

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



www.resicentral.com

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

Primary • No Sub Fin • No Non-Occ Co • No Self Employment • No Rental Income • Only 1 Property Owned (Subject Property Only)

Conforming 20 Year Fixed Express				
Rate	Days to Lock			
	37.676	37.551	37.425	37.299
5.25	97.676	97.551	97.425	97.299
5.375	98.249	98.124	97.998	97.873
5.50	98.894	98.769	98.643	98.518
5.625	98.894	98.769	98.643	98.518
5.75	99.475	99.350	99.225	99.100
5.875	100.059	100.000	99.941	99.882
5.99	100.643	100.628	100.613	100.598
6.125	101.227	101.212	101.197	101.182
6.25	101.639	101.628	101.617	101.606
6.375	101.844	101.776	101.708	101.640
6.50	102.372	102.337	102.302	102.267
6.625	102.874	102.796	102.718	102.640
6.75	103.356	103.249	103.142	103.035
6.875	103.838	103.698	103.558	103.418
6.99	104.320	104.151	103.982	103.813
7.125	104.695	103.962	103.103	102.244
7.25	105.070	104.213	103.356	102.499
7.375	105.445	104.569	103.698	102.821
7.50	105.820	104.934	104.041	103.148
7.625	106.195	105.301	104.383	103.490
7.75	106.570	105.651	104.725	103.832
7.875	106.945	106.001	105.067	104.174
8.00	107.320	106.352	105.409	104.516
8.125	107.695	106.697	105.751	104.858
8.25	108.070	107.042	106.093	105.200
8.375	108.445	107.387	106.435	105.542
8.50	108.820	107.732	106.777	105.884
8.625	109.195	108.077	107.119	106.226
8.75	109.570	108.422	107.461	106.568
8.875	109.945	108.767	107.803	106.910
9.00	110.320	109.112	108.145	107.252
9.125	110.695	109.457	108.487	107.594
9.25	111.070	109.802	108.829	107.936
9.375	111.445	110.147	109.171	108.278
9.50	111.820	110.492	109.513	108.620
9.625	112.195	110.837	109.855	108.962
9.75	112.570	111.182	110.197	109.304
9.875	112.945	111.527	110.539	109.646
10.00	113.320	111.872	110.881	109.988

Conforming 10 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
4.5	96.903	96.863	96.812
4.625	97.329	97.289	97.227
4.75	98.405	98.419	98.338
4.875	98.907	98.859	98.786
5	99.336	99.287	99.224
5.125	99.336	99.287	99.224
5.25	99.745	99.703	99.638
5.375	100.145	100.097	100.034
5.5	100.523	100.475	100.412
5.625	100.884	100.836	100.773
5.75	100.884	100.836	100.773
5.875	101.209	101.154	101.086
5.99	101.414	101.349	101.275
6.125	101.731	101.666	101.592
6.25	101.918	101.953	101.881
6.375	102.101	102.053	101.979
6.5	102.300	102.235	102.161
6.625	102.053	101.989	101.918
6.75	102.339	102.275	102.200
6.875	102.606	102.542	102.467
7	102.606	102.542	102.467
7.125	102.861	102.796	102.727
7.25	102.859	102.786	102.709
7.375	103.103	103.037	102.959

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Conforming SOFR ARM Margin = 3.00%

Confirming 56 SDOF Ann Days to Lock				
Rate	30	45	60	75
5.2%	97.842	97.714	97.644	97.582
5.37%	98.183	98.028	98.001	97.978
5.5%	98.540	98.448	98.358	98.274
5.62%	98.896	98.806	98.716	98.631
5.75%	99.251	99.161	99.071	98.986
5.87%	99.498	99.408	99.318	99.233
6.0	99.796	99.706	99.616	99.531
6.125	100.020	100.000	100.000	100.000
6.25	100.240	100.149	100.058	100.000
6.375	100.407	100.316	100.225	100.140
6.5	100.595	100.498	100.407	100.316
6.625	100.687	100.590	100.500	100.409
6.75	100.760	100.669	100.578	100.487
6.875	100.748	100.657	100.566	100.476
7.0	100.742	100.651	100.560	100.465
7.125	100.738	100.645	100.554	100.464
7.25	100.736	100.643	100.553	100.463
7.375	100.735	100.642	100.552	100.462
7.5	100.739	100.678	100.587	100.491
7.625	100.808	100.718	100.626	100.535
7.75	100.891	100.800	100.708	100.616
7.875	101.045	100.954	100.862	100.770
8.0	101.125	101.035	100.943	100.851
8.125	0.000	0.000	0.000	0.000
8.25	0.000	0.000	0.000	0.000
8.375	0.000	0.000	0.000	0.000
8.5	0.000	0.000	0.000	0.000
8.625	0.000	0.000	0.000	0.000
8.75	0.000	0.000	0.000	0.000
8.875	0.000	0.000	0.000	0.000
9.0	0.000	0.000	0.000	0.000

Conforming Six SDOF Arm Express			
Rate	Days to Lock		
	30	45	60
6.25	97.707	97.661	97.638
6.375	97.707	97.854	97.799
6.5	98.105	98.040	98.987
6.625	98.303	98.241	98.175
6.75	98.459	98.409	98.345
6.875	98.573	98.505	98.425
7.0	98.690	98.612	98.528
7.125	98.807	98.724	98.640
7.25	98.923	98.866	98.776
7.375	99.154	99.032	98.937
7.5	99.295	99.198	99.088
7.625	99.460	99.363	99.248
7.75	99.681	99.575	99.465
7.875	99.933	99.822	99.705
8.0	100.199	100.074	99.957
8.125	100.450	100.329	100.205
8.25	100.616	100.493	100.367
8.375	100.712	100.589	100.463
8.5	100.811	100.696	100.534
8.625	100.908	100.767	100.624
8.75	0.000	0.000	0.000
8.875	0.000	0.000	0.000
9.0	0.000	0.000	0.000
9.125	0.000	0.000	0.000
9.25	0.000	0.000	0.000
9.375	0.000	0.000	0.000
9.5	0.000	0.000	0.000
9.625	0.000	0.000	0.000
9.75	0.000	0.000	0.000
9.875	0.000	0.000	0.000
10.0	0.000	0.000	0.000

NONDEL

ResiCentral, LLC
4001 E. Broadway Road, Suite B-17
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Effective Date:
2/24/25 12:19 PM

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

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

High Balance Fixed Express Loan Programs

Primary • No Sub Fin • No Non-Occ Co • No Self Employment • No Rental Income • Only 1 Property Owned (Subject Property Only)

High Balance 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	97.234	97.153	97.084	
5.625	97.886	97.806	97.737	
5.75	98.245	98.209	98.158	
5.875	98.898	98.861	98.810	
5.99	99.530	99.494	99.443	
6	99.530	99.494	99.443	
6.125	100.124	100.088	100.036	
6.25	100.270	100.226	100.181	
6.375	100.838	100.794	100.729	
6.49	101.373	101.329	101.264	
6.5	101.373	101.329	101.264	
6.625	101.868	101.824	101.759	
6.75	101.851	101.793	101.718	
6.875	102.321	102.263	102.188	
6.99	102.779	102.720	102.645	
7	102.779	102.720	102.645	
7.125	103.210	103.152	103.077	
7.25	103.273	103.200	103.103	
7.375	103.679	103.606	103.510	
7.49	104.053	103.980	103.883	
7.5	104.053	103.980	103.883	
7.625	104.418	104.329	104.228	
7.75	104.626	104.516	104.404	
7.875	105.021	104.911	104.799	
7.99	105.386	105.276	105.164	
8	105.386	105.276	105.164	
8.125	105.178	105.068	104.956	
8.25	104.987	104.851	104.681	
8.375	105.340	105.193	105.024	
8.49	105.660	105.513	105.344	
8.5	105.660	105.513	105.344	
8.625	105.215	105.068	104.899	
9	0.000	0.000	0.000	

High Balance 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	97.234	97.153	97.084	
5.625	97.886	97.806	97.737	
5.75	98.245	98.209	98.158	
5.875	98.898	98.861	98.810	
5.99	99.530	99.494	99.443	
6	99.530	99.494	99.443	
6.125	100.124	100.088	100.036	
6.25	100.270	100.226	100.181	
6.375	100.838	100.794	100.729	
6.49	101.373	101.329	101.264	
6.5	101.373	101.329	101.264	
6.625	101.868	101.824	101.759	
6.75	101.851	101.793	101.718	
6.875	102.321	102.263	102.188	
6.99	102.779	102.720	102.645	
7	102.779	102.720	102.645	
7.125	103.210	103.152	103.077	
7.25	103.273	103.200	103.103	
7.375	103.679	103.606	103.510	
7.49	104.053	103.980	103.883	
7.5	104.053	103.980	103.883	
7.625	104.418	104.329	104.228	
7.75	104.626	104.516	104.404	
7.875	105.021	104.911	104.799	
7.99	105.386	105.276	105.164	
8	105.386	105.276	105.164	
8.125	105.178	105.068	104.956	
8.25	104.987	104.851	104.681	
8.375	105.340	105.193	105.024	
8.49	105.660	105.513	105.344	
8.5	105.660	105.513	105.344	
8.625	105.215	105.068	104.899	
9	0.000	0.000	0.000	

High Balance 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.75	98.860	98.787	98.666	
5.875	97.526	97.453	97.333	
5.99	98.150	98.077	97.956	
6	98.150	98.077	97.956	
6.125	98.769	98.695	98.575	
6.25	99.345	99.272	99.151	
6.375	99.872	99.799	99.679	
6.49	100.347	100.274	100.154	
6.5	100.347	100.274	100.154	
6.625	100.781	100.708	100.588	
6.75	100.801	100.713	100.583	
6.875	101.232	101.144	101.014	
6.99	101.614	101.526	101.395	
7	101.614	101.526	101.395	
7.125	101.982	101.894	101.764	
7.25	102.220	102.117	101.971	
7.375	102.538	102.436	102.290	
7.49	102.832	102.730	102.584	
7.5	102.832	102.730	102.584	
7.625	103.105	103.002	102.856	
7.75	102.815	102.632	102.459	
7.875	103.135	102.952	102.779	
7.99	103.430	103.247	103.074	
8	103.430	103.247	103.074	
8.125	103.158	102.975	102.801	
8.25	102.671	102.451	102.203	
8.375	102.949	102.729	102.481	
8.49	103.206	102.986	102.738	
8.5	103.206	102.986	102.738	
8.625	102.705	102.485	102.237	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	

High Balance 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	97.484	97.419	97.345	
5.375	97.878	97.813	97.739	
5.49	98.245	98.183	98.109	
5.5	98.248	98.183	98.109	
5.625	98.600	98.535	98.461	
5.75	98.970	98.905	98.831	
5.875	99.318	99.253	99.179	
5.99	99.633	99.569	99.494	
6	99.633	99.569	99.494	
6.125	99.909	99.845	99.770	
6.25	100.178	100.105	100.026	
6.375	100.448	100.375	100.293	
6.49	100.704	100.631	100.548	
6.5	100.704	100.631	100.548	
6.625	100.935	100.862	100.779	
6.75	101.540	101.394	101.234	
6.875	101.772	101.627	101.467	
6.99	101.988	101.843	101.683	
7	101.988	101.843	101.683	
7.125	102.142	101.996	101.836	
7.25	102.331	102.186	102.026	
7.375	102.506	102.361	102.201	
7.49	102.666	102.520	102.360	
7.5	102.666	102.520	102.360	
7.625	102.821	102.675	102.515	
9	0.000	0.000	0.000	

High Balance 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.5	96.818	96.778	96.727	
4.625	97.244	97.195	97.142	
4.75	98.383	98.334	98.271	
4.875	98.822	98.774	98.711	
4.99	99.251	99.202	99.139	
5	99.251	99.202	99.139	
5.125	99.664	99.616	99.553	
5.25	100.060	100.012	99.949	
5.375	100.438	100.390	100.327	
5.49	100.799	100.751	100.688	
5.5	100.799	100.751	100.688	
5.625	101.117	101.069	101.006	
5.75	101.329	101.284	101.190	
5.875	101.646	101.581	101.507	
5.99	101.933	101.868	101.794	
6	101.933	101.868	101.794	
6.125	102.215	102.150	102.076	
6.25	101.968	101.904	101.829	
6.375	102.254	102.190	102.115	
6.49	102.521	102.457	102.382	
6.5	102.521	102.457	102.382	
6.625	102.776	102.711	102.637	
6.75	102.774	102.701	102.624	
6.875	103.025	102.952	102.874	
7	103.258	103.185	103.108	
7.125	103.474	103.401	103.324	

High Balance Adjustable Rate Express Loan Programs

Primary • No Sub Fin • No Non-Occ Co • No Self Employment • No Rental Income • Only 1 Property Owned

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5.5	96.526	96.436	96.344	
5.625	97.178	97.088	96.996	
5.75	97.747	97.656	97.565	
5.875	98.195	98.104	98.013	
6	98.610	98.519	98.428	
6.125	98.970	98.888	98.797	
6.25	99.315	99.224	99.133	
6.375	99.605	99.514	99.423	
6.49	99.890	99.800	99.708	
6.625	100.172	100.082	99.990	
6.75	100.388	100.297	100.205	
6.875	100.504	100.414	100.322	
7	100.606	100.515	100.423	
7.125	100.697	100.607	100.515	
7.25	100.791	100.700	100.609	
7.375	100.885	100.794	100.703	
7.5	100.941	100.850	100.759	
7.625	100.941	100.850	100.759	
7.75	100.941	100.850	100.759	
7.875	100.941	100.850	100.759	
8	100.979	100.888	100.796	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	
9	0.000	0.000	0.000	

High Balance 7/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	96.128	96.037	95.946	
5.125	96.626	96.535	96.444	
5.25	97.105	97.014	96.923	
5.375	97.555	97.464	97.373	
5.5	97.991	97.900	97.809	
5.625	98.409	98.318	98.227	
5.75	98.801	98.711	98.619	
5.875	99.156	99.065	98.974	
6	99.500	99.410	99.318	
6.125	99.830	99.739	99.648	
6.25	100.119	100.029	99.937	
6.375	100.348	100.257	100.165	
6.49	100.564	100.463	100.372	
6.625	100.727	100.637	100.545	
6.75	100.879	100.788	100.697	
6.875	100.987	100.896	100.815	
7	101.078	100.987	100.896	
7.125	101.105	101.014	100.923	
7.25	101.141	101.050	100.959	
7.375	101.172	101.082	100.990	
7.5	101.194	101.103	101.012	
7.625	101.202	101.111	101.020	
7.75	101.207	101.116	101.025	
7.875	101.207	101.116	101.025	
8	101.213	101.122	101.031	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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Conforming 30 Day Fixed			
Rate	Days to Lock		
	30	45	60
5.41%	97.43	97.33	97.33
5.62%	98.05	98.05	97.91
5.7%	98.42	98.38	98.33
5.87%	99.07	99.06	98.98
5.94%	99.71	99.67	99.62
6.12%	100.301	100.265	100.210
6.2%	100.44	100.405	100.350
6.37%	101.015	100.971	100.900
6.4	101.550	101.506	101.440
6.5	101.590	101.506	101.440
6.63%	102.042	101.998	101.930
6.8	102.028	101.970	101.891
6.85%	102.498	102.440	102.365
6.99	102.996	102.897	102.825
7.0	102.992	102.897	102.825
7.12%	103.387	103.329	103.254
7.25	103.450	103.373	103.285
7.3	103.459	103.373	103.285
7.49	104.230	104.157	104.066
7.5	104.230	104.157	104.066
7.82%	104.595	104.508	104.430
7.8	104.595	104.508	104.430
7.9	105.188	105.086	104.979
7.99	105.188	105.078	104.966
8.1%	105.485	105.373	105.265
8.25	105.269	105.153	105.038
8.3	105.269	105.153	105.038

Rate	Days to Lock		
	30	45	60
5.6	97.43	97.33	97.33
5.625	98.06	97.89	97.91
5.7	98.422	98.386	98.338
5.875	99.075	99.038	99.061
5.9	99.075	99.038	99.061
6.125	100.301	100.265	100.220
6.2	100.447	100.411	100.366
6.375	101.015	100.979	100.940
6.48	101.550	101.506	101.460
6.5	101.550	101.506	101.460
6.63	102.042	101.997	101.951
6.8	102.028	101.979	101.891
6.875	102.498	102.442	102.385
6.99	102.996	102.897	102.852
7.0	102.996	102.897	102.852
7.125	103.387	103.339	103.254
7.25	103.450	103.372	103.284
7.375	103.859	103.781	103.693
7.48	104.230	104.157	104.066
7.5	104.230	104.157	104.066
7.625	104.595	104.506	104.417
7.75	104.803	104.709	104.616
7.875	105.198	105.088	104.970
7.9	105.198	105.078	104.966
8.0	105.485	105.372	105.259
8.125	105.485	105.372	105.259
8.25	105.629	105.513	105.382
8.375	105.629	105.513	105.382

	Rate	Days to Lock	
		30	45
5.25	97.52	97.52	97.52
5.375	98.170	98.045	98.045
5.49	98.769	98.644	98.520
5.61	98.769	98.644	98.520
5.73	99.330	99.205	99.080
5.75	99.830	99.750	99.650
5.875	100.414	100.330	100.241
5.99	100.984	100.900	100.811
6.125	101.564	101.480	101.391
6.25	101.719	101.631	101.543
6.375	102.242	102.154	102.066
6.49	102.749	102.661	102.573
6.61	102.749	102.661	102.573
6.625	103.211	103.124	103.036
6.75	103.476	103.389	103.301
6.875	103.139	103.036	102.938
6.99	103.579	103.476	103.368
7.125	104.181	104.078	103.970
7.25	103.977	103.874	103.776
7.375	103.764	103.661	103.568
7.5	104.181	104.078	103.970
7.625	104.592	104.480	104.378
7.75	104.592	104.480	104.378
7.875	104.996	104.884	104.780
8.0	105.400	105.288	105.180
8.125	105.804	105.692	105.584
8.25	106.051	105.940	105.838
8.375	106.310	106.200	106.093

Conforming 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	97.807	97.775	97.626
4.875	98.217	98.215	98.066
4.99	98.676	98.643	98.590
5.125	98.676	98.643	98.590
5.25	99.089	99.087	99.010
5.375	99.458	99.458	99.381
5.5	99.914	99.866	99.801
5.625	100.310	100.261	100.203
5.75	100.310	100.261	100.203
5.875	100.640	100.640	100.582
5.99	101.010	100.961	100.903
6.125	101.302	101.253	101.195
6.25	101.564	101.515	101.457
6.375	101.515	101.466	101.408
6.5	101.796	101.747	101.688
6.625	101.812	101.763	101.705
6.75	102.073	102.024	101.966
6.875	102.315	102.266	102.208
7	102.315	102.266	102.208
7.125	102.315	102.266	102.208
7.25	102.730	102.678	102.620
7.375	102.982	102.924	102.866
7.5	103.214	103.158	103.099
7.625	103.214	103.158	103.099
7.75	103.380	103.328	103.270
7.875	103.380	103.328	103.270

Conforming 10 Year Locked			
Rate	Days to Lock		
	30	45	60
4.75	98.343	98.294	98.261
4.875	98.717	98.734	98.697
4.99	99.211	99.162	99.125
5	99.211	99.162	99.095
5.125	99.624	98.576	99.281
5.25	100.097	99.972	100.097
5.375	100.398	100.506	100.517
5.49	100.759	100.711	100.646
5.5	100.759	100.711	100.646
5.625	101.041	100.029	100.995
5.75	101.289	101.224	101.155
5.875	101.606	101.511	101.467
5.99	101.893	101.828	101.753
6	101.893	101.828	101.753
6.125	102.175	102.100	102.036
6.25	101.928	101.864	101.795
6.375	102.214	102.150	102.075
6.49	102.495	102.417	102.347
6.5	102.481	102.417	102.347
6.625	102.736	102.671	102.594
6.75	102.734	102.665	102.594
6.875	102.989	102.912	102.834
7	103.218	103.141	103.064
7.125	103.434	103.361	103.284
7.25	103.433	103.363	103.286
7.375	103.697	103.520	103.449

Conforming SOFR ARM Margin = 3.00%

[illegible][illegible][illegible]

Conforming 3% SOFR ARM				
Rate	Days to Lock			
	30	45	60	90
5.375	96.82	96.82	96.82	96.82
5.875	97.054	97.020	96.986	96.986
6	97.227	97.188	97.147	97.147
6.125	97.398	97.358	97.317	97.317
6.375	97.536	97.496	97.455	97.455
6.625	97.782	97.722	97.677	97.677
6.875	97.980	97.922	97.874	97.874
7	98.116	98.116	98.116	98.116
7.125	98.311	98.264	98.194	98.194
7.375	98.448	98.385	98.308	98.308
7.625	98.565	98.487	98.401	98.401
7.875	98.681	98.599	98.513	98.513
8	98.775	98.699	98.612	98.612
8.125	98.873	98.793	98.704	98.704
8.375	98.973	98.889	98.798	98.798
8.625	99.074	98.986	98.893	98.893
8.875	99.176	99.085	98.990	98.990
9	99.279	99.185	99.090	99.090
9.125	99.383	99.286	99.189	99.189
9.375	99.488	99.388	99.292	99.292
9.625	99.594	99.491	99.395	99.395
9.875	99.700	99.596	99.498	99.498
10	99.807	99.703	99.601	99.601
10.125	99.914	99.809	99.707	99.707
10.375	100.022	99.917	99.814	99.814
10.625	100.130	100.025	99.921	99.921
10.875	100.239	100.134	100.028	100.028
11.125	100.348	100.242	100.135	100.135
11.375	100.458	100.351	100.242	100.242
11.625	100.568	100.459	100.349	100.349
11.875	100.678	100.567	100.456	100.456
12.125	100.788	100.675	100.563	100.563
12.375	100.898	100.783	100.670	100.670
12.625	101.008	100.891	100.777	100.777
12.875	101.118	101.000	100.884	100.884
13.125	101.228	101.110	100.991	100.991
13.375	101.338	101.220	101.098	101.098
13.625	101.448	101.330	101.205	101.205
13.875	101.558	101.440	101.312	101.312
14.125	101.668	101.550	101.419	101.419
14.375	101.778	101.660	101.526	101.526
14.625	101.888	101.770	101.633	101.633
14.875	101.998	101.880	101.740	101.740
15.125	102.108	101.990	101.847	101.847
15.375	102.218	102.100	101.954	101.954
15.625	102.328	102.210	102.061	102.061
15.875	102.438	102.320	102.168	102.168
16.125	102.548	102.430	102.275	102.275
16.375	102.658	102.540	102.382	102.382
16.625	102.768	102.650	102.489	102.489
16.875	102.878	102.760	102.596	102.596
17.125	102.988	102.870	102.703	102.703
17.375	103.098	102.980	102.810	102.810
17.625	103.208	103.090	102.917	102.917
17.875	103.318	103.200	103.024	103.024
18.125	103.428	103.310	103.131	103.131
18.375	103.538	103.420	103.238	103.238
18.625	103.648	103.530	103.345	103.345
18.875				

NONDEL

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



Effective Date:
2/24/25 12:19 PM

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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

High Balance Fixed Loan Programs

High Balance 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.5	97.109	97.028	96.959
5.625	97.761	97.681	97.612
5.75	98.120	98.084	98.033
5.875	98.773	98.736	98.685
5.99	99.405	99.369	99.318
6	99.405	99.369	99.318
6.125	99.999	99.963	99.911
6.25	100.145	100.101	100.036
6.375	100.713	100.669	100.604
6.49	101.248	101.204	101.139
6.5	101.248	101.204	101.139
6.625	101.743	101.699	101.634
6.75	101.726	101.688	101.593
6.875	102.136	102.138	102.063
6.99	102.654	102.595	102.520
7	102.654	102.595	102.520
7.125	103.085	103.027	102.962
7.25	103.148	103.075	102.978
7.375	103.554	103.481	103.385
7.49	103.928	103.855	103.758
7.5	103.928	103.855	103.758
7.625	104.293	104.204	104.103
7.75	104.501	104.391	104.279
7.875	104.896	104.786	104.674
7.99	105.261	105.151	105.039
8	105.261	105.151	105.039
8.125	105.553	105.443	105.331
8.25	104.872	104.726	104.556
8.375	105.215	105.068	104.899
8.49	105.535	105.388	105.219
8.5	105.535	105.388	105.219
8.625	105.090	104.943	104.774
0	0.000	0.000	0.000

High Balance 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.5	97.109	97.028	96.959
5.625	97.761	97.681	97.612
5.75	98.120	98.084	98.033
5.875	98.773	98.736	98.685
5.99	99.405	99.369	99.318
6	99.405	99.369	99.318
6.125	99.999	99.963	99.911
6.25	100.145	100.101	100.036
6.375	100.713	100.669	100.604
6.49	101.248	101.204	101.139
6.5	101.248	101.204	101.139
6.625	101.743	101.699	101.634
6.75	101.726	101.688	101.593
6.875	102.136	102.138	102.063
6.99	102.654	102.595	102.520
7	102.654	102.595	102.520
7.125	103.085	103.027	102.962
7.25	103.148	103.075	102.978
7.375	103.554	103.481	103.385
7.49	103.928	103.855	103.758
7.5	103.928	103.855	103.758
7.625	104.293	104.204	104.103
7.75	104.501	104.391	104.279
7.875	104.896	104.786	104.674
7.99	105.261	105.151	105.039
8	105.261	105.151	105.039
8.125	105.553	105.443	105.331
8.25	104.872	104.726	104.556
8.375	105.215	105.068	104.899
8.49	105.535	105.388	105.219
8.5	105.535	105.388	105.219
8.625	105.090	104.943	104.774
0	0.000	0.000	0.000

High Balance 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.5	95.167	95.087	94.965
5.625	95.815	95.734	95.612
5.75	96.736	96.662	96.541
5.875	97.401	97.328	97.208
5.99	98.025	97.952	97.831
6	98.025	97.952	97.831
6.125	98.644	98.570	98.450
6.25	99.220	99.147	99.026
6.375	99.747	99.674	99.554
6.49	100.222	100.149	100.029
6.5	100.222	100.149	100.029
6.625	100.656	100.583	100.463
6.75	100.676	100.588	100.458
6.875	101.107	101.015	100.889
6.99	101.489	101.401	101.270
7	101.489	101.401	101.270
7.125	101.857	101.765	101.638
7.25	102.095	101.992	101.846
7.375	102.413	102.311	102.165
7.49	102.707	102.605	102.459
7.5	102.707	102.605	102.459
7.625	102.980	102.877	102.731
7.75	102.690	102.507	102.334
7.875	103.011	102.827	102.654
7.99	103.305	103.122	102.949
8.125	103.033	102.850	102.676
8.25	102.546	102.326	102.078
8.375	102.824	102.604	102.356
8.5	103.081	102.861	102.613
8.625	102.580	102.360	102.112
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

High Balance 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.5	98.123	98.058	97.984
5.625	98.475	98.410	98.336
5.75	98.845	98.780	98.706
5.875	99.193	99.128	99.054
5.99	99.508	99.444	99.369
6	99.508	99.444	99.369
6.125	99.784	99.720	99.645
6.25	100.053	99.980	99.901
6.375	100.323	100.250	100.168
6.49	100.579	100.506	100.423
6.5	100.579	100.506	100.423
6.625	100.810	100.737	100.654
6.75	101.415	101.269	101.109
6.875	101.647	101.502	101.342
6.99	101.863	101.718	101.558
7	101.863	101.718	101.558
7.125	102.017	101.871	101.711
7.25	102.226	102.081	101.901
7.375	102.381	102.236	102.076
7.49	102.541	102.395	102.235
7.5	102.541	102.395	102.235
7.625	102.696	102.550	102.390
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

High Balance 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	98.258	98.209	98.140
4.875	98.697	98.649	98.586
4.99	99.126	99.077	99.014
5	99.126	99.077	99.014
5.125	99.539	99.491	99.428
5.25	99.935	99.887	99.824
5.375	100.313	100.265	100.202
5.49	100.674	100.626	100.563
5.5	100.674	100.626	100.563
5.625	100.992	100.944	100.881
5.75	101.244	101.139	101.065
5.875	101.521	101.456	101.382
5.99	101.808	101.743	101.669
6	101.808	101.743	101.669
6.125	102.090	102.025	101.961
6.25	101.843	101.779	101.704
6.375	102.129	102.065	101.990
6.49	102.396	102.332	102.257
6.5	102.396	102.332	102.257
6.625	102.651	102.586	102.512
6.75	102.649	102.576	102.499
6.875	102.900	102.827	102.749
7	103.133	103.060	102.983
7.125	103.349	103.276	103.199
7.25	103.348	103.219	103.075
7.375	103.564	103.435	103.291

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10% SOFR ARM			
Rate	Days to Lock		
	30	45	60
5.5	96.401	96.311	96.219
5.625	97.053	96.963	96.871
5.75	97.622	97.531	97.440
5.875	98.070	97.979	97.888
6	98.485	98.394	98.303
6.125	98.854	98.763	98.672
6.25	99.190	99.099	99.008
6.375	99.480	99.389	99.298
6.5	99.765	99.675	99.583
6.625	100.047	99.957	99.865
6.75	100.263	100.172	100.080
6.875	100.379	100.289	100.197
7	100.481	100.390	100.298
7.125	100.572	100.482	100.390
7.25	100.666	100.575	100.484
7.375	100.760	100.669	100.578
7.5	100.815	100.725	100.634
7.625	100.816	100.725	100.634
7.75	100.816	100.725	100.634
7.875	100.854	100.763	100.671
8	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

High Balance 7% SOFR ARM			
Rate	Days to Lock		
	30	45	60
4.75	95.004	94.913	94.822
4.875	95.504	95.413	95.322
5	96.003	95.912	95.821
5.125	96.501	96.410	96.319
5.25	96.980	96.889	96.798
5.375	97.430	97.339	97.248
5.5	97.866	97.775	97.684
5.625	98.284	98.193	98.102
5.75	98.676	98.586	98.494
5.875	99.031	98.940	98.849
6	99.375	99.285	99.193
6.125	99.705	99.614	99.523
6.25	99.994	99.904	99.812
6.375	100.223	100.132	100.040
6.5	100.429	100.338	100.247
6.625	100.602	100.512	100.420
6.75	100.754	100.663	100.572
6.875	100.872	100.781	100.690
7	100.953	100.862	100.771
7.125	100.980	100.889	100.798
7.25	101.016	100.925	100.834
7.375	101.047	100.957	100.865
7.5	101.069	100.978	100.887
7.625	101.077	100.986	100.895
7.75	101.082	100.991	100.900
7.875	101.082	100.991	100.900
8	101.088	100.997	100.906
0	0.000	0.000	0.000

High Balance 5% SOFR ARM			
Rate	Days to Lock		
	30	45	60
4.75	95.994	95.903	95.812
4.875	96.378	96.287	96.196
5	96.797	96.706	96.615
5.125	97.272	97.182	97.090
5.25	97.701	97.610	97.519
5.375	98.058	97.967	97.876
5.5	98.415	98.324	98.233
5.625	98.771	98.681	98.589
5.75	99.096	99.006	98.914
5.875	99.373	99.283	99.191
6	99.641	99.550	99.459
6.125	99.896	99.805	99.714
6.25	100.115	100.024	99.933
6.375	100.283	100.192	100.101
6.5	100.434	100.343	100.252
6.625	100.562	100.471	100.380
6.75	100.658	100.567	100.476
6.875	100.623	100.532	100.441
7	100.615	100.524	100.431
7.125	100.611	100.520	100.428
7.25	100.611	100.520	100.428
7.375	100.613	100.528	100.431
7.5	100.644	100.553	100.461
7.625	100.681	100.590	100.501
7.75	100.766	100.675	100.584
7.875	100.915	100.824	100.732
8	101.000	100.909	100.817
0	0	0	0

NONDEL

ResiCentral, LLC
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(623) 252-4149



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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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.411	97.330	97.261	
5.625	98.063	97.983	97.914	
5.75	98.422	98.386	98.335	
5.875	99.075	99.038	98.987	
5.99	99.707	99.671	99.620	
6	99.707	99.671	99.620	
6.125	100.301	100.265	100.213	
6.25	100.447	100.403	100.338	
6.375	101.015	100.971	100.906	
6.49	101.550	101.506	101.441	
6.5	101.550	101.506	101.441	
6.625	102.045	102.001	101.936	
6.75	102.028	101.970	101.895	
6.875	102.498	102.440	102.365	
6.99	102.956	102.897	102.822	
7	102.956	102.897	102.822	
7.125	103.387	103.329	103.254	
7.25	103.450	103.377	103.280	
7.375	103.856	103.783	103.687	
7.49	104.230	104.157	104.060	
7.5	104.230	104.157	104.060	
7.625	104.595	104.506	104.405	
7.75	104.803	104.693	104.581	
7.875	105.198	105.088	104.976	
8	105.188	105.078	104.966	
8.125	105.480	105.370	105.258	
8.25	105.299	105.153	104.983	
8.375	105.642	105.495	105.326	
8.5	105.962	105.815	105.646	
8.625	106.267	106.120	105.951	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.411	97.330	97.261	
5.625	98.063	97.983	97.914	
5.75	98.422	98.386	98.335	
5.875	99.075	99.038	98.987	
5.99	99.707	99.671	99.620	
6	99.707	99.671	99.620	
6.125	100.301	100.265	100.213	
6.25	100.447	100.403	100.338	
6.375	101.015	100.971	100.906	
6.49	101.550	101.506	101.441	
6.5	101.550	101.506	101.441	
6.625	102.045	102.001	101.936	
6.75	102.028	101.970	101.895	
6.875	102.498	102.440	102.365	
6.99	102.956	102.897	102.822	
7	102.956	102.897	102.822	
7.125	103.387	103.329	103.254	
7.25	103.450	103.377	103.280	
7.375	103.856	103.783	103.687	
7.49	104.230	104.157	104.060	
7.5	104.230	104.157	104.060	
7.625	104.595	104.506	104.405	
7.75	104.803	104.693	104.581	
7.875	105.198	105.088	104.976	
8	105.188	105.078	104.966	
8.125	105.480	105.370	105.258	
8.25	105.299	105.153	104.983	
8.375	105.642	105.495	105.326	
8.5	105.962	105.815	105.646	
8.625	106.267	106.120	105.951	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.769	98.644	98.528	
5.625	99.351	99.227	99.111	
5.75	99.830	99.750	99.663	
5.875	100.414	100.334	100.247	
5.99	100.984	100.903	100.817	
6	100.984	100.903	100.817	
6.125	101.514	101.433	101.347	
6.25	101.719	101.631	101.531	
6.375	102.249	102.161	102.061	
6.49	102.749	102.661	102.561	
6.5	102.749	102.661	102.561	
6.625	103.211	103.124	103.023	
6.75	102.675	102.573	102.474	
6.875	103.139	103.036	102.938	
6.99	103.570	103.467	103.369	
7	103.570	103.467	103.369	
7.125	103.977	103.874	103.776	
7.25	103.764	103.691	103.589	
7.375	104.181	104.100	103.995	
7.49	104.592	104.486	104.378	
7.5	104.592	104.486	104.378	
7.625	104.996	104.887	104.780	
7.75	105.376	105.266	105.159	
7.875	105.727	105.617	105.511	
8	106.051	105.942	105.835	
8.125	106.310	106.200	106.094	
8.25	106.251	106.104	105.935	
8.375	106.557	106.410	106.241	
8.5	106.840	106.694	106.525	
8.625	107.164	107.017	106.848	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.807	97.775	97.728	
4.875	98.247	98.215	98.168	
4.99	98.676	98.643	98.596	
5	98.676	98.643	98.596	
5.125	99.089	99.057	99.010	
5.25	99.503	99.458	99.406	
5.375	99.914	99.866	99.807	
5.49	100.310	100.261	100.203	
5.5	100.310	100.261	100.203	
5.625	100.688	100.640	100.581	
5.75	101.010	100.961	100.903	
5.875	101.302	101.253	101.195	
5.99	101.564	101.515	101.457	
6	101.564	101.515	101.457	
6.125	101.796	101.747	101.689	
6.25	101.812	101.763	101.705	
6.375	102.073	102.024	101.966	
6.49	102.315	102.266	102.208	
6.5	102.315	102.266	102.208	
6.625	102.545	102.496	102.438	
6.75	102.730	102.673	102.607	
6.875	102.981	102.924	102.858	
6.99	103.214	103.158	103.091	
7	103.214	103.158	103.091	
7.125	103.380	103.324	103.257	
7.25	103.433	103.304	103.160	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	96.778	96.738	96.687	
4.625	97.204	97.155	97.102	
4.75	98.343	98.294	98.231	
4.875	98.782	98.734	98.671	
4.99	99.211	99.162	99.099	
5	99.211	99.162	99.099	
5.125	99.624	99.576	99.513	
5.25	100.020	99.972	99.909	
5.375	100.398	100.350	100.287	
5.49	100.759	100.711	100.648	
5.5	100.759	100.711	100.648	
5.625	101.077	101.029	100.966	
5.75	101.289	101.224	101.150	
5.875	101.606	101.541	101.467	
5.99	101.893	101.828	101.754	
6	101.893	101.828	101.754	
6.125	102.175	102.110	102.036	
6.25	101.928	101.864	101.789	
6.375	102.214	102.150	102.075	
6.49	102.481	102.417	102.342	
6.5	102.481	102.417	102.342	
6.625	102.736	102.671	102.597	
6.75	102.734	102.661	102.584	
6.875	102.985	102.912	102.834	
6.99	103.218	103.145	103.068	
7	103.218	103.145	103.068	

NONDEL

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



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2/24/25 12:19 PM

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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

Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
7.99	105.249	105.184	105.131	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	
8.49	105.985	105.917	105.821	
8.5	105.985	105.917	105.821	
8.625	106.246	106.178	106.083	

Conforming 25 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
7.99	105.249	105.184	105.131	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	
8.49	105.985	105.917	105.821	
8.5	105.985	105.917	105.821	
8.625	106.246	106.178	106.083	

Conforming 20 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.444	98.293	98.284	
5.625	98.975	98.843	98.818	
5.75	99.661	99.541	99.515	
5.875	100.216	100.096	100.068	
5.99	100.607	100.487	100.458	
6	100.607	100.487	100.458	
6.125	101.061	100.941	100.911	
6.25	101.544	101.346	101.303	
6.375	101.931	101.733	101.690	
6.49	102.293	102.095	102.049	
6.5	102.293	102.095	102.049	
6.625	102.636	102.438	102.390	
6.75	102.482	102.271	102.208	
6.875	102.839	102.627	102.564	
6.99	103.168	102.956	102.891	
7	103.168	102.956	102.891	
7.125	103.478	103.266	103.200	
7.25	103.544	103.411	103.329	
7.375	103.886	103.753	103.672	
7.49	104.268	104.179	104.118	
7.5	104.268	104.179	104.118	
7.625	104.739	104.651	104.589	
7.75	105.234	105.145	105.082	
7.875	105.554	105.466	105.402	
7.99	105.854	105.765	105.700	
8	105.854	105.765	105.700	
8.125	106.140	106.051	105.989	
8.25	106.096	106.024	105.943	
8.375	106.388	106.317	106.236	
8.49	106.674	106.602	106.518	

Conforming 15 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.616	98.595	98.536	
5.125	99.069	99.043	98.994	
5.25	99.493	99.471	99.418	
5.375	99.830	99.808	99.754	
5.49	100.215	100.194	100.138	
5.5	100.215	100.194	100.138	
5.625	100.664	100.610	100.508	
5.75	101.005	100.957	100.857	
5.875	101.300	101.254	101.154	
5.99	101.547	101.501	101.398	
6	101.547	101.501	101.398	
6.125	101.689	101.622	101.524	
6.25	101.881	101.814	101.721	
6.375	102.169	102.103	102.010	
6.49	102.374	102.310	102.217	
6.5	102.374	102.310	102.217	
6.625	102.608	102.518	102.473	
6.75	102.767	102.687	102.640	
6.875	103.079	103.000	102.952	
6.99	103.276	103.198	103.152	
7	103.276	103.198	103.152	
7.125	103.369	103.288	103.219	
7.25	103.614	103.534	103.457	
7.375	103.856	103.776	103.699	
7.49	104.214	104.134	104.052	
7.5	104.089	104.009	103.927	
7.625	103.303	103.226	102.809	
7.75	103.556	103.468	103.052	
7.875	103.763	103.675	103.259	
7.99	104.084	103.995	103.580	

Conforming 10 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.982	97.996	97.915	
4.875	98.395	98.410	98.327	
4.99	98.816	98.830	98.747	
5	98.816	98.830	98.747	
5.125	99.363	99.360	99.296	
5.25	99.774	99.772	99.706	
5.375	100.109	100.107	100.040	
5.49	100.493	100.490	100.422	
5.5	100.493	100.490	100.422	
5.625	100.711	100.690	100.596	
5.75	101.069	101.048	100.954	
5.875	101.388	101.367	101.272	
5.99	101.658	101.637	101.539	
6	101.658	101.637	101.539	
6.125	101.589	101.549	101.472	
6.25	101.829	101.789	101.712	
6.375	102.141	102.101	102.024	
6.49	102.370	102.330	102.253	
6.5	102.370	102.330	102.253	
6.625	102.548	102.489	102.437	
6.75	102.707	102.648	102.594	
6.875	103.017	102.958	102.904	
6.99	103.213	103.155	103.102	
7	103.213	103.155	103.102	
7.125	103.343	103.265	103.176	
7.25	103.562	103.484	103.395	
7.375	103.802	103.724	103.635	
7.49	104.033	103.955	103.862	
7.5	104.033	103.955	103.862	
7.625	103.275	103.177	102.763	

NONDELResiCentral, LLC
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(623) 252-4149Effective Date:
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Jumbo/Non-QM 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	
5.5	97.411	97.330	97.261	
5.625	98.063	97.983	97.914	
5.75	98.422	98.386	98.335	
5.875	99.075	99.038	98.987	
5.99	99.707	99.671	99.620	
6	99.707	99.671	99.620	
6.125	100.301	100.265	100.213	
6.25	100.447	100.403	100.338	
6.375	101.015	100.971	100.906	
6.49	101.550	101.506	101.441	
6.5	101.550	101.506	101.441	
6.625	102.045	102.001	101.936	
6.75	102.028	101.970	101.895	
6.875	102.498	102.440	102.365	
6.99	102.956	102.897	102.822	
7	102.956	102.897	102.822	
7.125	103.387	103.329	103.254	
7.25	103.450	103.377	103.280	
7.375	103.856	103.783	103.687	
7.49	104.230	104.157	104.060	
7.5	104.230	104.157	104.060	
7.625	104.595	104.506	104.405	
7.75	104.803	104.693	104.581	
7.875	105.198	105.088	104.976	
7.99	105.188	105.078	104.966	
8	105.188	105.078	104.966	
8.125	105.480	105.370	105.258	
8.25	105.299	105.153	104.983	
8.375	105.642	105.495	105.326	
8.5	105.962	105.815	105.646	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.411	97.330	97.261	
5.625	98.063	97.983	97.914	
5.75	98.422	98.386	98.335	
5.875	99.075	99.038	98.987	
5.99	99.707	99.671	99.620	
6	99.707	99.671	99.620	
6.125	100.301	100.265	100.213	
6.25	100.447	100.403	100.338	
6.375	101.015	100.971	100.906	
6.49	101.550	101.506	101.441	
6.5	101.550	101.506	101.441	
6.625	102.045	102.001	101.936	
6.75	102.028	101.970	101.895	
6.875	102.498	102.440	102.365	
6.99	102.956	102.897	102.822	
7	102.956	102.897	102.822	
7.125	103.387	103.329	103.254	
7.25	103.450	103.377	103.280	
7.375	103.856	103.783	103.687	
7.49	104.230	104.157	104.060	
7.5	104.230	104.157	104.060	
7.625	104.595	104.506	104.405	
7.75	104.803	104.693	104.581	
7.875	105.198	105.088	104.976	
7.99	105.188	105.078	104.966	
8	105.188	105.078	104.966	
8.125	105.480	105.370	105.258	
8.25	105.299	105.153	104.983	
8.375	105.642	105.495	105.326	
8.49	105.962	105.815	105.646	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.551	97.426	97.310	
5.375	98.170	98.045	97.929	
5.49	98.769	98.644	98.528	
5.5	98.769	98.644	98.528	
5.625	99.351	99.227	99.111	
5.75	99.830	99.750	99.663	
5.875	100.414	100.334	100.247	
5.99	100.984	100.903	100.817	
6	100.984	100.903	100.817	
6.125	101.514	101.433	101.347	
6.25	101.719	101.631	101.531	
6.375	102.249	102.161	102.061	
6.49	102.749	102.661	102.561	
6.5	102.749	102.661	102.561	
6.625	103.211	103.124	103.023	
6.75	102.675	102.573	102.474	
6.875	103.139	103.036	102.938	
6.99	103.570	103.467	103.369	
7	103.570	103.467	103.369	
7.125	103.977	103.874	103.776	
7.25	103.764	103.691	103.589	
7.375	104.181	104.100	103.995	
7.49	104.592	104.486	104.378	
7.5	104.592	104.486	104.378	
7.625	104.996	104.887	104.780	
7.75	105.376	105.266	105.159	
7.875	105.727	105.617	105.511	
8	106.051	105.942	105.835	
8.125	106.310	106.200	106.094	
8.25	106.251	106.104	105.935	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.807	97.775	97.728	
4.875	98.247	98.215	98.168	
4.99	98.676	98.643	98.596	
5	98.676	98.643	98.596	
5.125	99.089	99.057	99.010	
5.25	99.503	99.458	99.406	
5.375	99.914	99.866	99.807	
5.49	100.310	100.261	100.203	
5.5	100.310	100.261	100.203	
5.625	100.688	100.640	100.581	
5.75	101.010	100.961	100.903	
5.875	101.302	101.253	101.195	
5.99	101.564	101.515	101.457	
6	101.564	101.515	101.457	
6.125	101.796	101.747	101.689	
6.25	101.812	101.763	101.705	
6.375	102.073	102.024	101.966	
6.49	102.315	102.266	102.208	
6.5	102.315	102.266	102.208	
6.625	102.545	102.496	102.438	
6.75	102.730	102.673	102.607	
6.875	102.981	102.924	102.858	
6.99	103.214	103.158	103.091	
7	103.214	103.158	103.091	
7.125	103.380	103.324	103.257	
7.25	103.433	103.304	103.160	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	96.778	96.738	96.687	
4.625	97.204	97.155	97.102	
4.75	98.343	98.294	98.231	
4.875	98.782	98.734	98.671	
4.99	99.211	99.162	99.099	
5	99.211	99.162	99.099	
5.125	99.624	99.576	99.513	
5.25	100.020	99.972	99.909	
5.375	100.398	100.350	100.287	
5.49	100.759	100.711	100.648	
5.5	100.759	100.711	100.648	
5.625	101.077	101.029	100.966	
5.75	101.289	101.224	101.150	
5.875	101.606	101.541	101.467	
5.99	101.893	101.828	101.754	
6	101.893	101.828	101.754	
6.125	102.175	102.110	102.036	
6.25	101.928	101.864	101.789	
6.375	102.214	102.150	102.075	
6.49	102.481	102.417	102.342	
6.5	102.481	102.417	102.342	
6.625	102.736	102.671	102.597	
6.75	102.734	102.661	102.584	
6.875	102.985	102.912	102.834	
7	103.218	103.145	103.068	
7.125	103.434	103.361	103.284	

Conforming HomeReady Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
6	98.485	98.394	98.303	
6.125	98.854	98.763	98.672	
6.25	99.190	99.099	99.008	
6.375	99.480	99.389	99.298	
6.5	99.765	99.675	99.583	
6.625	100.047	99.957	99.865	
6.75	100.263	100.172	100.080	
6.875	100.379	100.289	100.197	
7	100.481	100.390	100.298	
7.125	100.572	100.482	100.390	
7.25	100.666	100.575	100.484	
7.375	100.760	100.669	100.578	
7.5	100.816	100.725	100.634	
7.625	100.816	100.725	100.634	
7.75	100.816	100.725	100.634	
7.875	100.816	100.725	100.634	
8	100.854	100.763	100.671	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.75	98.676	98.586	98.494	
5.875	99.031	98.940	98.849	
6	99.375	99.285	99.193	
6.125	99.705	99.614	99.523	
6.25	99.994	99.904	99.812	
6.375	100.223	100.132	100.040	
6.5	100.429	100.338	100.247	
6.625	100.602	100.512	100.420	
6.75	100.754	100.663	100.572	
6.875	100.872	100.781	100.690	
7	100.953	100.862	100.771	
7.125	100.980	100.889	100.798	
7.25	101.016	100.925	100.834	
7.375	101.047	100.957	100.865	
7.5	101.069	100.978	100.887	
7.625	101.077	100.986	100.895	
7.75	101.082	100.991	100.900	
7.875	101.082	100.991	100.900	
8	101.088	100.997	100.906	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.5	98.415	98.324	98.233	
5.625	98.771	98.681	98.589	
5.75	99.096	99.006	98.914	
5.875	99.373	99.283	99.191	
6	99.641	99.550	99.459	
6.125	99.896	99.805	99.714	
6.25	100.115	100.024	99.933	
6.375	100.282	100.191	100.100	
6.625	100.434	100.343	100.252	
6.75	100.562	100.472	100.380	
6.875	100.635	100.544	100.455	
7	100.623	100.532	100.441	
7.125	100.615	100.524	100.433	
7.25	100.611	100.520	100.429	
7.375	100.611	100.520	100.429	
7.5	100.619	100.528	100.437	
7.625	100.644	100.553	100.465	
7.75	100.683	100.593	100.503	
7.875	100.766	100.675	100.586	
8	100.854	100.764	100.674	
0	101.000	100.910	100.819	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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



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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

High Balance HomeReady Fixed Loan Programs

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.935	96.862	96.741	
5.875	97.601	97.528	97.408	
5.99	98.225	98.152	98.031	
6	98.225	98.152	98.031	
6.125	98.844	98.770	98.650	
6.25	99.420	99.347	99.226	
6.375	99.947	99.874	99.754	
6.49	100.422	100.349	100.229	
6.5	100.422	100.349	100.229	
6.625	100.856	100.783	100.663	
6.75	100.876	100.788	100.658	
6.875	101.307	101.219	101.089	
6.99	101.689	101.601	101.470	
7	101.689	101.601	101.470	
7.125	102.057	101.969	101.839	
7.25	102.295	102.192	102.046	
7.375	102.613	102.511	102.365	
7.49	102.907	102.805	102.659	
7.5	102.907	102.805	102.659	
7.625	103.180	103.077	102.931	
7.75	102.890	102.707	102.534	
7.875	103.210	103.027	102.854	
7.99	103.505	103.322	103.149	
8	103.505	103.322	103.149	
8.125	103.233	103.050	102.876	
8.25	102.746	102.526	102.278	
8.375	103.024	102.804	102.556	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.935	96.862	96.741	
5.875	97.601	97.528	97.408	
5.99	98.225	98.152	98.031	
6	98.225	98.152	98.031	
6.125	98.844	98.770	98.650	
6.25	99.420	99.347	99.226	
6.375	99.947	99.874	99.754	
6.49	100.422	100.349	100.229	
6.5	100.422	100.349	100.229	
6.625	100.856	100.783	100.663	
6.75	100.876	100.788	100.658	
6.875	101.307	101.219	101.089	
6.99	101.689	101.601	101.470	
7	101.689	101.601	101.470	
7.125	102.057	101.969	101.839	
7.25	102.295	102.192	102.046	
7.375	102.613	102.511	102.365	
7.49	102.907	102.805	102.659	
7.5	102.907	102.805	102.659	
7.625	103.180	103.077	102.931	
7.75	102.890	102.707	102.534	
7.875	103.210	103.027	102.854	
7.99	103.505	103.322	103.149	
8	103.505	103.322	103.149	
8.125	103.233	103.050	102.876	
8.25	102.746	102.526	102.278	
8.375	103.024	102.804	102.556	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.735	96.662	96.541	
5.875	97.401	97.328	97.208	
5.99	98.025	97.952	97.831	
6	98.025	97.952	97.831	
6.125	98.644	98.570	98.450	
6.25	99.220	99.147	99.026	
6.375	99.747	99.674	99.554	
6.49	100.222	100.149	100.029	
6.5	100.222	100.149	100.029	
6.625	100.656	100.583	100.463	
6.75	100.676	100.588	100.458	
6.875	101.107	101.019	100.889	
6.99	101.489	101.401	101.270	
7	101.489	101.401	101.270	
7.125	101.857	101.769	101.639	
7.25	102.095	101.992	101.846	
7.375	102.413	102.311	102.165	
7.49	102.707	102.605	102.459	
7.5	102.707	102.605	102.459	
7.625	102.980	102.877	102.731	
7.75	102.690	102.507	102.334	
7.875	103.010	102.827	102.654	
8	103.305	103.122	102.949	
8.125	103.033	102.850	102.676	
8.25	102.546	102.326	102.078	
8.375	102.824	102.604	102.356	
8.5	103.081	102.861	102.613	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.359	97.294	97.220	
5.375	97.753	97.688	97.614	
5.49	98.123	98.058	97.984	
5.5	98.123	98.058	97.984	
5.625	98.475	98.410	98.336	
5.75	98.845	98.780	98.706	
5.875	99.193	99.128	99.054	
5.99	99.508	99.444	99.369	
6	99.508	99.444	99.369	
6.125	99.784	99.720	99.645	
6.25	100.053	99.980	99.901	
6.375	100.323	100.250	100.168	
6.49	100.579	100.506	100.423	
6.5	100.579	100.506	100.423	
6.625	100.810	100.737	100.654	
6.75	101.415	101.269	101.109	
6.875	101.647	101.502	101.342	
6.99	101.863	101.718	101.558	
7	101.863	101.718	101.558	
7.125	102.017	101.871	101.711	
7.25	102.206	102.061	101.901	
7.375	102.381	102.236	102.076	
7.49	102.541	102.395	102.235	
7.5	102.541	102.395	102.235	
7.625	102.696	102.550	102.390	
0	0.000	0.000	0.000	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.034	96.969	96.895	
5.375	97.428	97.363	97.289	
5.49	97.798	97.733	97.659	
5.5	97.798	97.733	97.659	
5.625	98.150	98.085	98.011	
5.75	98.520	98.455	98.381	
5.875	98.868	98.803	98.729	
5.99	99.183	99.119	99.044	
6	99.183	99.119	99.044	
6.125	99.459	99.395	99.320	
6.25	99.728	99.655	99.576	
6.375	99.998	99.925	99.843	
6.5	100.254	100.181	100.098	
6.625	100.485	100.412	100.329	
6.75	101.090	100.944	100.784	
6.875	101.322	101.177	101.017	
7	101.538	101.393	101.233	
7.125	101.692	101.546	101.386	
7.25	101.881	101.736	101.576	
7.375	102.056	101.911	101.751	
7.5	102.216	102.070	101.910	
7.625	102.371	102.225	102.065	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance HomeReady Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	95.110	95.019	94.928	
5.375	95.754	95.663	95.572	
5.5	96.401	96.311	96.219	
5.625	97.053	96.963	96.871	
5.75	97.622	97.531	97.440	
5.875	98.070	97.979	97.888	
6	98.485	98.394	98.303	
6.125	98.854	98.763	98.672	
6.25	99.190	99.099	99.008	
6.375	99.480	99.389	99.298	
6.5	99.765	99.675	99.583	
6.625	100.047	99.957	99.865	
6.75	100.263	100.172	100.080	
6.875	100.379	100.289	100.197	
7	100.481	100.390	100.298	
7.125	100.572	100.482	100.390	
7.25	100.666	100.575	100.484	
7.375	100.760	100.669	100.578	
7.5	100.816	100.725	100.634	
7.625	100.816	100.725	100.634	
7.75	100.816	100.725	100.634	
7.875	100.816	100.725	100.634	
8	100.854	100.763	100.671	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	96.003	95.912	95.821	
5.125	96.501	96.410	96.319	
5.25	96.980	96.889	96.798	
5.375	97.430	97.339	97.248	
5.5	97.866	97.775	97.684	
5.625	98.284	98.193	98.102	
5.75	98.676	98.586	98.494	
5.875	99.031	98.940	98.849	
6	99.375	99.285	99.193	
6.125	99.705	99.614	99.523	
6.25	99.994	99.904	99.812	
6.375	100.223	100.132	100.040	
6.5	100.429	100.338	100.247	
6.625	100.602	100.512	100.420	
6.75	100.754	100.663	100.572	
6.875	100.872	100.781	100.690	
7	100.953	100.862	100.771	
7.125	100.980	100.889	100.798	
7.25	101.016	100.925	100.834	
7.375	101.047	100.957	100.865	
7.5	101.069	100.978	100.887	
7.625	101.077	100.986	100.895	
7.75	101.082	100.991	100.900	
7.875	101.082	100.991	100.900	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	96.797	96.706	96.615	
5.125	97.272	97.182	97.090	
5.25	97.701	97.610	97.519	
5.375	98.058	97.967	97.876	
5.5	98.415	98.324	98.233	
5.625	98.771	98.681	98.589	
5.75	99.096	99.006	98.914	
5.875	99.373	99.283	99.191	
6	99.641	99.550	99.459	
6.125	99.896	99.805	99.714	
6.25	100.115	100.024	99.933	
6.375	100.282	100.191	100.100	
6.5	100.434	100.343	100.252	
6.625	100.562	100.472	100.380	
6.75	100.635	100.544	100.453	
6.875	100.623	100.532	100.441	
7	100.615	100.524	100.433	
7.125	100.611	100.520	100.429	
7.25	100.611	100.520	100.428	
7.375	100.619	100.528	100.437	
7.5	100.644	100.553	100.462	
7.625	100.683	100.593	100.501	
7.75	100.766	100.675	100.584	
7.875	100.915	100.874	100.737	

NONDEL

ResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
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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 HomePossible Fixed Loan Programs

Conforming 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
7.99	105.249	105.184	105.131	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	
8.5	105.985	105.917	105.821	
8.625	106.246	106.178	106.083	
8.75	106.061	105.993	105.914	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
7.99	105.249	105.184	105.131	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	
8.49	105.985	105.917	105.821	
8.5	105.985	105.917	105.821	
8.625	106.246	106.178	106.083	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.444	98.293	98.284	
5.625	98.975	98.843	98.818	
5.75	99.661	99.541	99.515	
5.875	100.216	100.096	100.068	
5.99	100.607	100.487	100.458	
6	100.607	100.487	100.458	
6.125	101.061	100.941	100.911	
6.25	101.544	101.346	101.303	
6.375	101.931	101.733	101.690	
6.49	102.293	102.095	102.049	
6.5	102.293	102.095	102.049	
6.625	102.636	102.438	102.390	
6.75	102.482	102.271	102.208	
6.875	102.839	102.627	102.564	
6.99	103.168	102.956	102.891	
7	103.168	102.956	102.891	
7.125	103.478	103.266	103.200	
7.25	103.544	103.411	103.329	
7.375	103.886	103.753	103.672	
7.49	104.268	104.179	104.118	
7.5	104.268	104.179	104.118	
7.625	104.739	104.651	104.589	
7.75	105.234	105.145	105.082	
7.875	105.554	105.466	105.402	
8	105.854	105.765	105.700	
8.125	106.140	106.051	105.989	
8.25	106.096	106.024	105.943	
8.375	106.388	106.317	106.236	
8.5	106.674	106.602	106.518	
8.625	106.975	106.903	106.822	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.616	98.595	98.536	
5.125	99.069	99.043	98.994	
5.25	99.493	99.471	99.418	
5.375	99.830	99.808	99.754	
5.49	100.215	100.194	100.138	
5.5	100.215	100.194	100.138	
5.625	100.664	100.610	100.508	
5.75	101.005	100.957	100.857	
5.875	101.300	101.254	101.154	
5.99	101.547	101.501	101.398	
6	101.547	101.501	101.398	
6.125	101.689	101.622	101.524	
6.25	101.881	101.814	101.721	
6.375	102.169	102.103	102.010	
6.49	102.374	102.310	102.217	
6.5	102.374	102.310	102.217	
6.625	102.608	102.518	102.473	
6.75	102.767	102.687	102.640	
6.875	103.079	103.000	102.952	
6.99	103.276	103.198	103.152	
7	103.276	103.198	103.152	
7.125	103.369	103.288	103.219	
7.25	103.614	103.534	103.457	
7.375	103.856	103.776	103.699	
7.5	104.089	104.009	103.927	
7.625	103.303	103.226	102.809	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.816	98.830	98.747	
5.125	99.363	99.360	99.296	
5.25	99.774	99.772	99.706	
5.375	100.109	100.107	100.040	
5.49	100.493	100.490	100.422	
5.5	100.493	100.490	100.422	
5.625	100.711	100.690	100.596	
5.75	101.069	101.048	100.954	
5.875	101.368	101.367	101.272	
5.99	101.658	101.637	101.539	
6	101.658	101.637	101.539	
6.125	101.589	101.549	101.472	
6.25	101.829	101.789	101.712	
6.375	102.141	102.101	102.024	
6.49	102.370	102.330	102.253	
6.5	102.370	102.330	102.253	
6.625	102.548	102.489	102.437	
6.75	102.707	102.648	102.594	
6.875	103.017	102.958	102.904	
7	103.213	103.155	103.102	
7.125	103.343	103.265	103.176	
7.25	103.562	103.484	103.395	
7.375	103.802	103.724	103.635	
7.5	104.033	103.955	103.862	
7.625	103.275	103.177	102.763	
7.75	103.496	103.398	102.984	

Conforming HomePossible Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	98.581	98.545	98.507	
6.125	98.853	98.812	98.769	
6.25	98.988	98.942	98.894	
6.375	99.017	98.966	98.913	
6.5	99.044	98.988	98.930	
6.625	99.073	99.011	98.948	
6.75	99.047	98.981	98.912	
6.875	98.979	98.908	98.834	
7	98.912	98.835	98.756	
7.125	98.859	98.777	98.692	
7.25	98.860	98.773	98.683	
7.375	98.904	98.811	98.716	
7.5	98.947	98.850	98.749	
7.625	98.991	98.888	98.783	
7.75	99.137	99.030	98.920	
7.875	99.366	99.253	99.138	
8	99.594	99.477	99.357	
8.125	99.822	99.700	99.576	
8.25	100.451	100.326	100.197	
8.375	101.396	101.267	101.135	
8.5	102.340	102.208	102.072	
8.625	103.285	103.149	103.010	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	99.598	99.563	99.527	
6.125	99.970	99.931	99.890	
6.25	100.194	100.150	100.105	
6.375	100.302	100.253	100.202	
6.5	100.409	100.356	100.300	
6.625	100.517	100.459	100.398	
6.75	100.600	100.536	100.470	
6.875	100.661	100.593	100.522	
7	100.724	100.651	100.575	
7.125	100.789	100.710	100.629	
7.25	100.744	100.661	100.574	
7.375	100.605	100.516	100.424	
7.5	100.465	100.371	100.273	
7.625	100.326	100.226	100.123	
7.75	100.475	100.370	100.262	
7.875	100.851	100.742	100.630	
8	101.228	101.114	100.997	
8.125	101.604	101.486	101.364	
8.25	102.006	101.883	101.757	
8.375	102.426	102.299	102.169	
8.5	102.847	102.716	102.581	
8.625	103.268	103.132	102.993	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.5	98.400	98.384	98.366	
5.625	98.702	98.681	98.659	
5.75	98.992	98.966	98.939	
5.875	99.270	99.240	99.209	
6	99.549	99.515	99.477	
6.125	99.829	99.790	99.747	
6.25	100.023	99.979	99.933	
6.375	100.150	100.101	100.055	
6.5	100.278	100.224	100.168	
6.625	100.406	100.347	100.285	
6.75	100.428	100.364	100.299	
6.875	100.367	100.298	100.222	
7	100.308	100.234	100.157	
7.125	100.248	100.168	100.085	
7.25	100.334	100.250	100.161	
7.375	100.539	100.450	100.355	
7.5	100.752	100.658	100.561	
7.625	100.964	100.865	100.761	
7.75	101.176	101.072	100.969	
7.875	101.387	101.279	101.161	
8	101.599	101.485	101.361	
8.125	101.811	101.692	101.557	
8.25	102.025	101.983	101.825	
8.375	102.466	102.339	102.191	
8.5	102.898	102.666	102.415	
8.625	103.189	103.053	102.911	
0	0.000	0.000	0.000	

NONDELResiCentral, LLC
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Phoenix, AZ 85040
(623) 252-4149Effective Date:
2/24/25 12:19 PMIndicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM 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	
5.75	96.978	96.923	96.894	
5.875	97.659	97.604	97.574	
5.99	98.254	98.200	98.169	
6	98.254	98.200	98.169	
6.125	98.794	98.740	98.707	
6.25	99.149	99.113	98.959	
6.375	99.740	99.690	99.550	
6.49	100.291	100.237	100.100	
6.5	100.291	100.237	100.100	
6.625	100.696	100.639	100.504	
6.75	100.862	100.817	100.664	
6.875	101.305	101.244	101.106	
6.99	101.717	101.653	101.517	
7	101.717	101.653	101.517	
7.125	102.088	102.020	101.890	
7.25	102.174	102.160	101.984	
7.375	102.591	102.545	102.394	
7.49	102.834	102.786	102.636	
7.5	102.834	102.786	102.636	
7.625	103.086	103.035	102.886	
7.75	102.825	102.776	102.729	
7.875	103.216	103.165	103.118	
7.99	103.523	103.458	103.405	
8	103.523	103.458	103.405	
8.125	103.297	103.231	103.175	
8.25	102.670	102.605	102.499	
8.375	102.856	102.792	102.681	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.978	96.923	96.894	
5.875	97.659	97.604	97.574	
5.99	98.254	98.200	98.169	
6	98.254	98.200	98.169	
6.125	98.794	98.740	98.707	
6.25	99.149	99.113	98.959	
6.375	99.740	99.690	99.550	
6.49	100.291	100.237	100.100	
6.5	100.291	100.237	100.100	
6.625	100.696	100.639	100.504	
6.75	100.862	100.817	100.664	
6.875	101.305	101.244	101.106	
6.99	101.717	101.653	101.517	
7	101.717	101.653	101.517	
7.125	102.088	102.020	101.890	
7.25	102.174	102.160	101.984	
7.375	102.591	102.545	102.394	
7.49	102.834	102.786	102.636	
7.5	102.834	102.786	102.636	
7.625	103.086	103.035	102.886	
7.75	102.825	102.776	102.729	
7.875	103.216	103.165	103.118	
7.99	103.523	103.458	103.405	
8	103.523	103.458	103.405	
8.125	103.297	103.231	103.175	
8.25	102.670	102.605	102.499	
8.375	102.856	102.792	102.681	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.318	97.169	97.158	
5.625	97.848	97.718	97.691	
5.75	98.535	98.416	98.388	
5.875	99.090	98.971	98.942	
5.99	99.481	99.362	99.332	
6	99.481	99.362	99.332	
6.125	100.041	99.844	99.801	
6.25	100.674	100.478	100.433	
6.375	101.062	100.865	100.820	
6.49	101.424	101.227	101.179	
6.5	101.424	101.227	101.179	
6.625	101.766	101.570	101.521	
6.75	101.613	101.402	101.339	
6.875	101.970	101.759	101.694	
6.99	102.299	102.088	102.022	
7	102.299	102.088	102.022	
7.125	102.608	102.398	102.330	
7.25	102.673	102.543	102.460	
7.375	103.015	102.885	102.803	
7.49	103.397	103.309	103.248	
7.5	103.397	103.309	103.248	
7.625	103.869	103.780	103.718	
7.75	104.363	104.274	104.212	
7.875	104.684	104.595	104.531	
8	104.983	104.895	104.829	
8.125	104.769	104.681	104.618	
8.25	104.725	104.653	104.572	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.454	98.430	98.380	
5.375	98.800	98.777	98.724	
5.49	99.195	99.173	99.119	
5.5	99.195	99.173	99.119	
5.625	99.796	99.775	99.722	
5.75	100.034	99.985	99.886	
5.875	100.368	100.321	100.222	
5.99	100.647	100.600	100.499	
6	100.647	100.600	100.499	
6.125	101.236	101.190	101.091	
6.25	101.095	101.024	100.926	
6.375	101.415	101.349	101.257	
6.49	101.655	101.591	101.500	
6.5	101.655	101.591	101.500	
6.625	102.131	102.067	101.977	
6.75	102.070	101.976	101.931	
6.875	102.413	102.334	102.287	
6.99	102.823	102.745	102.698	
7	102.823	102.745	102.698	
7.125	103.226	103.149	103.102	
7.25	103.162	103.080	103.005	
7.375	103.404	103.323	103.246	
7.49	103.637	103.555	103.475	
7.5	103.637	103.555	103.475	
7.625	103.867	103.786	103.703	
7.75	101.919	101.827	101.415	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.634	97.646	97.565	
5.125	98.218	98.230	98.147	
5.25	98.592	98.587	98.524	
5.375	98.927	98.922	98.858	
5.49	99.310	99.306	99.240	
5.5	99.310	99.306	99.240	
5.625	99.898	99.893	99.831	
5.75	99.887	99.864	99.771	
5.875	100.205	100.183	100.090	
5.99	100.475	100.453	100.357	
6	100.475	100.453	100.357	
6.125	101.055	101.033	100.940	
6.25	100.647	100.605	100.530	
6.375	100.959	100.917	100.842	
6.49	101.188	101.146	101.071	
6.5	101.188	101.146	101.071	
6.625	101.652	101.610	101.535	
6.75	101.524	101.463	101.409	
6.875	101.835	101.774	101.719	
7	102.031	101.970	101.917	
7.125	102.433	102.373	102.319	
7.25	102.380	102.299	102.212	
7.375	102.620	102.539	102.452	
7.5	102.851	102.770	102.679	
7.625	103.190	103.092	102.906	
7.75	103.411	103.313	102.899	

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	95.992	95.987	95.980	
5.25	96.451	96.441	96.430	
5.375	96.868	96.854	96.839	
5.5	97.285	97.267	97.247	
5.625	97.702	97.680	97.655	
5.75	98.037	98.010	97.981	
5.875	98.310	98.279	98.245	
6	98.581	98.545	98.507	
6.125	98.853	98.812	98.769	
6.25	98.988	98.942	98.894	
6.375	99.017	98.966	98.913	
6.5	99.044	98.988	98.930	
6.625	99.073	99.011	98.948	
6.75	99.047	98.981	98.912	
6.875	98.979	98.908	98.834	
7	98.912	98.835	98.756	
7.125	98.859	98.777	98.692	
7.25	98.860	98.773	98.683	
7.375	98.904	98.811	98.716	
7.5	98.947	98.850	98.749	
7.625	98.991	98.888	98.783	
7.75	99.137	99.030	98.920	
7.875	99.366	99.253	99.138	
8	99.594	99.477	99.357	
8.125	99.822	99.700	99.576	
8.25	100.451	100.326	100.197	
8.375	101.396	101.267	101.135	
8.5	102.340	102.208	102.072	
8.625	103.285	103.149	103.010	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5	96.492	96.493	96.493	
5.125	96.949	96.946	96.941	
5.25	97.360	97.352	97.343	
5.375	97.733	97.721	97.707	
5.5	98.106	98.089	98.071	
5.625	98.478	98.457	98.434	
5.75	98.852	98.826	98.799	
5.875	99.225	99.195	99.163	
6	99.598	99.563	99.527	
6.125	99.970	99.931	99.890	
6.25	100.194	100.150	100.105	
6.375	100.302	100.253	100.202	
6.5	100.409	100.356	100.300	
6.625	100.517	100.459	100.398	
6.75	100.600	100.536	100.470	
6.875	100.661	100.593	100.522	
7	100.724	100.651	100.575	
7.125	100.789	100.710	100.629	
7.25	100.744	100.661	100.574	
7.375	100.605	100.516	100.424	
7.5	100.465	100.371	100.273	
7.625	100.326	100.226	100.123	
7.75	100.475	100.370	100.262	
7.875	100.851	100.742	100.630	
8	101.228	101.114	100.997	
8.125	101.604	101.486	101.364	
8.25	102.006	101.883	101.757	
8.375	102.426	102.299	102.169	
8.5	102.847	102.716	102.581	
8.625	103.268	103.132	102.993	

High Balance 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
5.25	97.795	97.788	97.777
5.375	98.098	98.086	98.073
5.5	98.400	98.384	98.366
5.625	98.702	98.681	98.659
5.75	98.992	98.966	98.939
5.875	99.270	99.240	99.209
6	99.549	99.515	99.477
6.125	99.829	99.790	99.747
6.25	100.023	99.979	99.933
6.375	100.150	100.101	100.050
6.5	100.278	100.224	100.161
6.625	100.405	100.347	100.288
6.75	100.428	100.364	100.299
6.875	100.367	100.298	100.222
7	100.308	100.234	100.151
7.125	100.248	100.168	100.089
7.25	100.334	100.250	100.163
7.375	100.539	100.450	100.353
7.5	100.752	100.658	100.563
7.625	100.964	100.865	100.766
7.75	101.176	101.072	100.968
7.875	101.379	101.279	101.169
8	101.599	101.485	101.369
8.125	101.810	101.692	101.571
8.25	102.105	101.983	101.851
8.375	102.466	102.339	102.209
8.5	102.828	102.696	102.561
8.625	103.189	103.053	102.911
0	0.000	0.000	0.000
0	0.000	0.000	0.000

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ResiCentral, LLC
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Phoenix, AZ 85040
(623) 252-4149



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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	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
7.99	105.249	105.184	105.131	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
7.99	105.249	105.184	105.131	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.235	97.084	97.075	
5.375	97.863	97.713	97.702	
5.49	98.444	98.293	98.284	
5.5	98.444	98.293	98.284	
5.625	98.975	98.843	98.818	
5.75	99.661	99.541	99.515	
5.875	100.216	100.096	100.068	
5.99	100.607	100.487	100.458	
6	100.607	100.487	100.458	
6.125	101.061	100.941	100.911	
6.25	101.544	101.346	101.303	
6.375	101.931	101.733	101.690	
6.49	102.293	102.095	102.049	
6.5	102.293	102.095	102.049	
6.625	102.636	102.438	102.390	
6.75	102.482	102.271	102.208	
6.875	102.839	102.627	102.564	
6.99	103.168	102.956	102.891	
7	103.168	102.956	102.891	
7.125	103.478	103.266	103.200	
7.25	103.544	103.411	103.329	
7.375	103.886	103.753	103.672	
7.49	104.268	104.179	104.118	
7.5	104.268	104.179	104.118	
7.625	104.739	104.651	104.589	
7.75	105.234	105.145	105.082	
7.875	105.554	105.466	105.402	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.616	98.595	98.536	
5.125	99.069	99.043	98.994	
5.25	99.493	99.471	99.418	
5.375	99.830	99.808	99.754	
5.49	100.215	100.194	100.138	
5.5	100.215	100.194	100.138	
5.625	100.664	100.610	100.508	
5.75	101.005	100.957	100.857	
5.875	101.300	101.254	101.154	
5.99	101.547	101.501	101.398	
6	101.547	101.501	101.398	
6.125	101.689	101.622	101.524	
6.25	101.881	101.814	101.721	
6.375	102.169	102.103	102.010	
6.49	102.374	102.310	102.217	
6.5	102.374	102.310	102.217	
6.625	102.608	102.518	102.473	
6.75	102.767	102.687	102.640	
6.875	103.079	103.000	102.952	
6.99	103.276	103.198	103.152	
7	103.276	103.198	103.152	
7.125	103.369	103.288	103.219	
7.25	103.614	103.534	103.457	
7.375	103.856	103.776	103.699	
7.49	104.214	104.134	104.052	
7.5	104.089	104.009	103.927	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.982	97.996	97.915	
4.875	98.395	98.410	98.327	
4.99	98.816	98.830	98.747	
5	98.816	98.830	98.747	
5.125	99.363	99.360	99.296	
5.25	99.774	99.772	99.706	
5.375	100.109	100.107	100.040	
5.49	100.493	100.490	100.422	
5.5	100.493	100.490	100.422	
5.625	100.711	100.690	100.596	
5.75	101.069	101.048	100.954	
5.875	101.388	101.367	101.272	
5.99	101.658	101.637	101.539	
6	101.658	101.637	101.539	
6.125	101.589	101.549	101.472	
6.25	101.829	101.789	101.712	
6.375	102.141	102.101	102.024	
6.49	102.370	102.330	102.253	
6.5	102.370	102.330	102.253	
6.625	102.548	102.489	102.437	
6.75	102.707	102.648	102.594	
6.875	103.017	102.958	102.904	
7	103.213	103.155	103.102	
7.125	103.343	103.265	103.176	
7.25	103.562	103.484	103.395	
7.375	103.802	103.724	103.635	

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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	
5.5	97.411	97.330	97.261	
5.625	98.063	97.983	97.914	
5.75	98.422	98.386	98.335	
5.875	99.075	99.038	98.987	
5.99	99.707	99.671	99.620	
6	99.707	99.671	99.620	
6.125	100.301	100.265	100.213	
6.25	100.447	100.403	100.338	
6.375	101.015	100.971	100.906	
6.49	101.550	101.506	101.441	
6.5	101.550	101.506	101.441	
6.625	102.045	102.001	101.936	
6.75	102.028	101.970	101.895	
6.875	102.498	102.440	102.365	
6.99	102.956	102.897	102.822	
7	102.956	102.897	102.822	
7.125	103.387	103.329	103.254	
7.25	103.450	103.377	103.280	
7.375	103.856	103.783	103.687	
7.49	104.230	104.157	104.060	
7.5	104.230	104.157	104.060	
7.625	104.595	104.506	104.405	
7.75	104.803	104.693	104.581	
7.875	105.198	105.088	104.976	
7.99	105.188	105.078	104.966	
8	105.188	105.078	104.966	
8.125	105.480	105.370	105.258	

Conforming MHADvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.411	97.330	97.261	
5.625	98.063	97.983	97.914	
5.75	98.422	98.386	98.335	
5.875	99.075	99.038	98.987	
5.99	99.707	99.671	99.620	
6	99.707	99.671	99.620	
6.125	100.301	100.265	100.213	
6.25	100.447	100.403	100.338	
6.375	101.015	100.971	100.906	
6.49	101.550	101.506	101.441	
6.5	101.550	101.506	101.441	
6.625	102.045	102.001	101.936	
6.75	102.028	101.970	101.895	
6.875	102.498	102.440	102.365	
6.99	102.956	102.897	102.822	
7	102.956	102.897	102.822	
7.125	103.387	103.329	103.254	
7.25	103.450	103.377	103.280	
7.375	103.856	103.783	103.687	
7.49	104.230	104.157	104.060	
7.5	104.230	104.157	104.060	
7.625	104.595	104.506	104.405	
7.75	104.803	104.693	104.581	
7.875	105.198	105.088	104.976	
7.99	105.188	105.078	104.966	
8	105.188	105.078	104.966	
8.125	105.480	105.370	105.258	

Conforming MHADvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.551	97.426	97.310	
5.375	98.170	98.045	97.929	
5.49	98.769	98.644	98.528	
5.5	98.769	98.644	98.528	
5.625	99.351	99.227	99.111	
5.75	99.830	99.750	99.663	
5.875	100.414	100.334	100.247	
5.99	100.984	100.903	100.817	
6	100.984	100.903	100.817	
6.125	101.514	101.433	101.347	
6.25	101.719	101.631	101.531	
6.375	102.249	102.161	102.061	
6.49	102.749	102.661	102.561	
6.5	102.749	102.661	102.561	
6.625	103.211	103.124	103.023	
6.75	102.675	102.573	102.474	
6.875	103.139	103.036	102.938	
6.99	103.570	103.467	103.369	
7	103.570	103.467	103.369	
7.125	103.977	103.874	103.776	
7.25	103.764	103.691	103.589	
7.375	104.181	104.100	103.995	
7.49	104.592	104.486	104.378	
7.5	104.592	104.486	104.378	
7.625	104.996	104.887	104.780	
7.75	105.376	105.266	105.159	
7.875	105.727	105.617	105.511	

Conforming MHADvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.807	97.775	97.728	
4.875	98.247	98.215	98.168	
4.99	98.676	98.643	98.596	
5	98.676	98.643	98.596	
5.125	99.089	99.057	99.010	
5.25	99.503	99.458	99.406	
5.375	99.914	99.866	99.807	
5.49	100.310	100.261	100.203	
5.5	100.310	100.261	100.203	
5.625	100.688	100.640	100.581	
5.75	101.010	100.961	100.903	
5.875	101.302	101.253	101.195	
5.99	101.564	101.515	101.457	
6	101.564	101.515	101.457	
6.125	101.796	101.747	101.689	
6.25	101.812	101.763	101.705	
6.375	102.073	102.024	101.966	
6.49	102.315	102.266	102.208	
6.5	102.315	102.266	102.208	
6.625	102.545	102.496	102.438	
6.75	102.730	102.673	102.607	
6.875	102.981	102.924	102.858	
6.99	103.214	103.158	103.091	
7	103.214	103.158	103.091	
7.125	103.380	103.324	103.257	
7.25	103.433	103.304	103.160	

Conforming MHADvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	96.778	96.738	96.687	
4.625	97.204	97.155	97.102	
4.75	98.343	98.294	98.231	
4.875	98.782	98.734	98.671	
4.99	99.211	99.162	99.099	
5	99.211	99.162	99.099	
5.125	99.624	99.576	99.513	
5.25	100.020	99.972	99.909	
5.375	100.398	100.350	100.287	
5.49	100.759	100.711	100.648	
5.5	100.759	100.711	100.648	
5.625	101.077	101.029	100.966	
5.75	101.289	101.224	101.150	
5.875	101.606	101.541	101.467	
5.99	101.893	101.828	101.754	
6	101.893	101.828	101.754	
6.125	102.175	102.110	102.036	
6.25	101.928	101.864	101.789	
6.375	102.214	102.150	102.075	
6.49	102.481	102.417	102.342	
6.5	102.481	102.417	102.342	
6.625	102.736	102.671	102.597	
6.75	102.734	102.661	102.584	
6.875	102.985	102.912	102.834	
7	103.218	103.145	103.068	
7.125	103.434	103.361	103.284	

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High Balance HomePossible Fixed Loan Programs

FNMA Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	97.443	97.362	97.293	
5.625	98.097	98.017	97.948	
5.75	98.615	98.579	98.528	
5.875	99.281	99.244	99.193	
5.99	99.927	99.891	99.840	
6	99.927	99.891	99.840	
6.125	100.533	100.497	100.445	
6.25	100.993	100.949	100.884	
6.375	101.571	101.527	101.462	
6.49	102.121	102.077	102.012	
6.5	102.121	102.077	102.012	
6.625	102.636	102.592	102.527	
6.75	102.596	102.538	102.463	
6.875	103.086	103.028	102.953	
6.99	103.566	103.507	103.432	
7	103.566	103.507	103.432	
7.125	104.028	103.970	103.895	
7.25	104.067	103.994	103.897	
7.375	104.527	104.454	104.358	
7.49	104.962	104.889	104.792	
7.5	104.962	104.889	104.792	
7.625	105.400	105.311	105.210	
7.75	105.330	105.220	105.108	
7.875	105.813	105.703	105.591	
8	105.911	105.801	105.689	
8.125	106.293	106.183	106.071	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	97.128	97.064	97.028	
5.625	97.794	97.729	97.693	
5.75	98.508	98.452	98.425	
5.875	99.180	99.124	99.096	
5.99	99.813	99.757	99.727	
6	99.813	99.757	99.727	
6.125	100.370	100.314	100.283	
6.25	100.878	100.839	100.687	
6.375	101.450	101.396	101.258	
6.49	101.994	101.936	101.801	
6.5	101.994	101.936	101.801	
6.625	102.450	102.389	102.256	
6.75	102.454	102.406	102.254	
6.875	102.940	102.875	102.738	
6.99	103.415	103.348	103.212	
7	103.415	103.348	103.212	
7.125	103.808	103.737	103.608	
7.25	103.962	103.943	103.769	
7.375	104.434	104.384	104.235	
7.49	104.754	104.701	104.582	
7.5	104.754	104.701	104.582	
7.625	104.950	104.900	104.855	
7.75	105.018	104.969	104.923	
7.875	105.428	105.378	105.330	
8	105.483	105.418	105.365	
8.125	105.772	105.706	105.649	

FHLMC FL 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	97.128	97.064	97.028	
5.625	97.784	97.719	97.683	
5.75	98.352	98.296	98.269	
5.875	99.033	98.977	98.949	
5.99	99.629	99.573	99.543	
6	99.629	99.573	99.543	
6.125	100.169	100.113	100.082	
6.25	100.663	100.624	100.472	
6.375	101.230	101.176	101.038	
6.49	101.756	101.698	101.563	
6.5	101.756	101.698	101.563	
6.625	102.136	102.075	101.942	
6.75	102.245	102.197	102.045	
6.875	102.707	102.642	102.505	
6.99	103.162	103.095	102.959	
7	103.162	103.095	102.959	
7.125	103.463	103.392	103.263	
7.25	103.728	103.709	103.535	
7.375	104.144	104.094	103.945	
7.49	104.388	104.335	104.216	
7.5	104.388	104.335	104.216	
7.625	104.658	104.608	104.563	
7.75	104.923	104.874	104.828	
7.875	105.333	105.283	105.235	
8	105.389	105.324	105.271	
8.125	105.676	105.610	105.553	

FHLMC TX 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.75	98.153	98.097	98.070	
5.875	98.834	98.778	98.750	
5.99	99.430	99.374	99.344	
6	99.430	99.374	99.344	
6.125	99.970	99.914	99.883	
6.25	100.388	100.349	100.197	
6.375	100.955	100.901	100.763	
6.49	101.481	101.423	101.288	
6.5	101.481	101.423	101.288	
6.625	101.861	101.800	101.667	
6.75	101.992	101.944	101.792	
6.875	102.454	102.389	102.252	
6.99	102.909	102.842	102.706	
7	102.909	102.842	102.706	
7.125	103.209	103.138	103.009	
7.25	103.414	103.395	103.221	
7.375	103.830	103.780	103.631	
7.49	104.074	104.021	103.902	
7.5	104.074	104.021	103.902	
7.625	104.397	104.347	104.302	
7.75	104.783	104.734	104.688	
7.875	105.193	105.143	105.095	
8	105.249	105.184	105.131	
8.125	105.537	105.471	105.414	
8.25	105.367	105.302	105.194	
8.375	105.538	105.473	105.363	

FHLMC FL 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5	98.616	98.595	98.536	
5.125	99.069	99.043	98.994	
5.25	99.493	99.471	99.418	
5.375	99.830	99.808	99.754	
5.49	100.215	100.194	100.138	
5.5	100.215	100.194	100.138	
5.625	100.664	100.610	100.508	
5.75	101.005	100.957	100.857	
5.875	101.300	101.254	101.154	
5.99	101.547	101.501	101.398	
6	101.547	101.501	101.398	
6.125	101.689	101.622	101.524	
6.25	101.881	101.814	101.721	
6.375	102.169	102.103	102.010	
6.49	102.374	102.310	102.217	
6.5	102.374	102.310	102.217	
6.625	102.608	102.518	102.473	
6.75	102.767	102.687	102.640	
6.875	103.079	103.000	102.952	
6.99	103.276	103.198	103.152	
7	103.276	103.198	103.152	
7.125	103.369	103.288	103.219	
7.25	103.614	103.534	103.457	
7.375	103.856	103.776	103.699	
7.5	104.089	104.009	103.927	
7.625	103.303	103.226	102.809	

FHLMC TX 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5	98.616	98.595	98.536	
5.125	99.069	99.043	98.994	
5.25	99.493	99.471	99.418	
5.375	99.830	99.808	99.754	
5.49	100.215	100.194	100.138	
5.5	100.215	100.194	100.138	
5.625	100.664	100.610	100.508	
5.75	101.005	100.957	100.857	
5.875	101.300	101.254	101.154	
5.99	101.547	101.501	101.398	
6	101.547	101.501	101.398	
6.125	101.689	101.622	101.524	
6.25	101.881	101.814	101.721	
6.375	102.169	102.103	102.010	
6.5	102.374	102.310	102.217	
6.625	102.608	102.518	102.473	
6.75	102.767	102.687	102.640	
6.875	103.079	103.000	102.952	
7	103.276	103.198	103.152	
7.125	103.369	103.288	103.219	
7.25	103.614	103.534	103.457	
7.375	103.856	103.776	103.699	
7.5	104.089	104.009	103.927	
7.625	103.303	103.226	102.809	
7.75	103.556	103.468	103.052	
7.875	103.763	103.675	103.259	

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Conventional Loan Level Adjustments

Purchase (Term > 15 Years)										
Product	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
All Eligible Product	≥ 780	0.000%	0.000%	0.000%	0.000%	-0.375%	-0.375%	-0.250%	-0.250%	-0.125%
	780 - 770	0.000%	0.000%	0.000%	0.000%	-0.625%	-0.625%	-0.500%	-0.500%	-0.375%
	770 - 760	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-1.000%	-0.750%	-0.625%	-0.500%
	760 - 750	0.000%	0.000%	-0.250%	-0.750%	-1.250%	-1.250%	-1.000%	-0.875%	-0.750%
	750 - 740	0.000%	0.000%	-0.375%	-0.875%	-1.375%	-1.500%	-1.250%	-1.125%	-0.875%
	740 - 730	0.000%	0.000%	-0.625%	-1.125%	-1.750%	-1.875%	-1.500%	-1.375%	-1.125%
	730 - 720	0.000%	0.000%	-0.750%	-1.250%	-1.875%	-2.125%	-1.750%	-1.625%	-1.250%
	720 - 710	0.000%	0.000%	-1.125%	-1.625%	-2.250%	-2.625%	-2.000%	-1.875%	-1.500%
	710 - 700	0.000%	0.000%	-1.250%	-1.750%	-2.500%	-2.875%	-2.250%	-2.125%	-1.750%
	≤ 699	0.000%	-0.125%	-1.500%	-2.125%	-2.750%	-3.125%	-2.500%	-2.375%	-1.750%

Purchase										
Loan Feature	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
Adjustable-rate Mortgage	≥ 780	0.000%	0.000%	0.000%	0.000%	-0.000%	-0.000%	-0.000%	-0.250%	-0.250%
Condo	≥ 780	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%
Investment Property	≥ 780	0.000%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	≥ 780	0.000%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	≥ 780	0.000%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Unit	≥ 780	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%
High Balance Fixed-Rate	≥ 780	0.000%	-0.500%	-0.500%	-0.500%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
High Balance ARM	≥ 780	0.000%	-0.500%	-0.500%	-0.500%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
Subordinate Financing	≥ 780	0.000%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%

Limited Cash-out Refinances (Term > 15 Years)										
Product	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
All Eligible Product	≥ 780	0.000%	0.000%	0.000%	-0.125%	-0.500%	-0.625%	-0.500%	-0.375%	-0.375%
	780 - 770	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-1.000%	-0.750%	-0.625%	-0.625%
	770 - 760	0.000%	0.000%	-0.250%	-0.750%	-1.125%	-1.375%	-1.000%	-0.875%	-0.875%
	760 - 750	0.000%	0.000%	-0.500%	-1.000%	-1.625%	-1.750%	-1.500%	-1.250%	-1.250%
	750 - 740	0.000%	0.000%	-0.625%	-1.250%	-1.875%	-2.125%	-1.750%	-1.625%	-1.625%
	740 - 730	0.000%	0.000%	-0.875%	-1.625%	-2.250%	-2.625%	-2.125%	-1.875%	-1.875%
	730 - 720	0.000%	0.000%	-1.125%	-1.875%	-2.500%	-3.000%	-2.375%	-2.125%	-2.125%
	720 - 710	0.000%	0.000%	-1.250%	-2.125%	-2.875%	-3.375%	-2.625%	-2.375%	-2.375%
	710 - 700	0.000%	0.000%	-1.625%	-2.500%	-3.125%	-3.625%	-2.875%	-2.625%	-2.625%
	≤ 699	0.000%	-0.375%	-1.750%	-2.500%	-3.000%	-3.625%	-2.875%	-2.625%	-2.625%

Limited Cash-out Refinances										
Loan Feature	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
Adjustable-rate Mortgage	≥ 780	0.000%	0.000%	0.000%	0.000%	-0.000%	-0.000%	-0.250%	-0.250%	-0.250%
Condo	≥ 780	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%
Investment Property	≥ 780	0.000%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	≥ 780	0.000%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	≥ 780	0.000%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Unit	≥ 780	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%
High Balance Fixed-Rate	≥ 780	0.000%	-0.500%	-0.500%	-0.500%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
High Balance ARM	≥ 780	0.000%	-0.500%	-0.500%	-0.500%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
Subordinate Financing	≥ 780	0.000%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%

Cash-out Refinance Loans					
Product	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%
All Eligible Product	≥ 780	-0.375%	-0.375%	-0.625%	-0.875%
	780 - 770	-0.375%	-0.375%	-0.875%	-1.250%
	770 - 760	-0.375%	-0.375%	-1.000%	-1.625%
	760 - 750	-0.375%	-0.500%	-1.375%	-2.000%
	750 - 740	-0.375%	-0.625%	-1.625%	-2.375%
	740 - 730	-0.375%	-0.750%	-1.875%	-2.750%
	730 - 720	-0.375%	-0.875%	-2.125%	-3.125%
	720 - 710	-0.375%	-1.125%	-2.500%	-3.500%
	710 - 700	-0.375%	-1.375%	-2.875%	-3.875%
	≤ 699	-0.375%	-1.375%	-2.875%	-3.875%

Cash-out Refinance Loans					
Loan Feature	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%
Condo	≥ 780	-0.125%	-0.125%	-0.125%	-0.375%
Investment Property	≥ 780	-1.125%	-1.625%	-2.125%	-3.125%
Second Home	≥ 780	-1.125%	-1.625%	-2.125%	-3.125%
Manufactured Home	≥ 780	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Unit	≥ 780	-0.375%	-0.375%	-0.375%	-0.625%
High Balance Fixed-Rate	≥ 780	-0.500%	-0.500%	-0.500%	-1.000%
High Balance ARM	≥ 780	-0.500%	-0.500%	-0.500%	-1.000%
Subordinate Financing	≥ 780	-0.625%	-0.625%	-0.625%	-1.125%

Miscellaneous		
Waive Impounds (Not Applicable for NY Loans)	CAMIE	0.000%
Conforming	Net CARM	-0.100%
	FICO 680 to 719	0.000%
	FICO 680 to 679	0.000%
	FICO 640 to 659	0.000%
	FICO 620 to 639	0.000%
	FICO 620 to 619	0.000%
	LTVC: TV > 95	0.000%
	LTVC: TV > 95	0.000%
	LTVC: TV > 95	0.000%
	LTVC: TV > 95	0.000%
Conventional ARMs	LTVC > 90%	0.000%
	Cash-Out/FICO ≥ 720	0.000%
	Cash-Out/FICO 680-719	0.000%
	Cash-Out/FICO 650-679	0.000%
	Cash-Out/LTV: LTV ≤ 75%	0.000%
	Second Home & LTV ≤ 80%	0.000%
	Investment Property/2nd Home Refinance	0.000%
	Properties Owned ≥ 3	0.000%
	Cashout	0.000%
	Purchase	0.000%
All Products/Loan Amounts	Multiple Properties Owned & Primary Residence	0.000%
	Guideline Exception	-0.250%
	Primary & Purchase w/ Qualifying Income <= 50% AMI	0.250%
	LTVC: TV > 90	0.000%
	FICO 680 to 719	0.000%
	Loan Amount > \$3M	0.000%
	Conforming 30 Year Fixed	0.000%
	Fixed and ARM	0.000%
	Borrower Paid MI	0.000%
	4 Units	0.000%
FTBH with qualifying income <= 100% AMI or 120% AMI in high-cost areas	HomeReady/HomePossible Cap	0.000%
	(Only Applicable to Standard Agency LPA's)	0.000%
	ILPA Can	0.000%
	ILPA Cap	0.000%
	Temporary Buydown	0.000%
	Non-Standard Term Adjustment (Term >10Yr and <15Yr)	-0.050%
	Non-Standard Term Adjustment (Term >20Yr and <25Yr)	-0.050%
		0.000%
		0.000%
		0.000%

Loan Amount Adjusters					
Amount Range	3025yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed	ARM
0-99,999	0.050%	0.250%	0.050%	0.050%	0.050%
100,000-199,999	0.050%	0.250%	0.050%	0.050%	0.050%
200,000-299,999	0.050%	0.100%	0.050%	0.050%	0.050%
300,000-399,999	0.050%	0.050%	0.050%	0.050%	0.050%
400,000-499,999	0.050%	0.050%	0.050%	0.050%	0.050%
500,000-599,999	0.050%	0.050%	0.050%	0.050%	0.050%
600,000-699,999	0.050%	0.050%	0.050%	0.050%	0.050%
700,000-799,999	0.050%	0.050%	0.050%	0.050%	0.050%
800,000-899,999	0.050%	0.050%	0.050%	0.050%	0.050%

Fees	
Escrow/Backlog/Delivery Fee	\$ 540
Non-Del Delivery Fee	\$ 540
Tax Service Fee	\$ 70
Trust Doc Prep Fee	\$ 200

Max Price (Including All Adjustments)	
Fixed	105.5
ARM	103.5

State Adjusters					
State	3025yr Cont Fixed	All Other Cont Term	3025yr HB Fixed	All Other HB Term	
AL	0.000%	0.000%	0.000%	0.000%	0.000%
AK	0.000%	0.000%	0.000%	0.000%	0.000%
AZ	0.000%	0.000%	0.000%	0.000%	0.000%
CA	0.000%	0.000%	0.000%	0.000%	0.000%
CO	0.000%	0.000%	0.000%	0.000%	0.000%
CT	0.000%	0.000%	0.000%	0.000%	0.000%
DC	0.000%	0.000%	0.000%	0.000%	0.000%
FL	0.000%	0.000%	0.000%	0.000%	0.000%
GA	0.000%	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%	0.000%
IL	0.000%	0.000%	0.000%	0.000%	0.000%
IN	0.000%	0.000%	0.000%	0.000%	0.000%
KS	0.000%	0.000%	0.000%	0.000%	0.000%
LA	0.000%	0.000%	0.000%	0.000%	0.000%
ME	0.000%	0.000%	0.000%	0.000%	0.000%
MI	0.000%	0.000%	0.000%	0.000%	0.000%
MN	0.000%	0.000%	0.000%	0.000%	0.000%
MO	0.000%	0.000%	0.000%	0.000%	0.000%
MS	0.000%	0.000%	0.000%	0.000%	0.000%
MT	0.000%	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%	0.000%	0.000%
NJ	0.000%	0.000%	0.000%	0.000%	0.000%
NM	0.000%	0.000%	0.000%	0.000%	0.000%
NY	0.000%	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%	0.000%	0.000%
SD	0.000%	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%	0.000%

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

Conventional FHAVA loan lock requests accepted until 12:00 AM PT

Conventional Loan Amount/Note Rate Adjustments

Year	Local Amortization Rate Adjusters - 30 Year										Local Amortization Rate Adjusters - 35 Year									
	0-45	0-60	0-75	0-90	1-10	1-15	1-20	1-25	1-30	1-35	0-45	0-60	0-75	0-90	1-10	1-15	1-20	1-25	1-30	1-35
5.000	0.789	0.774	0.769	0.765	0.761	0.758	0.755	0.752	0.750	0.748	0.789	0.774	0.769	0.765	0.761	0.758	0.755	0.752	0.750	0.748
5.100	0.792	0.777	0.772	0.768	0.764	0.761	0.758	0.755	0.753	0.751	0.792	0.777	0.772	0.768	0.764	0.761	0.758	0.755	0.753	0.751
5.200	0.794	0.780	0.775	0.771	0.767	0.764	0.761	0.758	0.756	0.754	0.794	0.780	0.775	0.771	0.767	0.764	0.761	0.758	0.756	0.754
5.300	0.796	0.783	0.778	0.774	0.770	0.767	0.764	0.761	0.759	0.757	0.796	0.783	0.778	0.774	0.770	0.767	0.764	0.761	0.759	0.757
5.400	0.798	0.786	0.781	0.777	0.773	0.770	0.767	0.764	0.762	0.760	0.798	0.786	0.781	0.777	0.773	0.770	0.767	0.764	0.762	0.760
5.500	0.800	0.789	0.784	0.780	0.776	0.773	0.770	0.767	0.765	0.763	0.800	0.789	0.784	0.780	0.776	0.773	0.770	0.767	0.765	0.763
5.600	0.802	0.792	0.787	0.783	0.779	0.776	0.773	0.770	0.768	0.766	0.802	0.792	0.787	0.783	0.779	0.776	0.773	0.770	0.768	0.766
5.700	0.804	0.795	0.790	0.786	0.782	0.779	0.776	0.773	0.771	0.769	0.804	0.795	0.790	0.786	0.782	0.779	0.776	0.773	0.771	0.769
5.800	0.806	0.798	0.793	0.789	0.785	0.782	0.779	0.776	0.774	0.772	0.806	0.798	0.793	0.789	0.785	0.782	0.779	0.776	0.774	0.772
5.900	0.808	0.800	0.795	0.791	0.787	0.784	0.781	0.778	0.776	0.774	0.808	0.800	0.795	0.791	0.787	0.784	0.781	0.778	0.776	0.774
6.000	0.810	0.802	0.797	0.793	0.789	0.786	0.783	0.780	0.778	0.776	0.810	0.802	0.797	0.793	0.789	0.786	0.783	0.780	0.778	0.776
6.100	0.812	0.805	0.800	0.796	0.792	0.789	0.786	0.783	0.781	0.779	0.812	0.805	0.800	0.796	0.792	0.789	0.786	0.783	0.781	0.779
6.200	0.814	0.808	0.803	0.799	0.795	0.792	0.789	0.786	0.784	0.782	0.814	0.808	0.803	0.799	0.795	0.792	0.789	0.786	0.784	0.782
6.300	0.816	0.811	0.806	0.802	0.798	0.795	0.792	0.789	0.787	0.785	0.816	0.811	0.806	0.802	0.798	0.795	0.792	0.789	0.787	0.785
6.400	0.818	0.814	0.809	0.805	0.801	0.798	0.795	0.792	0.790	0.788	0.818	0.814	0.809	0.805	0.801	0.798	0.795	0.790	0.788	0.788
6.500	0.820	0.817	0.812	0.808	0.804	0.801	0.798	0.795	0.793	0.791	0.820	0.817	0.812	0.808	0.804	0.801	0.798	0.793	0.791	0.791
6.600	0.822	0.820	0.815	0.811	0.807	0.804	0.801	0.798	0.796	0.794	0.822	0.820	0.815	0.811	0.807	0.804	0.798	0.796	0.794	0.794
6.700	0.824	0.822	0.817	0.813	0.809	0.806	0.803	0.800	0.798	0.796	0.824	0.822	0.817	0.813	0.809	0.806	0.803	0.798	0.796	0.796
6.800	0.826	0.824	0.819	0.815	0.811	0.808	0.805	0.802	0.800	0.798	0.826	0.824	0.819	0.815	0.811	0.808	0.805	0.800	0.798	0.798
6.900	0.828	0.826	0.821	0.817	0.813	0.810	0.807	0.804	0.802	0.800	0.828	0.826	0.821	0.817	0.813	0.810	0.807	0.802	0.800	0.800
7.000	0.830	0.828	0.823	0.819	0.815	0.812	0.809	0.806	0.804	0.802	0.830	0.828	0.823	0.819	0.815	0.812	0.809	0.804	0.802	0.802
7.100	0.832	0.830	0.825	0.821	0.817	0.814	0.811	0.808	0.806	0.804	0.832	0.830	0.825	0.821	0.817	0.814	0.811	0.806	0.804	0.804
7.200	0.834	0.832	0.827	0.823	0.819	0.816	0.813	0.810	0.808	0.806	0.834	0.832	0.827	0.823	0.819	0.816	0.813	0.808	0.806	0.806
7.300	0.836	0.834	0.829	0.825	0.821	0.818	0.815	0.812	0.810	0.808	0.836	0.834	0.829	0.825	0.821	0.818	0.815	0.810	0.808	0.808
7.400	0.838	0.836	0.831	0.827	0.823	0.820	0.817	0.814	0.812	0.810	0.838	0.836	0.831	0.827	0.823	0.820	0.817	0.812	0.810	0.810
7.500	0.840	0.838	0.833	0.829	0.825	0.822	0.819	0.816	0.814	0.812	0.840	0.838	0.833	0.829	0.825	0.822	0.819	0.814	0.812	0.812
7.600	0.842	0.840	0.835	0.831	0.827	0.824	0.821	0.818	0.816	0.814	0.842	0.840	0.835	0.831	0.827	0.824	0.821	0.816	0.814	0.814
7.700	0.844	0.842	0.837	0.833	0.829	0.826	0.823	0.820	0.818	0.816	0.844	0.842	0.837	0.833	0.829	0.826	0.823	0.818	0.816	0.816
7.800	0.846	0.844	0.839	0.835	0.831	0.828	0.825	0.822	0.820	0.818	0.846	0.844	0.839	0.835	0.831	0.828	0.825	0.820	0.818	0.818
7.900	0.848	0.846	0.841	0.837	0.833	0.830	0.827	0.824	0.822	0.820	0.848	0.846	0.841	0.837	0.833	0.830	0.827	0.822	0.820	0.820
8.000	0.850	0.848	0.843	0.839	0.835	0.832	0.829	0.826	0.824	0.822	0.850	0.848	0.843	0.839	0.835	0.832	0.829	0.824	0.822	0.822
8.100	0.852	0.850	0.845	0.841	0.837	0.834	0.831	0.828	0.826	0.824	0.852	0.850	0.845	0.841	0.837	0.834	0.831	0.826	0.824	0.824
8.200	0.854	0.852	0.847	0.843	0.839	0.836	0.833	0.830	0.828	0.826	0.854	0.852	0.847	0.843	0.839	0.836	0.833	0.828	0.826	0.826
8.300	0.856	0.854	0.849	0.845	0.841	0.838	0.835	0.832	0.830	0.828	0.856	0.854	0.849	0.845	0.841	0.838	0.835	0.830	0.828	0.828
8.400	0.858	0.856	0.851	0.847	0.843	0.840	0.837	0.834	0.832	0.830	0.858	0.856	0.851	0.847	0.843	0.840	0.837	0.832	0.830	0.830
8.500	0.860	0.858	0.853	0.849	0.845	0.842	0.839	0.836	0.834	0.832	0.860	0.858	0.853	0.849	0.845	0.842	0.839	0.834	0.832	0.832
8.600	0.862	0.860	0.855	0.851	0.847	0.844	0.841	0.838	0.836	0.834	0.862	0.860	0.855	0.851	0.847	0.844	0.841	0.836	0.834	0.834
8.700	0.864	0.862	0.857	0.853	0.849	0.846	0.843	0.840	0.838	0.836	0.864	0.862	0.857	0.853	0.849	0.846	0.843	0.838	0.836	0.836
8.800	0.866	0.864	0.859	0.855	0.851	0.848	0.845	0.842	0.840	0.838	0.866	0.864	0.859	0.855	0.851	0.848	0.845	0.840	0.838	0.838
8.900	0.868	0.866	0.861	0.857	0.853	0.850	0.847	0.844	0.842	0.840	0.868	0.866	0.861	0.857	0.853	0.850	0.847	0.842	0.840	0.840
9.000	0.870	0.868	0.863	0.859	0.855	0.852	0.849	0.846	0.844	0.842	0.870	0.868	0.863	0.859	0.855	0.852	0.849	0.844	0.842	0.842
9.100	0.872	0.870	0.865	0.861	0.857	0.854	0.851	0.848	0.846	0.844	0.872	0.870	0.865	0.861	0.857	0.854	0.848	0.846	0.844	0.844
9.200	0.874	0.872	0.867	0.863	0.859	0.856	0.853	0.850	0.848	0.846	0.874	0.872	0.867	0.863	0.859	0.856	0.850	0.848	0.846	0.846
9.300	0.876	0.874	0.869	0.865	0.861	0.858	0.855	0.852	0.850	0.848	0.876	0.874	0.869	0.865	0.861	0.858	0.852	0.850	0.848	0.848
9.400	0.878	0.876	0.871	0.867	0.863	0.860	0.857	0.854	0.852	0.850	0.878	0.876	0.871	0.867	0.863	0.860	0.854	0.852	0.850	0.850
9.500	0.880	0.878	0.873	0.869	0.865	0.862	0.859	0.856	0.854	0.852	0.880	0.878	0.873	0.869	0.865	0.862	0.856	0.854	0.852	0.852
9.600	0.882	0.880	0.875	0.871	0.867	0.864	0.861	0.858	0.856	0.854	0.882	0.880	0.875	0.871	0.867	0.864	0.858	0.856	0.854	0.854
9.700	0.884	0.882	0.877	0.873	0.869	0.866	0.863	0.860	0.858	0.856	0.884	0.882	0.877	0.873	0.869	0.866	0.860	0.858	0.856	0.856
9.800	0.886	0.884	0.879	0.875	0.871	0.868	0.865	0.862	0.860	0.858	0.886	0.884	0.879	0.875	0.871	0.868	0.862	0.860	0.858	0.858
9.900	0.888	0.886	0.881	0.877	0.873	0.870	0.867	0.864	0.862	0.860	0.888	0.886	0.881	0.877	0.873	0.870	0.864	0.862	0.860	0.860
10.000	0.890	0.888	0.883	0.879	0.875	0.872	0.869	0.866	0.864	0.862	0.890	0.888	0.883	0.879	0.875	0.872	0.866	0.864	0.862	0.862
10.100	0.892	0.890	0.885	0.881	0.877	0.874	0.871	0.868	0.866	0.864	0.892	0.890	0.885	0.881	0.877	0.874	0.868	0.866	0.864	0.864
10.200	0.894	0.892	0.887	0.883	0.879	0.876	0.873	0.870	0.868	0.866	0.894	0.892	0.887	0.883	0.879	0.876	0.870	0.868	0.866	0.866
10.300	0.896	0.894	0.889	0.885	0.881	0.878	0.875	0.872	0.870	0.868	0.896	0.894	0.889	0.885	0.881	0.878	0.872	0.870	0.868	0.868
10.400	0.898	0.896	0.891	0.887	0.883	0.880	0.877	0.874	0.872	0.870	0.898	0.896	0.891	0.887	0.883	0.880	0.874	0.872	0.870	0.870
10.500	0.900	0.898	0.893	0.889	0.885	0.882	0.879	0.876	0.874	0.872	0.900	0.898	0.893	0.889	0.885	0.882	0.876	0.874	0.872	0.872
10.600	0.902	0.900	0.895	0.891	0.887	0.884	0.881	0.878	0.876	0.874	0.902	0.900	0.895	0.891						

*HomeReady/HomePossible loans will only receive the HomeReady/Home Possible adjustments and are exempt from the amount adjustment.

*Investment payups will only apply for loans >\$300,000

*Investment payups will only apply for loans >\$300,000
*High Balance and Specialty Products will not receive payups

NONDEL

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



Effective Date:
2/24/25 12:19 PM

Indicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
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 Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.940	95.815	95.534	
4.875	96.284	96.159	95.877	
4.99	96.900	96.775	96.494	
5	96.900	96.775	96.494	
5.125	97.179	97.054	96.772	
5.25	98.462	98.323	98.042	
5.375	98.875	98.736	98.454	
5.49	99.325	99.186	98.904	
5.5	99.325	99.186	98.904	
5.625	99.643	99.504	99.223	
5.75	100.475	100.322	100.041	
5.875	100.494	100.341	100.060	
5.99	101.131	100.978	100.697	
6	101.131	100.978	100.697	
6.125	101.450	101.297	101.016	
6.25	101.625	101.472	101.191	
6.375	101.663	101.510	101.228	
6.49	102.169	102.016	101.735	
6.5	102.169	102.016	101.735	
6.625	102.619	102.466	102.185	
6.75	102.244	102.091	101.810	
6.875	101.825	101.672	101.391	
6.99	101.731	101.578	101.297	
7	101.731	101.578	101.297	
7.125	102.213	102.060	101.778	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	95.940	95.815	95.534	
4.875	96.284	96.159	95.877	
4.99	96.900	96.775	96.494	
5	96.900	96.775	96.494	
5.125	97.179	97.054	96.772	
5.25	98.462	98.323	98.042	
5.375	98.875	98.736	98.454	
5.49	99.325	99.186	98.904	
5.5	99.325	99.186	98.904	
5.625	99.643	99.504	99.223	
5.75	100.475	100.322	100.041	
5.875	100.494	100.341	100.060	
5.99	101.131	100.978	100.697	
6	101.131	100.978	100.697	
6.125	101.450	101.297	101.016	
6.25	101.625	101.472	101.191	
6.375	101.663	101.510	101.228	
6.49	102.169	102.016	101.735	
6.5	102.169	102.016	101.735	
6.625	102.619	102.466	102.185	
6.75	102.244	102.091	101.810	
6.875	101.825	101.672	101.391	
6.99	101.731	101.578	101.297	
7	101.731	101.578	101.297	
7.125	102.213	102.060	101.778	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	95.940	95.815	95.534	
4.875	96.284	96.159	95.877	
5	96.900	96.775	96.494	
4.99	96.900	96.775	96.494	
5.25	98.462	98.323	98.042	
5.125	97.179	97.054	96.772	
5.625	99.643	99.504	99.223	
5.5	99.325	99.186	98.904	
5.375	98.875	98.736	98.454	
5.75	100.475	100.322	100.041	
5.875	100.494	100.341	100.060	
6	101.131	100.978	100.697	
6.125	101.450	101.297	101.016	
6.25	101.625	101.472	101.191	
6.375	101.663	101.510	101.228	
6.5	102.169	102.016	101.735	
6.625	102.619	102.466	102.185	
6.75	102.244	102.091	101.810	
6.875	101.825	101.672	101.391	
7	101.731	101.578	101.297	
7.125	102.213	102.060	101.778	
5.99	101.131	100.978	100.697	
6.99	101.731	101.578	101.297	
5.49	99.325	99.186	98.904	
6.49	102.169	102.016	101.735	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	98.513	98.417	98.292	
4.875	98.747	98.651	98.526	
4.99	99.071	98.975	98.850	
5	99.071	98.975	98.850	
5.125	99.179	99.083	98.958	
5.25	100.313	100.207	100.082	
5.375	100.279	100.174	100.049	
5.49	100.723	100.617	100.492	
5.5	100.723	100.617	100.492	
5.625	100.687	100.581	100.456	
5.75	101.436	101.323	101.198	
5.875	100.761	100.648	100.523	
5.99	101.323	101.211	101.086	
6	101.323	101.211	101.086	
6.125	101.336	101.223	101.098	
6.25	102.592	102.480	102.355	
6.375	101.722	101.610	101.485	
6.49	102.146	102.034	101.909	
6.5	102.146	102.034	101.909	
6.625	101.936	101.823	101.698	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	98.513	98.417	98.292	
4.875	98.747	98.651	98.526	
4.99	99.071	98.975	98.850	
5	99.071	98.975	98.850	
5.125	99.179	99.083	98.958	
5.25	100.313	100.207	100.082	
5.375	100.279	100.174	100.049	
5.49	100.723	100.617	100.492	
5.5	100.723	100.617	100.492	
5.625	100.687	100.581	100.456	
5.75	101.436	101.323	101.198	
5.875	100.761	100.648	100.523	
5.99	101.323	101.211	101.086	
6	101.323	101.211	101.086	
6.125	101.336	101.223	101.098	
6.25	102.592	102.480	102.355	
6.375	101.722	101.610	101.485	
6.49	102.146	102.034	101.909	
6.5	102.146	102.034	101.909	
6.625	101.936	101.823	101.698	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 5/1 ARM				
Rate	Days to Lock			
	30	45	60	
3.75	90.841	90.749	90.624	
3.875	91.091	90.999	90.874	
4	91.231	91.139	91.014	
4.125	91.341	91.249	91.124	
4.25	92.185	92.093	91.968	
4.375	92.435	92.343	92.218	
4.5	92.567	92.475	92.350	
4.625	92.685	92.593	92.468	
4.75	93.403	93.312	93.187	
4.875	93.653	93.562	93.437	
5	93.766	93.674	93.549	
5.125	93.903	93.812	93.687	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 3/1 ARM				
Rate	Days to Lock			
	30	45	60	
3.75	88.286	88.225	88.100	
3.875	88.372	88.311	88.186	
4	88.512	88.450	88.325	
4.125	88.571	88.510	88.385	
4.25	89.757	89.756	89.631	
4.375	89.870	89.869	89.744	
4.5	89.990	89.989	89.864	
4.625	90.315	90.314	90.189	
4.75	90.963	90.917	90.792	
4.875	91.037	90.991	90.866	
5	91.100	91.053	90.928	
5.125	91.300	91.253	91.128	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

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



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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

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.940	95.815	95.690	
4.875	96.284	96.159	96.034	
4.99	96.900	96.775	96.650	
5	96.900	96.775	96.650	
5.125	97.179	97.054	96.929	
5.25	98.462	98.323	98.198	
5.375	98.875	98.736	98.611	
5.49	99.325	99.186	99.061	
5.5	99.325	99.186	99.061	
5.625	99.643	99.504	99.379	
5.75	100.475	100.322	100.197	
5.875	100.494	100.341	100.216	
5.99	101.131	100.978	100.853	
6	101.131	100.978	100.853	
6.125	101.450	101.297	101.172	
6.25	101.625	101.472	101.347	
6.375	101.663	101.510	101.385	
6.49	102.169	102.016	101.891	
6.5	102.169	102.016	101.891	
6.625	102.619	102.466	102.341	
6.75	102.244	102.091	101.966	
6.875	101.825	101.672	101.547	
6.99	101.731	101.578	101.453	
7	101.731	101.578	101.453	
7.125	102.213	102.060	101.935	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.940	95.815	95.690	
4.875	96.284	96.159	96.034	
4.99	96.900	96.775	96.650	
5	96.900	96.775	96.650	
5.125	97.179	97.054	96.929	
5.25	98.462	98.323	98.198	
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5.625	99.643	99.504	99.379	
5.75	100.475	100.322	100.197	
5.875	100.494	100.341	100.216	
5.99	101.131	100.978	100.853	
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6.5	102.169	102.016	101.891	
6.625	102.619	102.466	102.341	
6.75	102.244	102.091	101.966	
6.875	101.825	101.672	101.547	
6.99	101.731	101.578	101.453	
7	101.731	101.578	101.453	
7.125	102.213	102.060	101.935	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.940	95.815	95.690	
4.875	96.284	96.159	96.034	
4.99	96.900	96.775	96.650	
5	96.900	96.775	96.650	
5.125	97.179	97.054	96.929	
5.25	98.462	98.323	98.198	
5.375	98.875	98.736	98.611	
5.49	99.325	99.186	99.061	
5.5	99.325	99.186	99.061	
5.625	99.643	99.504	99.379	
5.75	100.475	100.322	100.197	
5.875	100.494	100.341	100.216	
5.99	101.131	100.978	100.853	
6	101.131	100.978	100.853	
6.125	101.450	101.297	101.172	
6.25	101.625	101.472	101.347	
6.375	101.663	101.510	101.385	
6.49	102.169	102.016	101.891	
6.5	102.169	102.016	101.891	
6.625	102.619	102.466	102.341	
6.75	102.244	102.091	101.966	
6.875	101.825	101.672	101.547	
6.99	101.731	101.578	101.453	
7	101.731	101.578	101.453	
7.125	102.213	102.060	101.935	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.513	98.417	98.292	
4.875	98.747	98.651	98.526	
4.99	99.071	98.975	98.850	
5	99.071	98.975	98.850	
5.125	99.179	99.083	98.958	
5.25	100.313	100.207	100.082	
5.375	100.279	100.174	100.049	
5.49	100.723	100.617	100.492	
5.5	100.723	100.617	100.492	
5.625	100.687	100.581	100.456	
5.75	101.436	101.323	101.198	
5.875	100.761	100.648	100.523	
5.99	101.323	101.211	101.086	
6	101.323	101.211	101.086	
6.125	101.336	101.223	101.098	
6.25	102.592	102.480	102.355	
6.375	101.722	101.610	101.485	
6.49	102.146	102.034	101.909	
6.5	102.146	102.034	101.909	
6.625	101.936	101.823	101.698	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
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0	0.000	0.000	0.000	
0	0.000	0.000	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 IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.513	98.417	98.292	
4.875	98.747	98.651	98.526	
5	99.071	98.975	98.850	
4.99	99.071	98.975	98.850	
5.25	100.313	100.207	100.082	
5.125	99.179	99.083	98.958	
5.625	100.687	100.581	100.456	
5.5	100.723	100.617	100.492	
5.375	100.279	100.174	100.049	
5.75	101.436	101.323	101.198	
5.875	100.761	100.648	100.523	
6	101.323	101.211	101.086	
6.125	101.336	101.223	101.098	
6.25	102.592	102.480	102.355	
6.375	101.722	101.610	101.485	
6.5	102.146	102.034	101.909	
6.625	101.936	101.823	101.698	
5.99	101.323	101.211	101.086	
5.49	100.723	100.617	100.492	
6.49	102.146	102.034	101.909	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
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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 IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	94.677	94.552	94.427	
4.875	95.271	95.146	95.021	
4.99	96.134	96.009	95.884	
5	96.134	96.009	95.884	
5.125	96.609	96.484	96.359	
5.25	98.090	97.951	97.826	
5.375	98.253	98.114	97.989	
5.49	98.653	98.514	98.389	
5.5	98.653	98.514	98.389	
5.625	99.022	98.883	98.758	
5.75	100.502	100.349	100.224	
5.875	100.270	100.118	99.993	
5.99	100.858	100.705	100.580	
6	100.858	100.705	100.580	
6.125	101.227	101.074	100.949	
6.25	101.349	101.196	101.071	
6.375	101.660	101.507	101.382	
6.49	101.824	101.671	101.546	
6.5	101.824	101.671	101.546	
6.625	102.237	102.084	101.959	
6.75	101.250	101.097	100.972	
6.875	101.094	100.941	100.816	
6.99	100.613	100.460	100.335	
7	100.613	100.460	100.335	
7.125	101.156	101.003	100.878	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	89.377	89.252	89.127	
4.875	89.971	89.846	89.721	
4.99	90.834	90.709	90.584	
5	90.834	90.709	90.584	
5.125	91.309	91.184	91.059	
5.25	92.790	92.651	92.526	
5.375	92.953	92.814	92.689	
5.49	93.353	93.214	93.089	
5.5	93.353	93.214	93.089	
5.625	93.722	93.583	93.458	
5.75	95.202	95.049	94.924	
5.875	94.970	94.818	94.693	
5.99	95.558	95.405	95.280	
6	95.558	95.405	95.280	
6.125	95.927	95.774	95.649	
6.25	96.049	95.896	95.771	
6.375	96.360	96.207	96.082	
6.49	96.524	96.371	96.246	
6.5	96.524	96.371	96.246	
6.625	96.937	96.784	96.659	
6.75	95.950	95.797	95.672	
6.875	95.794	95.641	95.516	
6.99	95.313	95.160	95.035	
7	95.313	95.160	95.035	
7.125	95.856	95.703	95.578	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	89.377	89.252	89.127	
4.875	89.971	89.846	89.721	
4.99	90.834	90.709	90.584	
5	90.834	90.709	90.584	
5.125	91.309	91.184	91.059	
5.25	92.790	92.651	92.526	
5.375	92.953	92.814	92.689	
5.49	93.353	93.214	93.089	
5.5	93.353	93.214	93.089	
5.625	93.722	93.583	93.458	
5.75	95.202	95.049	94.924	
5.875	94.970	94.818	94.693	
5.99	95.558	95.405	95.280	
6	95.558	95.405	95.280	
6.125	95.927	95.774	95.649	
6.25	96.049	95.896	95.771	
6.375	96.360	96.207	96.082	
6.49	96.524	96.371	96.246	
6.5	96.524	96.371	96.246	
6.625	96.937	96.784	96.659	
6.75	95.950	95.797	95.672	
6.875	95.794	95.641	95.516	
6.99	95.313	95.160	95.035	
7	95.313	95.160	95.035	
7.125	95.856	95.703	95.578	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	93.513	93.417	93.292	
4.875	93.747	93.651	93.526	
4.99	94.071	93.975	93.850	
5	94.071	93.975	93.850	
5.125	94.179	94.083	93.958	
5.25	95.313	95.207	95.082	
5.375	95.279	95.174	95.049	
5.49	95.723	95.617	95.492	
5.5	95.723	95.617	95.492	
5.625	95.687	95.581	95.456	
5.75	96.436	96.323	96.198	
5.875	95.761	95.648	95.523	
5.99	96.323	96.211	96.086	
6	96.323	96.211	96.086	
6.125	96.336	96.223	96.098	
6.25	97.592	97.480	97.355	
6.375	96.722	96.610	96.485	
6.49	97.146	97.034	96.909	
6.5	97.146	97.034	96.909	
6.625	96.936	96.823	96.698	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.75	93.513	93.417	93.292	
4.875	93.747	93.651	93.526	
4.99	94.071	93.975	93.850	
5	94.071	93.975	93.850	
5.125	94.179	94.083	93.958	
5.25	95.313	95.207	95.082	
5.375	95.279	95.174	95.049	
5.49	95.723	95.617	95.492	
5.5	95.723	95.617	95.492	
5.625	95.687	95.581	95.456	
5.75	96.436	96.323	96.198	
5.875	95.761	95.648	95.523	
5.99	96.323	96.211	96.086	
6	96.323	96.211	96.086	
6.125	96.336	96.223	96.098	
6.25	97.592	97.480	97.355	
6.375	96.722	96.610	96.485	
6.49	97.146	97.034	96.909	
6.5	97.146	97.034	96.909	
6.625	96.936	96.823	96.698	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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



Effective Date:
2/24/25 12:19 PM
VA Lender ID: 789529-00-00

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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

VA 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%	-0.500%	-1.375%	-1.500%	-1.625%	-1.750%	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) **	-0.375%	-0.375%	-0.375%	-0.375%	-1.500%	N/A	N/A	N/A
All VA **	0.000%	0.000%	0.000%	0.000%	0.000%	-0.600%	-0.650%	
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%
VA 2nd Home/Investment	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%

** Excluding VA IRRRL

*** Based on VA Total Loan Amount

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
≤ \$85,000	-0.550%	-0.550%	-0.550%	-0.550%	-0.550%	-0.550%	-0.550%
\$85,001 - \$110,000	-0.300%	-0.300%	-0.300%	-0.300%	-0.300%	-0.300%	-0.300%
\$110,001 - \$125,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.300%
\$125,001 - \$150,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.300%
\$150,001 - \$175,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
\$175,001 - \$200,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
\$200,001 - \$300,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
\$300,001 - \$400,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
> \$400,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%

*** Based on VA Total Loan Amount

Miscellaneous Adjustments	
Guideline Exception	-0.250%
Manufactured Home	-0.500%
Temporary Buydown	-0.250%
Non-Standard Term Adj (Term >20Yr & <25Yr)	-0.050%

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%
IA	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%
MS	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%
NE	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%	0.00%	0.00%	0.00%	0.00%
OH	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	
720+	0.400%
680-719	0.250%
660-679	0.250%
640-659	0.000%
620-639	0.000%
600-619	-0.500%
580-599	-1.250%

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



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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%	-0.250%	-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%	-0.375%	-0.500%	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-Bill Delivery Fee	\$ 595
Tax Service Fee	\$ 75

Max Price - 30yr	
Amt Range	Max Price
\$806,501 - \$1,499,999	101.925
\$1,500,000 - \$1,999,999	102.050
\$2,000,000 - \$3,000,000	102.175

Loan Amount Adjustment	
\$806,501 - \$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 Premier Loan Programs

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	98.199	98.032	97.880	
6.125	98.629	98.462	98.310	
6.25	99.050	98.884	98.731	
6.375	99.441	99.274	99.122	
6.5	99.804	99.637	99.485	
6.625	100.151	99.985	99.832	
6.75	100.483	100.317	100.164	
6.875	100.802	100.635	100.483	
7	101.098	100.926	100.770	
7.125	101.382	101.205	101.045	
7.25	101.649	101.468	101.305	
7.375	101.900	101.715	101.550	
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	
6	97.199	97.032	96.880	
6.125	97.629	97.462	97.310	
6.25	98.050	97.884	97.731	
6.375	98.441	98.274	98.122	
6.5	98.804	98.637	98.485	
6.625	99.151	98.985	98.832	
6.75	99.483	99.317	99.164	
6.875	99.802	99.635	99.483	
7	100.098	99.926	99.770	
7.125	100.382	100.205	100.045	
7.25	100.649	100.468	100.305	
7.375	100.900	100.715	100.550	
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	
6	97.899	97.732	97.580	
6.125	98.329	98.162	98.010	
6.25	98.750	98.584	98.431	
6.375	99.141	98.974	98.822	
6.5	99.504	99.337	99.185	
6.625	99.851	99.685	99.532	
6.75	100.183	100.017	99.864	
6.875	100.502	100.335	100.183	
7	100.798	100.626	100.470	
7.125	101.082	100.905	100.745	
7.25	101.349	101.168	101.005	
7.375	101.600	101.415	101.250	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier SOFR ARM Margin = 2.75%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6	99.010	98.947	98.885	
6.125	99.369	99.307	99.244	
6.25	99.713	99.651	99.588	
6.375	100.041	99.979	99.916	
6.5	100.354	100.291	100.229	
6.625	100.651	100.588	100.526	
6.75	100.854	100.791	100.729	
6.875	101.041	100.979	100.916	
7	101.213	101.151	101.088	
7.125	101.369	101.307	101.244	
7.25	101.510	101.447	101.385	
7.375	101.635	101.572	101.510	
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	
5.875	99.053	98.990	98.928	
6	99.397	99.334	99.272	
6.125	99.725	99.662	99.600	
6.25	100.037	99.975	99.912	
6.375	100.334	100.272	100.209	
6.5	100.615	100.553	100.490	
6.625	100.803	100.740	100.678	
6.75	100.975	100.912	100.850	
6.875	101.131	101.069	101.006	
7	101.272	101.209	101.147	
7.125	101.397	101.334	101.272	
7.25	101.506	101.444	101.381	
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	
6	99.233	99.171	99.108	
6.125	99.561	99.499	99.436	
6.25	99.874	99.811	99.749	
6.375	100.171	100.108	100.046	
6.5	100.452	100.389	100.327	
6.625	100.717	100.655	100.592	
6.75	100.889	100.827	100.764	
6.875	101.046	100.983	100.921	
7	101.186	101.124	101.061	
7.125	101.311	101.249	101.186	
7.25	101.421	101.358	101.296	
7.375	101.514	101.452	101.389	
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	
7.25	99.566	99.399	99.247	
7.375	100.212	100.045	99.893	
7.5	100.842	100.676	100.523	
7.625	101.391	101.219	101.063	
7.75	101.826	101.649	101.489	
7.875	102.210	102.028	101.866	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
7.25	98.566	98.399	98.247	
7.375	99.212	99.045	98.893	
7.5	99.842	99.676	99.523	
7.625	100.391	100.219	100.063	
7.75	100.826	100.649	100.489	
7.875	101.210	101.028	100.866	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
7.25	99.266	99.099	98.947	
7.375	99.912	99.745	99.593	
7.5	100.542	100.376	100.223	
7.625	101.091	100.919	100.763	
7.75	101.526	101.349	101.189	
7.875	101.910	101.728	101.566	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	98.268	98.205	98.143	
6.125	98.643	98.580	98.518	
6.25	99.002	98.939	98.877	
6.375	99.346	99.283	99.221	
6.5	99.674	99.611	99.549	
6.625	99.986	99.924	99.861	
6.75	100.205	100.143	100.080	
6.875	100.408	100.346	100.283	
7	100.596	100.533	100.471	
7.125	100.768	100.705	100.643	
7.25	100.924	100.861	100.799	
7.375	101.064	101.002	100.939	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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



Effective Date:
9/11/23 4:00 PM

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

Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-CM 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%	0.250%	0.000%	-0.125%	-0.875%	NA	NA	NA	NA
700-719	0.625%	0.375%	0.250%	0.000%	-0.250%	-1.125%	-1.500%	NA	NA
720-739	0.750%	0.500%	0.375%	0.250%	-0.125%	-0.375%	-0.750%	NA	NA
740-759	0.875%	0.625%	0.500%	0.250%	0.000%	-0.125%	-0.500%	-3.375%	NA
760-779	1.125%	0.750%	0.500%	0.250%	0.000%	-0.125%	-0.250%	-2.375%	NA
780-999	1.250%	0.875%	0.625%	0.375%	0.125%	0.000%	-0.125%	-1.375%	NA

Rate/Term FICO Score/LTV Ratio									
FICO	LTV Ratio								
Score	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	0.375%	0.125%	-0.125%	-0.250%	-1.000%	NA	NA	NA	NA
700-719	0.500%	0.250%	0.125%	-0.125%	-0.375%	-1.250%	-1.625%	NA	NA
720-739	0.625%	0.375%	0.250%	0.125%	-0.250%	-0.500%	-0.875%	NA	NA
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	-0.250%	-0.625%	-3.500%	NA
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	-0.250%	-0.375%	-2.500%	NA
780-999	1.125%	0.750%	0.500%	0.250%	0.000%	-0.125%	-0.250%	-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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.500%	0.250%	0.125%	-0.125%	NA	NA	NA	NA	NA
720-739	0.625%	0.375%	0.250%	0.125%	-0.250%	NA	NA	NA	NA
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	NA	NA	NA	NA
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	NA	NA	NA	NA
780-999	1.125%	0.750%	0.500%	0.250%	0.000%	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%	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%	0.000%	NA	NA
\$2,000,001-\$2.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA	NA
\$2,500,001-\$3MM	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA	NA	NA
\$3,000,001-\$3.5MM	-0.250%	-0.250%	-0.375%	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

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%	-0.750%	-1.250%	NA	NA
Investment	-1.250%	-1.375%	-1.750%	-2.250%	-3.000%		NA	NA	NA
Non-War Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property State/LTV Ratio									
Property State	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	NA
GA	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.000%	NA

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	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	NA
(add to 30 yr Fixed)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
30 yr Fixed	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
Temp Buy Down	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	NA

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

Loan Amount Adjustment 30yr	
\$806,501 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

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

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	-0.125%
45.01-47.00	-0.250%
>47.00	-0.500%

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%

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%

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

Premier 90		
Loan Amount Adjustment		
\$806,501 - \$1,499,999	0.000%	
\$1,500,000 - \$1,999,999	0.125%	
\$2,000,000 - \$3,000,000	0.250%	

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

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

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

Max Price Premier 90			
Loan Amount	30yr	25yr	20yr
<=\$1MM	101.075	100.075	100.775
>\$1MM - \$1.499MM	100.825	99.825	100.525
\$1.5MM - \$1.999MM	100.950	99.925	100.525
\$2MM - \$3MM	101.075	99.825	100.525

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ResCentral, LLC
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Effective Date:
2/24/25 12:19 PM

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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

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%	80.01-90%
680-699	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	NA	NA	NA
700-719	0.000%	0.000%	-0.125%	-0.125%	-0.250%	-0.500%	-0.750%	NA
720-739	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA
740-759	0.125%	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.250%	NA
760-779	0.250%	0.250%	0.250%	0.125%	0.000%	0.000%	-0.125%	NA
780-999	0.375%	0.375%	0.375%	0.250%	0.125%	0.000%	0.000%	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%	80.01-90%
680-699	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	NA	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-0.625%	-0.875%	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.125%	-0.250%	NA
780-999	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	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%	80.01-90%
680-699	NA	NA	NA	NA	NA	NA	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	NA	NA	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	NA	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	NA	NA	NA
780-999	0.250%	0.250%	0.250%	0.125%	0.000%	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%	80.01-90%
≤ 500,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	NA
500,001-1,000,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
1,000,001-1,500,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
1,500,001-2,000,000	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	NA
2,000,001-2,500,000	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA
2,500,001-3,000,000	-0.250%	-0.375%	-0.500%	-0.500%	-0.625%	NA	NA	NA
3,000,001-3,500,000	-0.375%	-0.500%	-0.625%	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%	80.01-90%
2	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	NA	NA	NA
3-4	NA	NA	NA	NA	NA	NA	NA	NA

Occupancy Type/LTV Ratio								
Units	LTV Ratio							
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	NA
Condo (LR & HR)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	NA
AUS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA

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

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

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

DTI	
DTI	Adjustment
≤ 43.00	0.000%
43.01 to 45.00	-0.250%
45.01 to 47.00	NA
>47.00	NA

ARM Loan Amount Adjustment	
Loan Amount	Adjustment
\$200,501 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

ARM Max Price	
Loan Amount	Max Price ARM
≤\$1MM	100.925
>\$1MM - \$1,499,999	100.925
\$1.5MM - \$1,999,999	101.050
\$2MM - \$3MM	101.175

15 Year Max Price	
Loan Amount	Max Price
≤\$1MM	100.325
>\$1MM	100.325

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

NONDEL

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



Effective Date:
2/24/25 12:19 PM

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

Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.391	91.266	91.141	
5.375	92.391	92.266	92.141	
5.5	93.391	93.266	93.141	
5.625	94.391	94.266	94.141	
5.75	95.141	95.016	94.891	
5.875	95.891	95.766	95.641	
6	96.641	96.516	96.391	
6.125	97.391	97.266	97.141	
6.25	98.016	97.891	97.766	
6.375	98.641	98.516	98.391	
6.5	99.266	99.141	99.016	
6.625	99.766	99.641	99.516	
6.75	100.141	100.016	99.891	
6.875	100.391	100.266	100.141	
7	100.641	100.516	100.391	
7.125	101.016	100.891	100.766	
7.25	101.266	101.141	101.016	
7.375	101.391	101.266	101.141	
7.5	101.516	101.391	101.266	
7.625	101.641	101.516	101.391	
7.75	101.766	101.641	101.516	
7.875	101.891	101.766	101.641	
8	102.016	101.891	101.766	
8.125	102.141	102.016	101.891	
8.25	102.266	102.141	102.016	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	91.394	91.269	91.144	
5.25	92.269	92.144	92.019	
5.375	93.144	93.019	92.894	
5.5	93.894	93.769	93.644	
5.625	94.644	94.519	94.394	
5.75	95.394	95.269	95.144	
5.875	96.144	96.019	95.894	
6	96.769	96.644	96.519	
6.125	97.394	97.269	97.144	
6.25	98.019	97.894	97.769	
6.375	98.644	98.519	98.394	
6.5	99.144	99.019	98.894	
6.625	99.644	99.519	99.394	
6.75	100.019	99.894	99.769	
6.875	100.394	100.269	100.144	
7	100.644	100.519	100.394	
7.125	100.894	100.769	100.644	
7.25	101.144	101.019	100.894	
7.375	101.269	101.144	101.019	
7.5	101.394	101.269	101.144	
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	90.764	90.639	90.514	
5.375	91.889	91.764	91.639	
5.5	93.014	92.889	92.764	
5.625	94.139	94.014	93.889	
5.75	95.264	95.139	95.014	
5.875	96.139	96.014	95.889	
6	96.889	96.764	96.639	
6.125	97.639	97.514	97.389	
6.25	98.264	98.139	98.014	
6.375	98.889	98.764	98.639	
6.5	99.389	99.264	99.139	
6.625	99.764	99.639	99.514	
6.75	100.139	100.014	99.889	
6.875	100.514	100.389	100.264	
7	100.889	100.764	100.639	
7.125	101.139	101.014	100.889	
7.25	101.389	101.264	101.139	
7.375	101.514	101.389	101.264	
7.5	101.639	101.514	101.389	
7.625	101.764	101.639	101.514	
7.75	101.889	101.764	101.639	
7.875	101.925	101.889	101.764	
8	101.925	101.925	101.889	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.125	94.774	94.649	94.524	
5.25	95.399	95.274	95.149	
5.375	96.024	95.899	95.774	
5.5	96.649	96.524	96.399	
5.625	97.274	97.149	97.024	
5.75	97.899	97.774	97.649	
5.875	98.399	98.274	98.149	
6	98.899	98.774	98.649	
6.125	99.399	99.274	99.149	
6.25	99.774	99.649	99.524	
6.375	100.149	100.024	99.899	
6.5	100.524	100.399	100.274	
6.625	100.649	100.524	100.399	
6.75	100.774	100.649	100.524	
6.875	100.899	100.774	100.649	
7	101.024	100.899	100.774	
7.125	101.149	101.024	100.899	
7.25	101.274	101.149	101.024	
7.375	101.399	101.274	101.149	
7.5	101.425	101.399	101.274	
7.625	101.425	101.425	101.399	
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	93.527	93.402	93.277	
6.25	94.277	94.152	94.027	
6.375	95.027	94.902	94.777	
6.5	95.777	95.652	95.527	
6.625	96.527	96.402	96.277	
6.75	97.152	97.027	96.902	
6.875	97.777	97.652	97.527	
7	98.277	98.152	98.027	
7.125	98.777	98.652	98.527	
7.25	99.277	99.152	99.027	
7.375	99.777	99.652	99.527	
7.5	100.152	100.027	99.902	
7.625	100.527	100.402	100.277	
7.75	100.777	100.652	100.527	
7.875	101.027	100.902	100.777	
8	101.152	101.027	100.902	
8.125	101.277	101.152	101.027	
8.25	101.402	101.277	101.152	
8.375	101.527	101.402	101.277	
8.5	101.652	101.527	101.402	
8.625	101.777	101.652	101.527	
8.75	101.902	101.777	101.652	
8.875	101.925	101.902	101.777	
9	101.925	101.925	101.902	
0	0	0	0	

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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%	0.250%	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%
Condo >65% LTV	-0.125%
CO-OP	-0.750%
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	
\$306,501 - \$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	0.250%	0.250%	0.250%	0.250%
AL	0.250%	0.250%	0.250%	0.250%
AR	0.250%	0.250%	0.250%	0.250%
AZ	0.250%	0.250%	0.250%	0.250%
CA	0.000%	0.000%	0.000%	0.000%
CO	-0.250%	-0.250%	-0.250%	-0.250%
CT	0.000%	0.000%	0.000%	0.000%
DC	0.000%	0.000%	0.000%	0.000%
DE	0.250%	0.250%	0.250%	0.250%
FL	0.000%	0.000%	0.000%	0.000%
GA	0.000%	0.000%	0.000%	0.000%
HI	0.250%	0.250%	0.250%	0.250%
IA	0.250%	0.250%	0.250%	0.250%
ID	0.250%	0.250%	0.250%	0.250%
IL	0.000%	0.000%	0.000%	0.000%
IN	0.250%	0.250%	0.250%	0.250%
KS	0.250%	0.250%	0.250%	0.250%
KY	0.250%	0.250%	0.250%	0.250%
LA	0.250%	0.250%	0.250%	0.250%
MA	0.250%	0.250%	0.250%	0.250%
MD	0.000%	0.000%	0.000%	0.000%
ME	0.250%	0.250%	0.250%	0.250%
MI	0.250%	0.250%	0.250%	0.250%
MN	0.250%	0.250%	0.250%	0.250%
MO	0.250%	0.250%	0.250%	0.250%
MS	0.250%	0.250%	0.250%	0.250%
MT	0.250%	0.250%	0.250%	0.250%
NC	0.250%	0.250%	0.250%	0.250%
ND	0.250%	0.250%	0.250%	0.250%
NE	0.250%	0.250%	0.250%	0.250%
NH	0.250%	0.250%	0.250%	0.250%
NJ	0.000%	0.000%	0.000%	0.000%
NM	0.250%	0.250%	0.250%	0.250%
NV	0.000%	0.000%	0.000%	0.000%
NY	0.000%	0.000%	0.000%	0.000%
OH	0.250%	0.250%	0.250%	0.250%
OK	0.250%	0.250%	0.250%	0.250%
OR	0.250%	0.250%	0.250%	0.250%
PA	0.250%	0.250%	0.250%	0.250%
RI	0.250%	0.250%	0.250%	0.250%
SC	0.250%	0.250%	0.250%	0.250%
SD	0.250%	0.250%	0.250%	0.250%
TN	0.250%	0.250%	0.250%	0.250%
TX	0.000%	0.000%	0.000%	0.000%
UT	0.250%	0.250%	0.250%	0.250%
VA	0.000%	0.000%	0.000%	0.000%
VT	0.250%	0.250%	0.250%	0.250%
WA	0.250%	0.250%	0.250%	0.250%
WI	0.250%	0.250%	0.250%	0.250%
WV	0.250%	0.250%	0.250%	0.250%
WY	0.250%	0.250%	0.250%	0.250%