.000	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	102.875	102.875	102.875
6.875	103.250	103.250	103.250
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.000	104.000	104.000
7.49	104.375	104.375	104.250

Conforming MHAdvantage 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.750	98.750
5	98.750	98.750	98.750
5.125	99.375	99.375	99.375
5.25	99.625	99.625	99.625
5.375	100.250	100.250	100.250
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.375	101.375	101.375
5.75	101.000	101.125	101.125
5.875	101.625	101.625	101.625
5.99	102.000	102.000	102.000
6	102.000	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	102.875	102.875	102.875
6.875	103.250	103.250	103.250
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.000	104.000	104.000
7.49	104.375	104.375	104.250

Conforming MHAdvantage 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	97.875	97.875	97.875
4.875	98.625	98.500	98.500
4.99	99.500	99.500	99.375
5	99.500	99.500	99.375
5.125	100.125	100.125	100.125
5.25	100.750	100.750	100.625
5.375	101.250	101.250	101.250
5.49	101.875	101.875	101.750
5.5	101.875	101.875	101.750
5.625	102.375	102.375	102.375
5.75	102.000	102.000	102.000
5.875	102.500	102.500	102.500
5.99	103.000	103.000	103.000
6	103.000	103.000	103.000
6.125	103.500	103.375	103.375
6.25	102.875	102.875	102.750
6.375	103.250	103.250	103.250
6.49	103.625	103.625	103.625
6.5	103.625	103.625	103.625
6.625	104.125	104.000	104.000
6.75	103.500	103.500	103.500
6.875	103.875	103.875	103.875
6.99	104.250	104.250	104.250
7	104.250	104.250	104.250
7.125	104.625	104.625	104.500
7.25	104.250	104.125	104.125
7.375	104.500	104.500	104.500

Conforming MHAdvantage 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.25	99.250	99.250	99.250
4.375	99.625	99.625	99.625
4.49	100.000	100.000	100.000
4.5	100.000	100.000	100.000
4.625	100.375	100.375	100.375
4.75	100.750	100.625	100.625
4.875	101.000	101.000	101.000
4.99	101.250	101.250	101.250
5	101.250	101.250	101.250
5.125	101.500	101.500	101.500
5.25	101.500	101.500	101.500
5.375	101.750	101.750	101.750
5.49	101.875	101.875	101.875
5.5	101.875	101.875	101.875
5.625	102.125	102.125	102.125
5.75	102.000	102.000	102.000
5.875	102.250	102.250	102.125
5.99	102.375	102.375	102.375
6	102.375	102.375	102.375
6.125	102.625	102.625	102.625
6.25	102.750	102.625	102.625
6.375	102.875	102.875	102.875
6.49	103.125	103.125	103.125
6.5	103.125	103.125	103.125
6.625	103.375	103.375	103.375
6.75	103.375	103.375	103.375

Conforming MHAdvantage 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.25	99.750	99.750	99.750
4.375	100.125	100.125	100.125
4.49	100.500	100.500	100.500
4.5	100.500	100.500	100.500
4.625	100.875	100.875	100.750
4.75	101.125	101.125	101.125
4.875	101.500	101.500	101.375
4.99	101.750	101.750	101.750
5	101.750	101.750	101.750
5.125	102.000	102.000	102.000
5.25	102.000	102.000	102.000
5.375	102.375	102.250	102.250
5.49	102.625	102.500	102.500
5.5	102.625	102.500	102.500
5.625	102.750	102.750	102.750
5.75	102.750	102.750	102.625
5.875	103.000	102.875	102.875
5.99	103.125	103.125	103.125
6	103.125	103.125	103.125
6.125	103.375	103.375	103.250
6.25	103.250	103.250	103.125
6.375	103.500	103.500	103.375
6.49	103.750	103.625	103.625
6.5	103.750	103.625	103.625
6.625	103.875	103.875	103.875
6.75	103.875	103.750	103.750

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 Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**High Balance HomePossible Fixed Loan Programs**

FNMA Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.875	98.875	98.875
5	98.875	98.875	98.875
5.125	99.500	99.500	99.500
5.25	99.625	99.625	99.625
5.375	100.250	100.250	100.250
5.49	100.875	100.875	100.875
5.5	100.875	100.875	100.875
5.625	101.375	101.375	101.375
5.75	101.125	101.125	101.125
5.875	101.750	101.750	101.750
5.99	102.125	102.125	102.125
6	102.125	102.125	102.125
6.125	102.625	102.625	102.625
6.25	102.500	102.500	102.500
6.375	103.000	103.000	103.000
6.49	103.375	103.375	103.375
6.5	103.375	103.375	103.375
6.625	103.750	103.750	103.750
6.75	103.375	103.375	103.375
6.875	103.750	103.750	103.750
6.99	104.250	104.250	104.250
7	104.250	104.250	104.250
7.125	104.625	104.625	104.625
7.25	104.250	104.125	104.125
7.375	104.500	104.500	104.500

FHLMC Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.625	98.625
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.625	102.625	102.500
6.375	103.000	103.000	103.000
6.49	103.500	103.500	103.500
6.5	103.500	103.500	103.500
6.625	103.875	103.875	103.875
6.75	103.375	103.375	103.375
6.875	103.875	103.875	103.875
6.99	104.250	104.250	104.250
7	104.250	104.250	104.250
7.125	104.625	104.625	104.625
7.25	104.125	104.125	104.125
7.375	104.500	104.500	104.500

FHLMC FL 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
4.99	98.750	98.625	98.625
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.250	102.250	102.250
6.375	102.750	102.750	102.625
6.49	103.125	103.125	103.125
6.5	103.125	103.125	103.125
6.625	103.500	103.500	103.500
6.75	103.250	103.250	103.250
6.875	103.625	103.625	103.625
6.99	104.000	104.000	104.000
7	104.000	104.000	104.000
7.125	104.375	104.375	104.375
7.25	104.000	104.000	104.000
7.375	104.375	104.375	104.375

FHLMC TX 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4.875	98.000	98.000	98.000
5	98.750	98.625	98.625
5.125	99.375	99.375	99.250
5.25	99.500	99.500	99.500
5.375	100.125	100.125	100.125
5.49	100.750	100.750	100.750
5.5	100.750	100.750	100.750
5.625	101.250	101.250	101.250
5.75	101.125	101.000	101.000
5.875	101.625	101.625	101.500
5.99	102.125	102.000	102.000
6	102.125	102.000	102.000
6.125	102.500	102.500	102.500
6.25	102.000	102.000	102.000
6.375	102.500	102.500	102.500
6.49	102.875	102.875	102.875
6.5	102.875	102.875	102.875
6.625	103.250	103.250	103.250
6.75	103.000	102.875	102.875
6.875	103.375	103.375	103.375
6.99	103.750	103.750	103.750
7	103.750	103.750	103.750
7.125	104.125	104.125	104.125
7.25	103.750	103.750	103.750
7.375	104.125	104.125	104.125
7.49	104.375	104.375	104.375

FHLMC FL 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4.75	100.375	100.375	100.375
4.875	100.750	100.750	100.750
4.99	101.125	101.000	101.000
5	101.125	101.000	101.000
5.125	100.875	100.875	100.750
5.25	101.125	101.125	101.125
5.375	101.375	101.375	101.375
5.49	101.625	101.500	101.500
5.5	101.625	101.500	101.500
5.625	101.625	101.625	101.625
5.75	101.750	101.750	101.625
5.875	101.875	101.875	101.875
5.99	102.125	102.125	102.125
6	102.125	102.125	102.125
6.125	102.250	102.250	102.250
6.25	102.375	102.375	102.375
6.375	102.625	102.625	102.500
6.49	102.750	102.750	102.750
6.5	102.750	102.750	102.750
6.625	102.875	102.875	102.875
6.75	103.000	103.000	103.000
6.875	103.250	103.250	103.250
6.99	103.375	103.375	103.375
7	103.375	103.375	103.375
7.125	103.375	103.375	103.250
7.25	103.625	103.500	103.500

FHLMC TX 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4.75	100.375	100.375	100.375
4.875	100.750	100.750	100.750
4.99	101.125	101.000	101.000
5	101.125	101.000	101.000
5.125	100.875	100.875	100.750
5.25	101.125	101.125	101.125
5.375	101.375	101.375	101.375
5.49	101.625	101.500	101.500
5.5	101.625	101.500	101.500
5.625	101.625	101.625	101.625
5.75	101.750	101.750	101.625
5.875	101.875	101.875	101.875
5.99	102.125	102.125	102.125
6	102.125	102.125	102.125
6.125	102.250	102.250	102.250
6.25	102.375	102.375	102.375
6.375	102.625	102.625	102.500
6.5	102.750	102.750	102.750
6.625	102.875	102.875	102.875
6.75	103.000	103.000	103.000
6.875	103.250	103.250	103.250
7	103.375	103.375	103.375
7.125	103.375	103.375	103.250
7.25	103.625	103.500	103.500
7.375	103.750	103.750	103.625
7.5	103.875	103.875	103.875





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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT  
Home/No-CM loan lock requests accepted until 4:30 PM PT

Conventional Loan Amount/Note Rate Adjustments

Loan Amount/Note Rate Adjusters - 30 Year	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	HomeReady	HomePossible	Investment
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.900	0.046	0.065	0.000	0.130	0.020	0.031	0.020	0.020	0.000	0.360	0.000	0.000
5.000	0.046	0.065	0.000	0.130	0.020	0.031	0.020	0.020	0.000	0.360	0.000	0.000
5.125	0.065	0.079	0.000	0.216	0.054	0.037	0.028	0.028	0.000	0.408	0.000	0.000
5.250	0.071	0.030	0.141	0.158	0.243	0.206	0.363	0.062	0.000	0.413	0.000	0.000
5.375	0.030	0.084	0.109	0.216	0.282	0.231	0.416	0.044	0.000	0.431	0.000	0.000
5.400	0.042	0.011	0.207	0.286	0.379	0.294	0.446	0.043	0.000	0.449	0.000	0.000
5.500	0.042	0.011	0.207	0.286	0.379	0.294	0.446	0.043	0.000	0.449	0.000	0.000
5.625	0.171	0.223	0.311	0.409	0.317	0.443	0.581	0.000	0.465	0.000	0.000	0.000
5.750	1.123	1.269	0.681	0.381	0.420	0.124	0.168	0.111	1.085	0.000	0.000	0.000
5.875	1.181	1.282	0.696	0.395	0.445	0.130	0.179	0.089	1.109	0.000	0.000	0.000
5.900	1.213	1.318	0.721	0.407	0.475	0.136	0.174	0.093	1.132	0.000	0.000	0.000
6.000	1.213	1.318	0.721	0.407	0.475	0.136	0.174	0.093	1.132	0.000	0.000	0.000
6.125	1.246	1.480	0.764	0.430	0.509	0.143	0.183	0.096	1.164	0.000	0.000	0.000
6.250	1.136	1.445	0.898	1.356	1.092	0.419	0.723	0.417	1.202	0.000	0.000	0.000
6.375	1.173	1.469	1.016	0.916	1.217	1.120	0.427	0.743	1.224	0.000	0.000	0.000
6.400	2.220	2.210	1.599	0.938	1.418	1.152	0.441	0.720	1.268	0.000	0.000	0.000
6.500	2.220	2.210	1.599	0.938	1.418	1.152	0.441	0.720	1.268	0.000	0.000	0.000
6.625	2.287	2.282	1.599	0.961	1.480	1.211	0.548	0.769	1.298	0.000	0.000	0.000
6.750	2.287	1.996	1.395	1.334	1.100	1.068	0.830	0.842	1.296	1.394	0.962	0.962
6.875	2.843	1.988	1.421	1.363	1.130	1.108	0.844	0.868	1.348	1.377	1.386	0.962
6.900	2.877	2.038	1.454	1.403	1.164	1.128	0.862	0.904	1.356	1.328	1.008	0.962
7.000	2.877	2.038	1.454	1.403	1.164	1.128	0.862	0.904	1.356	1.328	1.008	0.962
7.125	2.946	2.080	1.486	1.436	1.196	1.156	0.876	0.931	1.387	1.383	1.043	0.962
7.250	2.173	1.590	1.338	1.310	1.076	0.974	0.746	0.681	0.428	0.905	0.894	1.000
7.375	2.287	1.658	1.393	1.362	1.079	0.969	0.729	0.713	0.428	0.950	0.794	1.000
7.400	2.432	1.739	1.457	1.440	0.814	0.838	0.870	0.735	0.428	0.993	0.794	1.165
7.500	2.432	1.739	1.457	1.440	0.814	0.838	0.870	0.735	0.428	0.993	0.794	1.165
7.625	2.272	1.671	1.403	1.372	0.795	0.569	0.666	0.428	1.043	0.000	0.794	1.159
7.750	1.688	1.363	0.850	1.117	0.592	0.451	0.746	0.642	0.000	0.766	0.281	0.950
7.875	1.790	1.377	0.877	1.150	0.623	0.474	0.746	0.636	0.000	0.766	0.281	0.950
7.900	1.932	1.449	0.911	1.229	0.665	0.511	0.738	0.636	0.000	0.819	0.280	0.899
8.000	1.932	1.449	0.911	1.229	0.665	0.511	0.738	0.636	0.000	0.819	0.280	0.899

Loan Amount/Note Rate Adjusters - 15 Year	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000
3.900	0.000	0.000	0.000	0.000	0.000	0.000
4.200	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000
4.400	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000
4.900	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.075	0.075	0.025	0.025	0.025	0.025
5.250	0.105	0.067	0.025	0.025	0.025	0.025
5.375	0.104	0.052	0.025	0.025	0.025	0.025
5.400	0.106	0.061	0.025	0.025	0.025	0.025
5.500	0.123	0.091	0.025	0.025	0.025	0.025
5.625	0.288	0.118	0.130	0.032	0.000	0.000
5.750	0.304	0.334	0.137	0.097	0.000	0.000
6.000	0.383	0.355	0.179	0.172	0.000	0.000
6.125	0.541	0.482	0.362	0.377	0.189	0.000
6.250	0.811	0.548	0.443	0.420	0.237	0.000
6.375	0.811	0.565	0.465	0.474	0.217	0.000
6.500	0.811	0.577	0.478	0.490	0.237	0.000
6.625	0.728	0.577	0.489	0.493	0.271	0.000
6.750	0.725	0.554	0.417	0.414	0.303	0.000
6.875	0.767	0.649	0.422	0.414	0.320	0.000
7.000	0.771	0.651	0.421	0.414	0.320	0.000
7.125	0.877	0.655	0.520	0.496	0.371	0.000

\*HomeReady/HomePossible loans will only receive the HomeReady/Home Possible adjustments and are exempt from the amount adjustments  
Investment payoffs will only apply for loans >\$275,000

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











**NONDEL**

ResiCentral, LLC  
 4001 E. Broadway Road, Suite B-17  
 Phoenix, AZ 85040  
 (623) 252-4149



Effective Date:  
 9/13/24 12:23 PM  
 VA Lender ID: 789529-00-00

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[www.resicentral.com](http://www.resicentral.com)

Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT  
 Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**VA Fixed Loan Level Adjustments**

Loan Features	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	580 - 619
VA LTV ≤ 80% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 80%, ≤ 95% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 95%, ≤ 100% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Refinance **	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%
VA Streamline/IRRRL	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-0.875%	-1.125%
VA Purchase	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Hi Bal ≥ \$1,000,000	-0.500%	-0.500%	-0.750%	-0.875%	-1.000%	-1.125%	-1.250%	N/A
VA Hi Bal Adjustment **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A
VA Manual U/W (w/AUS) **	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	N/A	N/A
All VA **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.400%	-0.450%
VA LTV > 100% **	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%
VA Cashout Refinance	0.000%	0.000%	0.000%	-0.050%	-0.150%	-0.150%	-0.150%	-0.150%
VA IRRRL LTV > 105%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

\*\* Excluding VA IRRRL

Loan Size	VA 30 Year						VA
	≤ 4.125%	4.25-4.625%	4.75-5.125%	5.25-5.625%	5.75-6.125%	≥ 6.25%	<30yr/ARMs All rates
≤ \$85,000	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
\$85,001 - \$110,000	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%
\$110,001 - \$125,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	-0.250%
\$125,001 - \$150,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	-0.250%
\$150,001 - \$175,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$175,001 - \$200,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$200,001 - \$300,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$300,001 - \$400,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
> \$400,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

Miscellaneous Adjustments	
Guideline Exception	-0.250%
Manufactured Home	-0.500%
Temporary Buydown	-0.250%

Fees	
Emerging Banker Delivery Fee	\$ 845
Non-Del Delivery Fee	\$ 595
Texas Doc Prep Fee	\$ 200

State	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	< 620
AL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AZ	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
DC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
GA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ID	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
KY	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MD	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ME	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MN	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NH	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NJ	0.00%	0.00%	0.00%	0.00%	-0.15%	-0.15%	-0.15%	-0.15%
OH	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
PA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TN	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TX	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.05%	0.05%
UT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
VA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

FICO Adjusters	
VA	
600-619	-0.500%
580-599	-1.250%

**NONDEL**

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 4001 E. Broadway Road, Suite B-17  
 Phoenix, AZ 85040  
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### Jumbo Elite Loan Programs

Jumbo Elite 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
6.25	90.000	89.875	89.750
6.375	90.375	90.250	90.125
6.5	90.750	90.625	90.500
6.625	91.125	91.000	90.875
6.75	91.500	91.375	91.250
6.875	92.000	91.875	91.750
6.99	92.375	92.375	92.250
7	92.500	92.375	92.250
7.125	92.750	92.625	92.500
7.25	93.000	92.875	92.750
7.375	93.250	93.125	93.000
7.5	93.500	93.375	93.250
7.625	93.625	93.500	93.375
7.75	93.750	93.625	93.500
7.875	93.875	93.750	93.625
7.99	93.875	93.875	93.750
8	94.000	93.875	93.750
8.125	94.125	94.000	93.875
8.25	94.250	94.125	94.000
8.375	94.375	94.250	94.125

**NONDEL**

ResiCentral, LLC  
 4001 E. Broadway Road, Suite B-17  
 Phoenix, AZ 85040  
 (623) 252-4149



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Conventional/FHAVA loan lock requests accepted until 12:00 AM PT  
 Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**Jumbo Elite Loan Level Adjustments**

FICO Score	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%
≥800	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
780-799	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
760-779	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
740-759	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	-0.250%	-0.625%	NA
720-739	0.375%	0.375%	0.375%	0.375%	0.125%	-0.125%	-0.375%	NA	NA
700-719	0.375%	0.375%	0.375%	0.250%	0.125%	NA	NA	NA	NA
680-699	0.250%	0.250%	0.250%	0.250%	-0.125%	NA	NA	NA	NA

Loan 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%
\$1,000,001-\$1.5MM	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	NA
\$1,500,001-\$2MM	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.375%	-0.500%	NA
\$2,000,001-\$2.5MM	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	NA	NA
\$2,500,001-\$3MM	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	NA	NA	NA	NA

Units	Unit/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%	-0.250%	-0.375%	-0.500%	NA	NA	NA
3-4	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	NA	NA

Cashout FICO	Cashout/FICO/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%
Cashout and FICO ≥ 740	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	-0.750%	NA	NA	NA
Cashout and FICO < 740	-0.250%	-0.250%	-0.250%	-0.375%	-0.625%	-0.875%	NA	NA	NA

Occupancy	Occupancy/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	-0.500%	-0.500%	-0.500%	-0.500%	-0.750%	-1.250%	NA	NA	NA
Investment	-0.750%	-0.750%	-0.750%	-0.750%	-1.000%	-1.250%	NA	NA	NA

Misc Adjustments	
No Escrows	-0.125%
Guideline Exception	-0.250%

Fees	
Emerging Banker Delivery Fee	\$ 845
Non-Dial Delivery Fee	\$ 595
Tax Service Fee	\$ 75

Max Price - 30yr	
Amt Range	Max Price
\$766,551 - \$1,499,999	101.975
\$1,500,000 - \$1,999,999	102.100
\$2,000,000 - \$3,000,000	102.225

Loan Amount Adjustment	
\$766,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%



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 Jumbo/Non-QM 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	-0.125%	-0.125%	-0.375%	-0.500%	-1.500%	NA	NA	NA	NA
700-719	0.125%	0.125%	0.000%	-0.250%	-0.500%	-1.125%	-1.500%	NA	NA
720-739	0.125%	0.125%	0.125%	0.000%	-0.375%	-0.375%	-0.750%	NA	NA
740-759	0.250%	0.250%	0.250%	0.125%	-0.125%	-0.125%	-0.500%	-3.375%	NA
760-779	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-2.375%	NA
780-999	0.500%	0.500%	0.375%	0.250%	0.125%	0.000%	-0.125%	-1.375%	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	-0.250%	-0.250%	-0.500%	-0.625%	-1.625%	NA	NA	NA	NA
700-719	0.000%	0.000%	-0.125%	-0.375%	-0.625%	-1.250%	-1.625%	NA	NA
720-739	0.000%	0.000%	0.000%	-0.125%	-0.500%	-0.500%	-0.875%	NA	NA
740-759	0.125%	0.125%	0.125%	0.000%	-0.250%	-0.250%	-0.625%	-3.500%	NA
760-779	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-0.375%	-2.500%	NA
780-999	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-1.500%	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	0.000%	0.000%	-0.125%	-0.375%	NA	NA	NA	NA	NA
720-739	0.000%	0.000%	0.000%	-0.125%	-0.500%	NA	NA	NA	NA
740-759	0.125%	0.125%	0.125%	0.000%	-0.250%	NA	NA	NA	NA
760-779	0.250%	0.250%	0.125%	0.000%	-0.125%	NA	NA	NA	NA
780-999	0.375%	0.375%	0.250%	0.125%	0.000%	NA	NA	NA	NA

Premier 90		
Amount/LTV		
Amount	80.01-85%	85.01-90%
<\$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
\$2,500,001-\$3MM	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%
<\$1MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$1,000,001-\$1.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
\$1,500,001-\$2MM	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA
\$2,000,001-\$2.5MM	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA	NA
\$2,500,001-\$3MM	-0.250%	-0.375%	-0.500%	NA	NA	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

Premier 90		
Loan Amount Adjustment		
Amount	80.01-85%	85.01-90%
\$766,551 - \$1,499,999	0.000%	0.000%
\$1,500,000 - \$1,999,999	0.125%	0.125%
\$2,000,000 - \$3,000,000	0.250%	0.250%

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%	-0.250%	-0.375%	-0.500%	-1.000%	-1.500%	NA	NA
Investment	-2.250%	-2.375%	-2.750%	-3.250%	-4.000%	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, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	NA
GA	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.000%	NA

Premier 90		
Amount/LTV		
Amount	80.01-85%	85.01-90%
20 yr Fixed (add to 30 yr Fixed)	0.250%	0.250%
30 yr Fixed	0.000%	0.000%

Amount	Product/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%
20 yr Fixed (add to 30 yr Fixed)	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	NA
30 yr Fixed	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA

Misc Adjustments	
No Escrows	-0.125%
Loan Amount > \$1.5MM	0.00%
Guideline Exception	-0.25%

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	-0.250%
45.01-47.00	-0.500%
>47.00	-1.000%

Premier 90		
State/LTV		
State	80.01-85%	85.01-90%
FL, NV	-0.750%	-1.000%
GA	NA	NA

Loan Amount Adjustment 30yr	
\$766,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

Premier 90	
Misc Adjustments	
No Escrows	-0.250%
Guideline Exception	-0.250%

Fees	
Tax Service Fee	\$ 75
Emergency Banker Delivery Fee	\$ 845
Non-Del Delivery Fee	\$ 595

Amt Range	Max Price Premier		
	30yr	29yr	28yr
<=\$1MM	101.725	100.725	101.325
>\$1MM - \$1,499,999	101.725	100.725	101.325
\$1,500,000 - \$1,999,999	101.850	100.725	101.325
\$2MM - \$3MM	101.975	100.725	101.325

Max Price Premier 90			
Loan Amount	30yr	29yr	28yr
<=\$1MM	101.225	100.225	100.825
>\$1MM - \$1,499,999	100.975	99.975	100.575
\$1,500,000 - \$1,999,999	101.100	99.975	100.575
\$2MM - \$3MM	101.225	99.975	100.575



**NONDEL**

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Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**Jumbo Premier ARM 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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
740-759	0.125%	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.250%	NA	NA
760-779	0.250%	0.250%	0.250%	0.125%	0.000%	0.000%	-0.125%	NA	NA
780-999	0.375%	0.375%	0.375%	0.250%	0.125%	0.000%	0.000%	NA	NA

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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.125%	-0.250%	NA	NA
780-999	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	NA	NA

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	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	NA	NA	NA	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	NA	NA	NA	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	NA	NA	NA	NA	NA
780-999	0.250%	0.250%	0.250%	0.125%	NA	NA	NA	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%	0.000%	NA	NA
\$1,000,001-\$1.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	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	0.000%	0.000%	0.000%	0.000%	0.000%	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
3-4	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property Type	Property 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%
Condo	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	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%	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%
Guideline Exception	-0.25%

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

Loan Amount Adjustment	
\$766,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

Loan Amount	Max Price
<=\$1MM	100.975
-\$1MM - \$1,499,999	100.975
\$1,5MM - \$1,999,999	101.100
\$2MM - \$3MM	101.225

Fees	
Tax Service Fee	\$ 75
Emergency Banker Delivery Fee	\$ 845
Non-Del Delivery Fee	\$ 595

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**Jumbo Premier Platinum Loan Programs**

Jumbo Premier Platinum 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	94.75	94.625	94.5
5.375	95.625	95.5	95.375
5.5	96.375	96.25	96.125
5.625	97.125	97	96.875
5.75	97.75	97.625	97.5
5.875	98.375	98.25	98.125
6	99	98.875	98.75
6.125	99.5	99.375	99.25
6.25	100	99.875	99.75
6.375	100.375	100.25	100.125
6.5	100.75	100.625	100.5
6.625	101.125	101	100.875
6.75	101.375	101.25	101.125
6.875	101.625	101.5	101.375
7	101.875	101.75	101.625
7.125	102	101.875	101.75
7.25	102.125	102	101.875
7.375	102.25	102.125	102
7.5	102.375	102.25	102.125
7.625	102.375	102.375	102.25
7.75	102.375	102.375	102.375
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Jumbo Premier Platinum 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.125	94.75	94.625	94.5
5.25	95.5	95.375	95.25
5.375	96.25	96.125	96
5.5	96.875	96.75	96.625
5.625	97.5	97.375	97.25
5.75	98.125	98	97.875
5.875	98.75	98.625	98.5
6	99.25	99.125	99
6.125	99.75	99.625	99.5
6.25	100.125	100	99.875
6.375	100.5	100.375	100.25
6.5	100.75	100.625	100.5
6.625	101	100.875	100.75
6.75	101.25	101.125	101
6.875	101.375	101.25	101.125
7	101.5	101.375	101.25
7.125	101.625	101.5	101.375
7.25	101.75	101.625	101.5
7.375	101.875	101.75	101.625
7.5	101.875	101.875	101.75
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Jumbo Premier Platinum SOFR ARM Margin = 2.75%

Jumbo Premier Platinum 10/6 ARM			
Rate	Days to Lock		
	30	45	60
5.25	95.75	95.625	95.5
5.375	96.5	96.375	96.25
5.5	97.25	97.125	97
5.625	97.875	97.75	97.625
5.75	98.5	98.375	98.25
5.875	99	98.875	98.75
6	99.5	99.375	99.25
6.125	100	99.875	99.75
6.25	100.375	100.25	100.125
6.375	100.75	100.625	100.5
6.5	101	100.875	100.75
6.625	101.25	101.125	101
6.75	101.375	101.25	101.125
6.875	101.5	101.375	101.25
7	101.625	101.5	101.375
7.125	101.75	101.625	101.5
7.25	101.875	101.75	101.625
7.375	101.875	101.875	101.75
7.5	101.875	101.875	101.875
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Jumbo Premier Platinum 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5.125	96.125	96	95.875
5.25	96.75	96.625	96.5
5.375	97.375	97.25	97.125
5.5	98	97.875	97.75
5.625	98.5	98.375	98.25
5.75	99	98.875	98.75
5.875	99.5	99.375	99.25
6	100	99.875	99.75
6.125	100.375	100.25	100.125
6.25	100.75	100.625	100.5
6.375	101	100.875	100.75
6.5	101.125	101	100.875
6.625	101.25	101.125	101
6.75	101.375	101.25	101.125
6.875	101.375	101.375	101.25
7	101.375	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

Jumbo Premier Platinum 5/6 ARM			
Rate	Days to Lock		
	30	45	60
6.125	95.125	95	94.875
6.25	95.875	95.75	95.625
6.375	96.625	96.5	96.375
6.5	97.25	97.125	97
6.625	97.875	97.75	97.625
6.75	98.375	98.25	98.125
6.875	98.875	98.75	98.625
7	99.375	99.25	99.125
7.125	99.875	99.75	99.625
7.25	100.25	100.125	100
7.375	100.625	100.5	100.375
7.5	100.875	100.75	100.625
7.625	101.125	101	100.875
7.75	101.25	101.125	101
7.875	101.375	101.25	101.125
8	101.5	101.375	101.25
8.125	101.625	101.5	101.375
8.25	101.75	101.625	101.5
8.375	101.875	101.75	101.625
8.5	101.875	101.875	101.75
8.625	101.875	101.875	101.875
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

**NONDEL**

ResiCentral, LLC  
 4801 E. Broadway Road, Suite B-17  
 Phoenix, AZ 85040  
 (623) 252-4149



Effective Date:  
 9/13/24 12:23 PM

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

Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT  
 Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**Jumbo Premier Platinum Loan Level Adjustments**

FICO Score	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%
800	0.500%	0.500%	0.500%	0.500%	0.000%	0.000%	0.000%
780-799	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	0.000%
760-779	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%
740-759	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%
720-739	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%

Misc Adjustments	
Purchase	0.625%
Cashout	-0.500%
Investment	-0.500%
Loan Amount > \$2MM	-0.250%
Escrow Waiver	-0.125%
Combo >65% LTV	-0.125%
CO-OP	-0.250%
Second Home	-0.125%
2-4 units <= 65%LTV	-0.125%
2-4 units >65%LTV	-0.250%
Guideline Exception	-0.25%

Fees	
Tax Service Fee	\$ 75
Emerging Banker Delivery Fee	\$ 845
Non-Del Delivery Fee	\$ 595

Loan Amount Adjustment 30yr	
\$786,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

Misc Adjustments	
Guideline Exception	-0.25%

State	State Adjusters			
	Fixed		Arm	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000%	0.000%	0.000%	0.000%
AL	0.000%	0.000%	0.000%	0.000%
AR	0.000%	0.000%	0.000%	0.000%
AZ	0.000%	0.000%	0.000%	0.000%
CA	-0.250%	-0.250%	-0.250%	-0.250%
CO	-0.500%	-0.500%	-0.500%	-0.500%
CT	-0.250%	-0.250%	-0.250%	-0.250%
DC	-0.250%	-0.250%	-0.250%	-0.250%
DE	0.000%	0.000%	0.000%	0.000%
FL	-0.250%	-0.250%	-0.250%	-0.250%
GA	-0.125%	-0.125%	-0.125%	-0.125%
HI	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%
ID	0.000%	0.000%	0.000%	0.000%
IL	-0.250%	-0.250%	-0.250%	-0.250%
IN	0.000%	0.000%	0.000%	0.000%
KS	0.000%	0.000%	0.000%	0.000%
KY	0.000%	0.000%	0.000%	0.000%
LA	0.000%	0.000%	0.000%	0.000%
MA	0.000%	0.000%	0.000%	0.000%
MD	-0.250%	-0.250%	-0.250%	-0.250%
ME	0.000%	0.000%	0.000%	0.000%
MI	0.000%	0.000%	0.000%	0.000%
MN	0.000%	0.000%	0.000%	0.000%
MO	0.000%	0.000%	0.000%	0.000%
MS	0.000%	0.000%	0.000%	0.000%
MT	0.000%	0.000%	0.000%	0.000%
NC	0.000%	0.000%	0.000%	0.000%
ND	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%	0.000%
NJ	-0.250%	-0.250%	-0.250%	-0.250%
NM	0.000%	0.000%	0.000%	0.000%
NV	-0.250%	-0.250%	-0.250%	-0.250%
NY	-0.250%	-0.250%	-0.250%	-0.250%
OH	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%
PA	0.000%	0.000%	0.000%	0.000%
RI	0.000%	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%	0.000%
SD	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%
TX	-0.250%	-0.250%	-0.250%	-0.250%
UT	0.000%	0.000%	0.000%	0.000%
VA	-0.250%	-0.250%	-0.250%	-0.250%
VT	0.000%	0.000%	0.000%	0.000%
WA	0.000%	0.000%	0.000%	0.000%
WI	0.000%	0.000%	0.000%	0.000%
WV	0.000%	0.000%	0.000%	0.000%
WY	0.000%	0.000%	0.000%	0.000%