

NONDEL

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



Effective Date:
7/10/25 10:51 AM

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

Conforming 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)

Conforming 30 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.25	96.093	96.073	96.052
5.375	96.785	96.765	96.744
5.49	97.453	97.433	97.412
5.6	97.453	97.433	97.412
5.625	98.088	98.068	98.047
5.75	98.548	98.521	98.492
5.875	99.174	99.147	99.119
5.99	99.780	99.753	99.725
6	99.780	99.753	99.725
6.125	100.340	100.313	100.285
6.25	100.621	100.579	100.537
6.375	101.150	101.108	101.065
6.49	101.628	101.587	101.544
6.6	101.628	101.587	101.544
6.625	102.055	102.013	101.970
6.75	102.299	102.252	102.202
6.875	102.749	102.702	102.652
6.99	103.161	103.115	103.065
7	103.161	103.115	103.065
7.125	103.548	103.501	103.451
7.25	103.966	103.894	103.837
7.375	104.291	104.229	104.172
7.49	104.676	104.614	104.557
7.5	104.676	104.614	104.557
7.625	105.035	104.973	104.916
7.75	105.206	105.144	105.087
7.875	105.550	105.488	105.431
7.99	105.669	105.406	105.349
8	105.469	105.406	105.349
8.125	105.711	105.649	105.592

Conforming 25 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.25	96.093	96.073	96.052
5.375	96.785	96.765	96.744
5.49	97.453	97.433	97.412
5.6	97.453	97.433	97.412
5.625	98.088	98.068	98.047
5.75	98.548	98.521	98.492
5.875	99.174	99.147	99.119
5.99	99.780	99.753	99.725
6	99.780	99.753	99.725
6.125	100.340	100.313	100.285
6.25	100.621	100.579	100.537
6.375	101.150	101.108	101.065
6.49	101.628	101.587	101.544
6.6	101.628	101.587	101.544
6.625	102.055	102.013	101.970
6.75	102.299	102.252	102.202
6.875	102.749	102.702	102.652
6.99	103.161	103.115	103.065
7	103.161	103.115	103.065
7.125	103.548	103.501	103.451
7.25	103.966	103.894	103.837
7.375	104.291	104.229	104.172
7.49	104.676	104.614	104.557
7.5	104.676	104.614	104.557
7.625	105.035	104.973	104.916
7.75	105.206	105.144	105.087
7.875	105.550	105.488	105.431
7.99	105.669	105.406	105.349
8	105.469	105.406	105.349
8.125	105.711	105.649	105.592

Conforming 20 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5	96.696	96.662	96.612
5.125	97.351	97.316	97.267
5.25	97.983	97.949	97.899
5.375	98.594	98.560	98.510
5.49	99.186	99.151	99.102
5.6	99.186	99.151	99.102
5.625	99.745	99.711	99.661
5.75	100.177	100.135	100.078
5.875	100.734	100.693	100.636
5.99	101.265	101.223	101.166
6	101.265	101.223	101.166
6.125	101.756	101.714	101.657
6.25	101.545	101.495	101.414
6.375	102.037	101.977	101.906
6.49	102.497	102.437	102.366
6.6	102.497	102.437	102.366
6.625	102.924	102.864	102.793
6.75	102.605	102.557	102.479
6.875	103.051	102.983	102.905
6.99	103.445	103.377	103.299
7	103.445	103.377	103.299
7.125	103.814	103.746	103.668
7.25	104.284	104.221	104.164
7.375	104.707	104.644	104.587
7.49	105.102	105.040	104.983
7.5	105.102	105.040	104.983
7.625	105.464	105.402	105.345
7.75	105.814	105.752	105.695
7.875	106.153	106.090	106.034
8	106.482	106.419	106.362

Conforming 15 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
4.5	97.928	97.907	97.877
4.625	98.299	98.278	98.248
4.75	98.573	98.540	98.503
4.875	98.973	98.940	98.902
4.99	99.360	99.327	99.290
5	99.360	99.327	99.290
5.125	99.734	99.702	99.664
5.25	100.192	100.163	100.126
5.375	100.548	100.520	100.482
5.49	100.923	100.895	100.857
5.6	100.923	100.895	100.857
5.625	101.220	101.191	101.153
5.75	101.525	101.496	101.458
5.875	101.842	101.814	101.776
5.99	102.144	102.115	102.078
6	102.144	102.115	102.078
6.125	102.455	102.427	102.389
6.25	102.571	102.540	102.494
6.375	102.880	102.848	102.803
6.49	103.210	103.179	103.133
6.6	103.210	103.179	103.133
6.625	103.507	103.476	103.430
6.75	103.552	103.516	103.471
6.875	103.847	103.812	103.766
6.99	104.117	104.081	104.036

Conforming 10 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
4.25	97.360	97.324	97.279
4.375	97.779	97.744	97.698
4.49	98.188	98.152	98.107
4.6	98.188	98.152	98.107
4.625	98.589	98.553	98.508
4.75	99.044	98.997	98.944
4.875	99.444	99.397	99.344
4.99	99.831	99.784	99.731
5	99.831	99.784	99.731
5.125	100.206	100.158	100.105
5.25	100.557	100.509	100.456
5.375	100.903	100.855	100.802
5.49	101.168	101.120	101.068
5.6	101.168	101.120	101.068
5.625	101.500	101.472	101.419
5.75	101.706	101.753	101.700
5.875	102.139	102.095	102.043
5.99	102.490	102.447	102.394
6	102.490	102.447	102.394
6.125	102.851	102.808	102.755
6.25	102.551	102.515	102.469
6.375	102.894	102.846	102.803
6.49	103.239	103.204	103.158
6.6	103.239	103.204	103.158
6.625	103.537	103.501	103.455

Conforming Adjustable Rate Express Loan Programs

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

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.34%

Conforming 16½ SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
4.75	94.766	94.679	94.588
4.875	95.273	95.185	95.095
5	95.794	95.706	95.616
5.125	96.339	96.251	96.161
5.25	96.844	96.756	96.666
5.375	97.263	97.205	97.115
5.5	97.720	97.632	97.542
5.625	98.112	98.025	97.934
5.75	98.490	98.402	98.312
5.875	98.842	98.754	98.664
6	99.195	99.108	99.017
6.125	99.548	99.460	99.369
6.25	99.887	99.799	99.709
6.375	100.207	100.119	100.029
6.5	100.469	100.381	100.290
6.625	100.640	100.552	100.462
6.75	100.762	100.674	100.583
6.875	100.808	100.720	100.630
7	100.875	100.787	100.697
7.125	100.953	100.865	100.775
7.25	101.000	100.912	100.822
7.375	101.000	100.912	100.822
7.5	101.006	100.918	100.828
7.625	101.022	100.934	100.843
7.75	101.031	100.943	100.853
7.875	101.031	100.943	100.853
8	101.031	100.943	100.853
0	0.000	0.000	0.000

Conforming 7½ SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
4.75	96.224	96.136	96.045
4.875	96.676	96.588	96.497
5	97.108	97.020	96.930
5.125	97.512	97.424	97.334
5.25	97.915	97.827	97.737
5.375	98.317	98.229	98.139
5.5	98.697	98.610	98.519
5.625	99.045	98.957	98.866
5.75	99.354	99.266	99.175
5.875	99.608	99.519	99.428
6	99.849	99.761	99.670
6.125	100.077	99.989	99.898
6.25	100.293	100.195	100.105
6.375	100.457	100.359	100.278
6.5	100.652	100.564	100.473
6.625	100.880	100.792	100.702
6.75	101.051	100.963	100.873
6.875	101.139	101.051	100.960
7	101.256	101.168	101.078
7.125	101.428	101.340	101.250
7.25	101.550	101.462	101.372
7.375	101.597	101.509	101.418
7.5	101.631	101.543	101.453
7.625	101.647	101.559	101.468
7.75	101.659	101.572	101.481
7.875	101.667	101.579	101.489
8	101.678	101.590	101.500
0	0.000	0.000	0.000

Conforming 5/6 SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
4.75	97.112	97.024	96.933
4.875	97.540	97.452	97.362
5	97.931	97.843	97.753
5.125	98.266	98.178	98.088
5.25	98.590	98.503	98.412
5.375	98.901	98.813	98.722
5.5	99.201	99.113	99.022
5.625	99.487	99.399	99.308
5.75	99.716	99.630	99.540
5.875	99.870	99.782	99.692
6	100.027	99.939	99.848
6.125	100.186	100.099	100.008
6.25	100.323	100.236	100.145
6.375	100.429	100.341	100.250
6.5	100.568	100.480	100.358
6.625	100.759	100.671	100.538
6.75	100.979	100.891	100.758
6.875	101.093	100.925	100.863
7	101.031	100.843	100.753
7.125	100.835	100.847	100.753
7.25	100.584	100.884	100.753
7.375	101.058	100.970	100.877
7.5	101.119	101.031	100.940
7.625	101.119	101.031	100.940
7.75	101.213	101.125	101.043
7.875	101.363	101.265	101.191
8	101.475	101.378	101.301
0	0.000	0.000	0.000

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Jumbo/Non-QM 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	
5.49	97.176	97.156	97.135	
5.5	97.176	97.156	97.135	
5.625	97.811	97.791	97.770	
5.75	98.271	98.244	98.215	
5.875	98.897	98.870	98.842	
5.99	99.503	99.476	99.448	
6	99.503	99.476	99.448	
6.125	100.063	100.036	100.008	
6.25	100.344	100.302	100.260	
6.375	100.873	100.831	100.788	
6.49	101.351	101.310	101.267	
6.5	101.351	101.310	101.267	
6.625	101.778	101.736	101.693	
6.75	102.022	101.975	101.925	
6.875	102.472	102.425	102.375	
6.99	102.884	102.838	102.788	
7	102.884	102.838	102.788	
7.125	103.271	103.224	103.174	
7.25	103.679	103.617	103.560	
7.375	104.014	103.952	103.895	
7.49	104.399	104.337	104.280	
7.5	104.399	104.337	104.280	
7.625	104.758	104.696	104.639	
7.75	104.929	104.867	104.810	
7.875	105.273	105.211	105.154	
7.99	105.567	105.504	105.447	
8	105.567	105.504	105.447	
8.125	105.909	105.847	105.789	
8.25	105.919	105.223	105.124	
8.375	105.616	105.521	105.421	
8.49	105.889	105.793	105.694	
8.5	105.889	105.793	105.694	
8.625	105.409	105.313	105.214	

High Balance 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.49	97.176	97.156	97.135	
5.5	97.176	97.156	97.135	
5.625	97.811	97.791	97.770	
5.75	98.271	98.244	98.215	
5.875	98.897	98.870	98.842	
5.99	99.503	99.476	99.448	
6	99.503	99.476	99.448	
6.125	100.063	100.036	100.008	
6.25	100.344	100.302	100.260	
6.375	100.873	100.831	100.788	
6.49	101.351	101.310	101.267	
6.5	101.351	101.310	101.267	
6.625	101.778	101.736	101.693	
6.75	102.022	101.975	101.925	
6.875	102.472	102.425	102.375	
6.99	102.884	102.838	102.788	
7	102.884	102.838	102.788	
7.125	103.271	103.224	103.174	
7.25	103.679	103.617	103.560	
7.375	104.014	103.952	103.895	
7.49	104.399	104.337	104.280	
7.5	104.399	104.337	104.280	
7.625	104.758	104.696	104.639	
7.75	104.929	104.867	104.810	
7.875	105.273	105.211	105.154	
7.99	105.567	105.504	105.447	
8	105.567	105.504	105.447	
8.125	105.909	105.847	105.789	
8.25	105.919	105.223	105.124	
8.375	105.616	105.521	105.421	
8.49	105.889	105.793	105.694	
8.5	105.889	105.793	105.694	
8.625	105.409	105.313	105.214	

High Balance 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.49	96.641	96.614	96.585	
5.5	96.641	96.614	96.585	
5.625	97.316	97.289	97.260	
5.75	97.946	97.919	97.890	
5.875	98.527	98.500	98.472	
5.99	99.066	99.039	99.010	
6	99.066	99.039	99.010	
6.125	99.555	99.528	99.499	
6.25	100.044	100.002	99.960	
6.375	100.535	100.493	100.451	
6.49	100.959	100.917	100.875	
6.5	100.959	100.917	100.875	
6.625	101.431	101.384	101.334	
6.75	101.872	101.825	101.775	
6.875	102.277	102.230	102.180	
6.99	102.656	102.605	102.555	
7	102.656	102.605	102.555	
7.125	103.053	102.994	102.937	
7.25	103.425	103.367	103.310	
7.375	103.616	103.558	103.501	
7.49	103.865	103.807	103.750	
7.5	103.865	103.807	103.750	
7.625	104.109	104.051	103.994	
7.75	102.136	102.031	101.918	
7.875	102.424	102.320	102.206	
7.99	102.698	102.594	102.480	
8	102.698	102.594	102.480	
8.125	102.936	102.831	102.718	
8.25	101.869	101.721	101.550	
8.375	102.120	101.972	101.802	
8.49	102.344	102.196	102.025	
8.5	102.344	102.196	102.025	
8.625	101.816	101.668	101.498	

High Balance 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	98.382	98.339	98.286	
5.375	98.721	98.678	98.625	
5.49	99.063	99.020	98.967	
5.5	99.063	99.020	98.967	
5.625	99.348	99.305	99.252	
5.75	99.673	99.627	99.566	
5.875	99.955	99.909	99.849	
5.99	100.251	100.205	100.145	
6	100.251	100.205	100.145	
6.125	100.535	100.489	100.429	
6.25	100.812	100.766	100.706	
6.375	101.087	101.041	100.981	
6.49	101.370	101.333	101.272	
6.5	101.370	101.333	101.272	
6.625	101.605	101.558	101.498	
6.75	101.626	101.575	101.514	
6.875	101.859	101.808	101.748	
6.99	102.058	102.005	101.945	
7	102.058	102.005	101.945	
7.125	102.210	102.160	102.099	
7.25	102.077	101.962	101.816	
7.375	102.276	102.151	102.015	
7.49	102.466	102.341	102.205	
7.5	102.466	102.341	102.205	
7.625	102.633	102.508	102.372	
8	0.000	0.000	0.000	

High Balance 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.5	98.103	98.067	98.022	
4.625	98.504	98.468	98.423	
4.75	98.959	98.912	98.869	
4.875	99.359	99.312	99.259	
4.99	99.746	99.699	99.646	
5	99.746	99.699	99.646	
5.125	100.121	100.073	100.020	
5.25	100.472	100.424	100.371	
5.375	100.816	100.770	100.717	
5.49	101.083	101.035	100.983	
5.5	101.083	101.035	100.983	
5.625	101.435	101.387	101.334	
5.75	101.711	101.666	101.615	
5.875	102.054	102.010	101.958	
5.99	102.405	102.362	102.309	
6	102.405	102.362	102.309	
6.125	102.766	102.723	102.670	
6.25	102.466	102.430	102.384	
6.375	102.789	102.763	102.718	
6.49	103.154	103.119	103.073	
6.5	103.154	103.119	103.073	
6.625	103.452	103.416	103.370	
6.75	103.492	103.456	103.411	
6.875	103.787	103.752	103.706	
7	104.057	104.021	103.976	
7.125	104.337	104.301	104.256	

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%
SOFR 30-Day Average = 4.34%

High Balance 10/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	95.734	95.706	95.616	
5.125	96.339	96.251	96.161	
5.25	96.844	96.756	96.666	
5.375	97.293	97.205	97.115	
5.5	97.720	97.632	97.542	
5.625	98.112	98.025	97.934	
5.75	98.498	98.402	98.312	
5.875	98.842	98.754	98.664	
6	99.195	99.108	99.017	
6.125	99.548	99.460	99.369	
6.25	99.881	99.799	99.709	
6.375	100.207	100.119	100.029	
6.5	100.489	100.381	100.290	
6.625	100.640	100.552	100.462	
6.75	100.762	100.674	100.583	
6.875	100.808	100.720	100.630	
7	100.875	100.787	100.697	
7.125	100.953	100.865	100.775	
7.25	101.000	100.912	100.822	
7.375	101.000	100.912	100.822	
7.5	101.006	100.918	100.828	
7.625	101.022	100.934	100.843	
7.75	101.031	100.943	100.853	
7.875	101.031	100.943	100.853	
8	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	97.108	97.020	96.930	
5.125	97.512	97.424	97.334	
5.25	97.915	97.827	97.737	
5.375	98.317	98.229	98.139	
5.5	98.697	98.610	98.519	
5.625	99.045	98.957	98.866	
5.75	99.354	99.266	99.175	
5.875	99.606	99.518	99.428	
6	99.849	99.761	99.670	
6.125	100.077	99.989	99.898	
6.25	100.293	100.195	100.105	
6.375	100.457	100.360	100.278	
6.5	100.652	100.564	100.478	
6.625	100.889	100.792	100.706	
6.75	101.051	100.963	100.873	
6.875	101.139	101.051	100.963	
7	101.139	101.168	101.086	
7.125	101.428	101.340	101.250	
7.25	101.550	101.462	101.372	
7.375	101.591	101.509	101.418	
7.5	101.431	101.543	101.631	
7.625	101.647	101.559	101.468	
7.75	101.659	101.572	101.481	
7.875	101.678	101.570	101.480	
8	101.678	101.590	101.501	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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



Effective Date:
7/10/25 10:51 AM

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

Conforming Fixed Loan Programs

Conforming 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.968	95.948	95.927	
5.375	96.650	96.640	96.619	
5.40	97.328	97.308	97.287	
5.5	97.328	97.308	97.287	
5.625	97.963	97.943	97.922	
5.75	98.423	98.398	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.40	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.766	103.712	
7.375	104.166	104.104	104.047	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
7.99	105.344	105.281	105.224	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	

Conforming 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.968	95.948	95.927	
5.375	96.650	96.640	96.619	
5.40	97.328	97.308	97.287	
5.5	97.328	97.308	97.287	
5.625	97.963	97.943	97.922	
5.75	98.423	98.398	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.40	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.766	103.712	
7.375	104.166	104.104	104.047	
7.40	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
7.99	105.344	105.281	105.224	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	

Conforming 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.571	96.537	96.487	
5.125	97.226	97.191	97.142	
5.25	97.858	97.824	97.774	
5.375	98.469	98.435	98.385	
5.40	99.061	99.026	98.977	
5.5	99.061	99.026	98.977	
5.625	99.620	99.586	99.536	
5.75	100.052	100.010	99.953	
5.875	100.609	100.568	100.511	
5.99	101.140	101.098	101.041	
6	101.140	101.098	101.041	
6.125	101.631	101.589	101.532	
6.25	101.420	101.360	101.299	
6.375	101.812	101.852	101.791	
6.40	102.372	102.312	102.241	
6.5	102.372	102.312	102.241	
6.625	102.799	102.738	102.668	
6.75	102.500	102.432	102.354	
6.875	102.926	102.858	102.780	
6.99	103.320	103.252	103.174	
7	103.320	103.252	103.174	
7.125	103.689	103.621	103.543	
7.25	104.159	104.096	104.039	
7.375	104.582	104.519	104.462	
7.40	104.977	104.915	104.858	
7.5	104.977	104.915	104.858	
7.625	105.339	105.277	105.220	
7.75	105.689	105.627	105.570	
7.875	106.028	105.965	105.909	
8	106.357	106.294	106.237	

Conforming 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.803	97.762	97.752	
4.625	98.174	98.153	98.123	
4.75	98.448	98.415	98.378	
4.875	98.848	98.815	98.777	
4.99	99.235	99.202	99.165	
5	99.235	99.202	99.165	
5.125	99.609	99.577	99.539	
5.25	100.067	100.038	100.001	
5.375	100.423	100.395	100.357	
5.40	100.798	100.770	100.732	
5.5	100.798	100.770	100.732	
5.625	101.095	101.066	101.028	
5.75	101.400	101.371	101.333	
5.875	101.717	101.689	101.651	
5.99	102.019	101.990	101.953	
6	102.019	101.990	101.953	
6.125	102.330	102.302	102.264	
6.25	102.446	102.415	102.369	
6.375	102.755	102.723	102.678	
6.40	103.085	103.054	103.008	
6.5	103.085	103.054	103.008	
6.625	103.382	103.351	103.305	
6.75	103.427	103.391	103.346	
6.875	103.722	103.687	103.641	
6.99	103.992	103.956	103.911	
7	103.992	103.956	103.911	

Conforming 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	97.235	97.199	97.154	
4.375	97.654	97.619	97.573	
4.40	98.063	98.027	97.982	
4.5	98.063	98.027	97.982	
4.625	98.464	98.428	98.383	
4.75	98.919	98.877	98.819	
4.875	99.319	99.272	99.219	
4.99	99.706	99.659	99.606	
5	99.706	99.659	99.606	
5.125	100.081	100.033	99.980	
5.25	100.432	100.384	100.331	
5.375	100.778	100.730	100.677	
5.40	101.043	100.995	100.943	
5.5	101.043	100.995	100.943	
5.625	101.345	101.297	101.244	
5.75	101.671	101.628	101.575	
5.875	102.014	101.970	101.918	
5.99	102.365	102.322	102.269	
6	102.365	102.322	102.269	
6.125	102.726	102.683	102.630	
6.25	102.426	102.390	102.344	
6.375	102.759	102.723	102.678	
6.40	103.114	103.079	103.033	
6.5	103.114	103.079	103.033	
6.625	103.412	103.376	103.330	
6.75	103.462	103.416	103.371	

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.34%

Conforming 10% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5	95.669	95.581	95.491	
5.125	96.214	96.126	96.036	
5.25	96.719	96.631	96.541	
5.375	97.168	97.080	96.990	
5.5	97.595	97.507	97.417	
5.625	97.987	97.900	97.809	
5.75	98.365	98.277	98.187	
5.875	98.717	98.629	98.539	
6	99.070	98.983	98.892	
6.125	99.423	99.335	99.244	
6.25	99.762	99.674	99.584	
6.375	100.092	99.994	99.904	
6.5	100.344	100.256	100.165	
6.625	100.515	100.427	100.337	
6.75	100.637	100.549	100.458	
6.875	100.683	100.595	100.505	
7	100.750	100.662	100.572	
7.125	100.828	100.740	100.650	
7.25	100.875	100.787	100.697	
7.375	100.875	100.787	100.697	
7.5	100.881	100.793	100.703	
7.625	100.897	100.809	100.718	
7.75	100.906	100.818	100.728	
8	100.906	100.818	100.728	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5	96.963	96.895	96.805	
5.125	97.387	97.299	97.209	
5.25	97.790	97.702	97.612	
5.375	98.192	98.104	98.014	
5.5	98.572	98.485	98.394	
5.625	98.920	98.832	98.741	
5.75	99.229	99.141	99.050	
5.875	99.481	99.393	99.303	
6	99.724	99.636	99.545	
6.125	99.952	99.864	99.773	
6.25	100.168	100.070	99.980	
6.375	100.332	100.244	100.153	
6.5	100.527	100.439	100.348	
6.625	100.755	100.667	100.577	
6.75	100.926	100.838	100.748	
6.875	101.014	100.926	100.835	
7	101.131	101.043	100.953	
7.125	101.303	101.215	101.125	
7.25	101.425	101.337	101.247	
7.375	101.472	101.384	101.293	
7.5	101.506	101.418	101.328	
7.625	101.522	101.434	101.343	
7.75	101.534	101.447	101.356	
7.875	101.542	101.454	101.364	
8	101.553	101.465	101.375	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5	97.806	97.718	97.628	
5.125	98.141	98.053	97.963	
5.25	98.465	98.378	98.288	
5.375	98.789	98.702	98.612	
5.5	99.076	98.988	98.898	
5.625	99.362	99.274	99.184	
5.75	99.649	99.561	99.471	
5.875	99.935	99.847	99.757	
6	99.902	99.814	99.724	
6.125	100.061	99.974	99.884	
6.25	100.168	100.111	100.021	
6.375	100.304	100.216	100.126	
6.5	100.443	100.355	100.265	
6.625	100.581	100.493	100.404	
6.75	100.760	100.672	100.583	
6.875	100.788	100.700	100.608	
7	100.800	100.718	100.620	
7.125	100.810	100.722	100.630	
7.25	100.847	100.759	100.663	
7.375	100.833	100.840	100.750	
7.5	100.800	100.800	100.800	
7.625	101.017	100.929	100.839	
7.75	101.088	101.000	100.910	
7.875	101.224	101.136	101.046	
8	101.341	101.253	101.161	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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4001 E. Broadway Road, Suite B-17
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(623) 252-4149

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Effective Date:
7/10/25 10:51 AM

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					High Balance 25 Year Fixed					High Balance 20 Year Fixed				
Rate	Days to Lock				Rate	Days to Lock				Rate	Days to Lock			
	30	45	60			30	45	60			30	45	60	
5.40	97.051	97.031	97.010		5.40	97.051	97.031	97.010		5.25	95.061	95.034	95.005	
5.5	97.051	97.031	97.010		5.5	97.051	97.031	97.010		5.375	95.807	95.780	95.752	
5.625	97.696	97.666	97.645		5.625	97.696	97.666	97.645		5.40	96.516	96.489	96.460	
5.75	98.146	98.119	98.090		5.75	98.146	98.119	98.090		5.5	96.516	96.489	96.460	
5.875	98.772	98.745	98.717		5.875	98.772	98.745	98.717		5.625	97.191	97.164	97.135	
5.9	99.378	99.351	99.323		5.9	99.378	99.351	99.323		5.75	97.821	97.794	97.765	
6	99.378	99.351	99.323		6	99.378	99.351	99.323		5.875	98.402	98.375	98.347	
6.125	99.938	99.911	99.883		6.125	99.938	99.911	99.883		5.9	98.941	98.914	98.885	
6.25	100.219	100.177	100.135		6.25	100.219	100.177	100.135		6	98.941	98.914	98.885	
6.375	100.748	100.706	100.663		6.375	100.748	100.706	100.663		6.125	99.430	99.403	99.374	
6.40	101.226	101.185	101.142		6.40	101.226	101.185	101.142		6.25	99.919	99.877	99.835	
6.5	101.226	101.185	101.142		6.5	101.226	101.185	101.142		6.375	100.410	100.368	100.326	
6.625	101.653	101.611	101.568		6.625	101.653	101.611	101.568		6.40	100.834	100.792	100.750	
6.75	101.897	101.850	101.800		6.75	101.897	101.850	101.800		6.5	100.834	100.792	100.750	
6.875	102.347	102.300	102.250		6.875	102.347	102.300	102.250		6.625	101.306	101.259	101.209	
6.99	102.759	102.713	102.663		6.99	102.759	102.713	102.663		6.75	101.747	101.700	101.650	
7	102.759	102.713	102.663		7	102.759	102.713	102.663		6.875	102.152	102.105	102.055	
7.125	103.146	103.099	103.049		7.125	103.146	103.099	103.049		6.99	102.531	102.480	102.430	
7.25	103.554	103.492	103.435		7.25	103.554	103.492	103.435		7	102.531	102.480	102.430	
7.375	103.899	103.827	103.770		7.375	103.899	103.827	103.770		7.125	102.928	102.869	102.812	
7.40	104.274	104.212	104.155		7.40	104.274	104.212	104.155		7.25	103.300	103.242	103.185	
7.5	104.274	104.212	104.155		7.5	104.274	104.212	104.155		7.375	103.491	103.433	103.376	
7.625	104.633	104.571	104.514		7.625	104.633	104.571	104.514		7.40	103.740	103.682	103.625	
7.75	104.804	104.742	104.685		7.75	104.804	104.742	104.685		7.5	103.740	103.682	103.625	
7.875	105.148	105.086	105.029		7.875	105.148	105.086	105.029		7.625	103.984	103.926	103.869	
7.99	105.442	105.379	105.322		7.99	105.442	105.379	105.322		7.75	102.011	101.906	101.793	
8	105.442	105.379	105.322		8	105.442	105.379	105.322		7.875	102.299	102.195	102.081	
8.125	105.194	105.122	105.065		8.125	105.194	105.122	105.065		8	102.573	102.469	102.355	
8.25	105.194	105.098	104.999		8.25	105.194	105.098	104.999		8.125	102.271	102.166	102.053	
8.375	105.491	105.396	105.296		8.375	105.491	105.396	105.296		8.25	101.744	101.596	101.425	
8.40	105.764	105.668	105.569		8.40	105.764	105.668	105.569		8.375	101.985	101.847	101.677	
8.5	105.764	105.668	105.569		8.5	105.764	105.668	105.569		8.5	102.219	102.071	101.900	
8.625	105.284	105.188	105.089		8.625	105.284	105.188	105.089		8.625	101.691	101.543	101.373	

High Balance 15 Year Fixed					High Balance 10 Year Fixed				
Rate	Days to Lock				Rate	Days to Lock			
	30	45	60			30	45	60	
5.25	98.257	98.214	98.161		4.5	97.978	97.942	97.897	
5.375	98.596	98.553	98.500		4.625	98.379	98.343	98.298	
5.40	98.938	98.895	98.842		4.75	98.834	98.787	98.734	
5.5	98.938	98.895	98.842		4.875	99.234	99.187	99.134	
5.625	99.223	99.180	99.127		4.99	99.621	99.574	99.521	
5.75	99.548	99.502	99.441		5	99.621	99.574	99.521	
5.875	99.830	99.784	99.724		5.125	99.996	99.948	99.895	
5.9	100.126	100.080	100.020		5.25	100.347	100.299	100.246	
6	100.126	100.080	100.020		5.375	100.693	100.645	100.592	
6.125	100.410	100.364	100.304		5.40	100.968	100.910	100.858	
6.25	100.687	100.641	100.581		5.5	100.968	100.910	100.858	
6.375	100.962	100.916	100.856		5.625	101.310	101.262	101.209	
6.40	101.254	101.208	101.147		5.75	101.586	101.543	101.490	
6.5	101.254	101.208	101.147		5.875	101.929	101.885	101.833	
6.625	101.480	101.433	101.373		5.9	102.280	102.237	102.184	
6.75	101.501	101.450	101.389		6	102.280	102.237	102.184	
6.875	101.734	101.683	101.623		6.125	102.641	102.598	102.545	
6.99	101.931	101.880	101.820		6.25	102.941	102.895	102.849	
7	101.931	101.880	101.820		6.375	102.674	102.638	102.593	
7.125	102.085	102.035	101.974		6.40	103.029	102.994	102.948	
7.25	101.952	101.827	101.691		6.5	103.029	102.994	102.948	
7.375	102.151	102.026	101.890		6.625	103.327	103.291	103.245	
7.40	102.341	102.216	102.080		6.75	103.367	103.331	103.286	
7.5	102.341	102.216	102.080		6.875	103.662	103.627	103.581	
7.625	102.508	102.383	102.247		7	103.932	103.896	103.851	
8	0.000	0.000	0.000		7.125	104.212	104.175	104.131	

High Balance 10/6 SOFR ARM					High Balance 7/6 SOFR ARM					High Balance 5/6 SOFR ARM				
Rate	Days to Lock				Rate	Days to Lock				Rate	Days to Lock			
	30	45	60			30	45	60			30	45	60	
5.5	97.595	97.507	97.417		4.75	96.099	96.011	95.920		4.75	96.967	96.899	96.806	
5.625	97.987	97.900	97.809		4.875	96.551	96.463	96.372		4.875	97.415	97.327	97.237	
5.75	98.365	98.277	98.187		5	96.983	96.895	96.805		5	97.806	97.718	97.628	
5.875	98.717	98.629	98.539		5.125	97.387	97.299	97.209		5.125	98.141	98.053	97.963	
6	99.070	98.983	98.892		5.25	97.790	97.702	97.612		5.25	98.465	98.378	98.287	
6.125	99.423	99.335	99.244		5.375	98.192	98.104	98.014		5.375	98.776	98.688	98.597	
6.25	99.762	99.674	99.584		5.5	98.572	98.485	98.394		5.5	99.076	98.988	98.897	
6.375	100.092	99.994	99.904		5.625	98.920	98.832	98.741		5.625	99.362	99.274	99.183	
6.5	100.344	100.256	100.165		5.75	99.229	99.141	99.050		5.75	99.593	99.505	99.415	
6.625	100.515	100.427	100.337		5.875	99.481	99.393	99.303		5.875	99.745	99.657	99.567	
6.75	100.637	100.549	100.458		6	99.724	99.636	99.545		6	99.902	99.814	99.723	
6.875	100.693	100.595	100.505		6.125	99.952	99.864	99.773		6.125	100.061	99.974	99.883	
7	100.750	100.662	100.572		6.25	100.158	100.070	99.980		6.25	100.198	100.111	100.020	
7.125	100.828	100.740	100.650		6.375	100.332	100.244	100.153		6.375	100.304	100.216	100.125	
7.25	100.875	100.787	100.697		6.5	100.527	100.439	100.348		6.5	100.443	100.355	100.265	
7.375	100.875	100.787	100.697		6.625	100.755	100.667	100.577		6.625	100.634	100.546	100.456	
7.5	100.881	100.793	100.703		6.75	100.926	100.838	100.748		6.75	100.760	100.672	100.581	
7.625	100.897	100.809	100.718		6.875	101.014	100.926	100.835		6.875	100.788	100.700	100.609	
7.75	100.906	100.818	100.728		7	101.131	101.043	100.953		7	100.806	100.718	100.627	
7.875	100.906	100.818	100.728		7.125	101.303	101.215	101.125		7.125	100.810	100.722	100.632	
8	100.906	100.818	100.728		7.25	101.425	101.337	101.247		7.25	100.847	100.759	100.668	
0	0.000	0.000	0.000		7.375	101.472	101.384	101.293		7.375	100.933	100.845	100.754	
0	0.000	0.000	0.000		7.5	101.508	101.418	101.328		7.5	100.994	100.906	100.815	
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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.963	97.943	97.922	
5.75	98.423	98.396	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.49	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.769	103.712	
7.375	104.166	104.104	104.047	
7.49	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	
8.25	105.596	105.500	105.401	
8.375	105.893	105.798	105.698	
8.5	106.166	106.070	105.971	
8.625	106.436	106.340	106.241	
0	0.000	0.000	0.000	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.963	97.943	97.922	
5.75	98.423	98.396	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.49	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.769	103.712	
7.375	104.166	104.104	104.047	
7.49	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	
8.25	105.596	105.500	105.401	
8.375	105.893	105.798	105.698	
8.5	106.166	106.070	105.971	
8.625	106.436	106.340	106.241	
0	0.000	0.000	0.000	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.858	97.824	97.774	
5.375	98.469	98.435	98.385	
5.49	99.061	99.026	98.977	
5.5	99.061	99.026	98.977	
5.625	99.620	99.586	99.536	
5.75	100.052	100.010	99.953	
5.875	100.609	100.568	100.511	
5.99	101.140	101.098	101.041	
6	101.140	101.098	101.041	
6.125	101.631	101.589	101.532	
6.25	101.420	101.360	101.289	
6.375	101.912	101.852	101.781	
6.49	102.372	102.312	102.241	
6.5	102.372	102.312	102.241	
6.625	102.799	102.739	102.668	
6.75	102.500	102.432	102.354	
6.875	102.926	102.858	102.780	
6.99	103.320	103.252	103.174	
7	103.320	103.252	103.174	
7.125	103.689	103.621	103.543	
7.25	104.159	104.096	104.039	
7.375	104.582	104.519	104.462	
7.49	104.977	104.915	104.858	
7.5	104.977	104.915	104.858	
7.625	105.339	105.277	105.220	
7.75	105.689	105.627	105.570	
7.875	106.028	105.965	105.909	
8	106.357	106.294	106.237	
8.125	106.609	106.547	106.490	
8.25	106.572	106.476	106.376	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.448	98.415	98.378	
4.875	98.848	98.815	98.777	
4.99	99.235	99.202	99.165	
5	99.235	99.202	99.165	
5.125	99.609	99.577	99.539	
5.25	100.067	100.038	100.001	
5.375	100.423	100.395	100.357	
5.49	100.798	100.770	100.732	
5.5	100.798	100.770	100.732	
5.625	101.095	101.066	101.028	
5.75	101.400	101.371	101.333	
5.875	101.717	101.689	101.651	
5.99	102.019	101.990	101.953	
6	102.019	101.990	101.953	
6.125	102.330	102.302	102.264	
6.25	102.446	102.415	102.369	
6.375	102.755	102.723	102.678	
6.49	103.085	103.054	103.008	
6.5	103.085	103.054	103.008	
6.625	103.382	103.351	103.305	
6.75	103.427	103.391	103.346	
6.875	103.722	103.687	103.641	
6.99	103.992	103.956	103.911	
7	103.992	103.956	103.911	
7.125	104.222	104.186	104.141	
7.25	104.199	104.089	103.968	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.063	98.027	97.982	
4.625	98.464	98.428	98.383	
4.75	98.919	98.872	98.819	
4.875	99.319	99.272	99.219	
4.99	99.706	99.659	99.606	
5	99.706	99.659	99.606	
5.125	100.081	100.033	99.980	
5.25	100.432	100.384	100.331	
5.375	100.778	100.730	100.677	
5.49	101.043	100.995	100.943	
5.5	101.043	100.995	100.943	
5.625	101.395	101.347	101.294	
5.75	101.671	101.628	101.575	
5.875	102.014	101.970	101.918	
5.99	102.365	102.322	102.269	
6	102.365	102.322	102.269	
6.125	102.726	102.683	102.630	
6.25	102.426	102.390	102.344	
6.375	102.759	102.723	102.678	
6.49	103.114	103.079	103.033	
6.5	103.114	103.079	103.033	
6.625	103.412	103.376	103.330	
6.75	103.452	103.416	103.371	
6.875	103.747	103.712	103.666	
6.99	104.017	103.981	103.936	
7	104.017	103.981	103.936	

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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	
5.5	96.989	96.967	96.960	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
7.99	105.506	105.405	105.328	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	
8.25	105.895	105.769	105.686	
8.375	106.199	106.070	105.986	
8.49	106.512	106.406	106.325	

Conforming 25 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.989	96.967	96.960	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
7.99	105.506	105.405	105.328	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	
8.25	105.895	105.769	105.686	
8.375	106.199	106.070	105.986	
8.49	106.512	106.406	106.325	

Conforming 20 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.216	96.218	96.215	
5.125	96.959	96.960	96.957	
5.25	97.711	97.712	97.708	
5.375	98.311	98.310	98.307	
5.49	98.928	98.926	98.922	
5.5	98.928	98.926	98.922	
5.625	99.499	99.495	99.492	
5.75	100.088	100.073	100.055	
5.875	100.626	100.612	100.593	
5.99	101.048	101.034	101.015	
6	101.048	101.034	101.015	
6.125	101.500	101.485	101.467	
6.25	101.515	101.484	101.449	
6.375	101.882	101.851	101.816	
6.49	102.266	102.232	102.197	
6.5	102.266	102.232	102.197	
6.625	102.661	102.631	102.595	
6.75	102.364	102.316	102.263	
6.875	102.743	102.695	102.642	
6.99	103.114	103.066	103.013	
7	103.114	103.066	103.013	
7.125	103.408	103.356	103.303	
7.25	103.775	103.742	103.709	
7.375	104.104	104.071	104.038	
7.49	104.453	104.411	104.378	
7.5	104.453	104.411	104.378	
7.625	105.064	104.985	104.906	
7.75	105.574	105.494	105.415	
7.875	105.894	105.814	105.735	
7.99	106.200	106.117	106.038	

Conforming 15 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.999	96.961	96.947	
4.375	97.486	97.446	97.432	
4.49	98.003	97.961	97.948	
4.5	98.003	97.961	97.948	
4.625	97.874	97.876	97.849	
4.75	98.395	98.384	98.363	
4.875	98.779	98.766	98.746	
4.99	99.159	99.147	99.128	
5	99.159	99.147	99.128	
5.125	99.626	99.630	99.594	
5.25	100.133	100.126	100.095	
5.375	100.452	100.442	100.413	
5.49	100.817	100.804	100.776	
5.5	100.817	100.804	100.776	
5.625	101.050	101.043	101.002	
5.75	101.385	101.374	101.335	
5.875	101.651	101.637	101.599	
5.99	101.918	101.906	101.868	
6	101.918	101.906	101.868	
6.125	102.110	102.093	102.033	
6.25	102.368	102.349	102.289	
6.375	102.639	102.618	102.559	
6.49	102.951	102.928	102.870	
6.5	102.951	102.928	102.870	
6.625	103.071	103.063	102.979	
6.75	103.396	103.374	103.301	
6.875	103.676	103.654	103.582	
6.99	103.928	103.901	103.830	
7	103.928	103.901	103.830	
7.125	104.015	103.984	103.884	

Conforming 10 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	97.234	97.100	97.134	
4.375	97.719	97.585	97.618	
4.49	98.236	98.100	98.133	
4.5	98.236	98.100	98.133	
4.625	98.614	98.502	98.519	
4.75	99.120	99.006	99.023	
4.875	99.502	99.388	99.405	
4.99	99.880	99.768	99.786	
5	99.880	99.768	99.786	
5.125	100.373	100.280	100.282	
5.25	100.865	100.771	100.772	
5.375	101.181	101.086	101.088	
5.49	101.543	101.447	101.448	
5.5	101.543	101.447	101.448	
5.625	101.493	101.421	101.406	
5.75	101.848	101.776	101.760	
5.875	102.135	102.062	102.046	
5.99	102.450	102.379	102.363	
6	102.450	102.379	102.363	
6.125	102.171	102.122	102.088	
6.25	102.452	102.401	102.367	
6.375	102.746	102.695	102.661	
6.49	103.081	103.028	102.995	
6.5	103.081	103.028	102.995	
6.625	103.171	103.123	103.072	
6.75	103.474	103.426	103.375	
6.875	103.752	103.704	103.653	
6.99	104.002	103.950	103.899	
7	104.002	103.950	103.899	
7.125	104.109	104.040	103.971	

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Conforming HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	97.328	97.308	97.287	
5.5	97.328	97.308	97.287	
5.625	97.963	97.943	97.922	
5.75	98.423	98.396	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.49	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.769	103.712	
7.375	104.166	104.104	104.047	
7.49	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
7.99	105.344	105.281	105.224	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	
8.25	105.596	105.500	105.401	
8.375	105.893	105.798	105.698	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.328	97.308	97.287	
5.625	97.963	97.943	97.922	
5.75	98.423	98.396	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.49	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.769	103.712	
7.375	104.166	104.104	104.047	
7.49	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
7.99	105.344	105.281	105.224	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	
8.25	105.596	105.500	105.401	
8.375	105.893	105.798	105.698	
8.49	106.166	106.070	105.971	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.858	97.824	97.774	
5.375	98.469	98.435	98.385	
5.49	99.061	99.026	98.977	
5.5	99.061	99.026	98.977	
5.625	99.620	99.586	99.536	
5.75	100.052	100.010	99.953	
5.875	100.609	100.568	100.511	
5.99	101.140	101.098	101.041	
6	101.140	101.098	101.041	
6.125	101.631	101.589	101.532	
6.25	101.420	101.360	101.289	
6.375	101.912	101.852	101.781	
6.49	102.372	102.312	102.241	
6.5	102.372	102.312	102.241	
6.625	102.799	102.739	102.668	
6.75	102.500	102.432	102.354	
6.875	102.926	102.858	102.780	
6.99	103.320	103.252	103.174	
7	103.320	103.252	103.174	
7.125	103.689	103.621	103.543	
7.25	104.159	104.096	104.039	
7.375	104.582	104.519	104.462	
7.49	104.977	104.915	104.858	
7.5	104.977	104.915	104.858	
7.625	105.339	105.277	105.220	
7.75	105.689	105.627	105.570	
7.875	106.028	105.965	105.909	
8	106.357	106.294	106.237	
8.125	106.609	106.547	106.490	
8.25	106.572	106.476	106.376	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.448	98.415	98.378	
4.875	98.848	98.815	98.777	
4.99	99.235	99.202	99.165	
5	99.235	99.202	99.165	
5.125	99.609	99.577	99.539	
5.25	100.067	100.038	100.001	
5.375	100.423	100.395	100.357	
5.49	100.798	100.770	100.732	
5.5	100.798	100.770	100.732	
5.625	101.095	101.066	101.028	
5.75	101.400	101.371	101.333	
5.875	101.717	101.688	101.651	
5.99	102.019	101.990	101.953	
6	102.019	101.990	101.953	
6.125	102.330	102.302	102.264	
6.25	102.446	102.415	102.369	
6.375	102.755	102.723	102.678	
6.49	103.085	103.054	103.008	
6.5	103.085	103.054	103.008	
6.625	103.382	103.351	103.305	
6.75	103.427	103.391	103.346	
6.875	103.722	103.687	103.641	
6.99	103.992	103.956	103.911	
7	103.992	103.956	103.911	
7.125	104.222	104.186	104.141	
7.25	104.199	104.089	103.968	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.063	98.027	97.982	
4.625	98.464	98.428	98.383	
4.75	98.919	98.872	98.819	
4.875	99.319	99.272	99.219	
4.99	99.706	99.659	99.606	
5	99.706	99.659	99.606	
5.125	100.081	100.033	99.980	
5.25	100.432	100.384	100.331	
5.375	100.778	100.730	100.677	
5.49	101.043	100.995	100.943	
5.5	101.043	100.995	100.943	
5.625	101.395	101.347	101.294	
5.75	101.671	101.628	101.575	
5.875	102.014	101.970	101.918	
5.99	102.365	102.322	102.269	
6	102.365	102.322	102.269	
6.125	102.726	102.683	102.630	
6.25	102.426	102.390	102.344	
6.375	102.759	102.723	102.678	
6.49	103.114	103.079	103.033	
6.5	103.114	103.079	103.033	
6.625	103.412	103.376	103.330	
6.75	103.452	103.416	103.371	
6.875	103.747	103.712	103.666	
7	104.017	103.981	103.936	
7.125	104.297	104.261	104.216	

Conforming HomeReady Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.34%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.719	96.631	96.541	
5.375	97.168	97.080	96.990	
5.5	97.595	97.507	97.417	
5.625	97.987	97.900	97.809	
5.75	98.365	98.277	98.187	
5.875	98.717	98.629	98.539	
6	99.070	98.983	98.892	
6.125	99.423	99.335	99.244	
6.25	99.762	99.674	99.584	
6.375	100.082	99.994	99.904	
6.5	100.344	100.256	100.165	
6.625	100.515	100.427	100.337	
6.75	100.637	100.549	100.458	
6.875	100.683	100.595	100.505	
7	100.750	100.662	100.572	
7.125	100.828	100.740	100.650	
7.25	100.875	100.787	100.697	
7.375	100.875	100.787	100.697	
7.5	100.881	100.793	100.703	
7.625	100.897	100.809	100.718	
7.75	100.906	100.818	100.728	
7.875	100.906	100.818	100.728	
8	100.906	100.818	100.728	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.5	98.572	98.485	98.394	
5.625	98.920	98.832	98.741	
5.75	99.229	99.141	99.050	
5.875	99.481	99.393	99.303	
6	99.724	99.636	99.545	
6.125	99.952	99.864	99.773	
6.25	100.158	100.070	99.980	
6.375	100.332	100.244	100.153	
6.5	100.527	100.439	100.348	
6.625	100.755	100.667	100.577	
6.75	100.926	100.838	100.748	
6.875	101.014	100.926	100.835	
7	101.131	101.043	100.953	
7.125	101.303	101.215	101.125	
7.25	101.425	101.337	101.247	
7.375	101.472	101.384	101.293	
7.5	101.506	101.418	101.328	
7.625	101.522	101.434	101.343	
7.75	101.534	101.447	101.356	
7.875	101.542	101.454	101.364	
8	101.553	101.465	101.375	
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
5.25	98.465	98.378	98.287
5.375	98.776	98.688	98.599
5.5	99.077	98.988	98.899
5.625	99.362	99.274	99.184
5.75	99.593	99.505	99.411
5.875	99.745	99.657	99.562
6	99.902	99.814	99.724
6.125	100.061	99.974	99.884
6.25	100.198	100.111	100.020
6.375	100.304	100.216	100.126
6.5	100.443	100.355	100.265
6.625	100.634	100.546	100.456
6.75	100.760	100.672	100.582
6.875	100.788	100.700	100.609
7	100.806	100.718	100.626
7.125	100.810	100.722	100.630
7.25	100.847	100.759	100.666
7.375	100.933	100.845	100.752
7.5	100.994	100.906	100.813
7.625	101.017	100.929	100.836
7.75	101.088	101.000	100.906
7.875	101.228	101.140	101.045
8	101.341	101.253	101.158
0	0.000	0.000	0.000

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
7/10/25 10:51 AMIndicative 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 HomeReady Fixed Loan Programs**

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.716	96.689	96.660	
5.625	97.391	97.364	97.335	
5.75	98.021	97.994	97.965	
5.875	98.602	98.575	98.547	
5.99	99.141	99.114	99.085	
6	99.141	99.114	99.085	
6.125	99.630	99.603	99.574	
6.25	100.119	100.077	100.035	
6.375	100.610	100.568	100.526	
6.49	101.034	100.992	100.950	
6.5	101.034	100.992	100.950	
6.625	101.506	101.459	101.409	
6.75	101.947	101.900	101.850	
6.875	102.352	102.305	102.255	
6.99	102.731	102.680	102.630	
7	102.731	102.680	102.630	
7.125	103.128	103.069	103.012	
7.25	103.500	103.442	103.385	
7.375	103.691	103.633	103.576	
7.49	103.940	103.882	103.825	
7.5	103.940	103.882	103.825	
7.625	104.184	104.126	104.069	
7.75	102.211	102.106	101.993	
7.875	102.499	102.395	102.281	
7.99	102.773	102.669	102.555	
8	102.773	102.669	102.555	
8.125	102.471	102.366	102.253	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.716	96.689	96.660	
5.625	97.391	97.364	97.335	
5.75	98.021	97.994	97.965	
5.875	98.602	98.575	98.547	
5.99	99.141	99.114	99.085	
6	99.141	99.114	99.085	
6.125	99.630	99.603	99.574	
6.25	100.119	100.077	100.035	
6.375	100.610	100.568	100.526	
6.49	101.034	100.992	100.950	
6.5	101.034	100.992	100.950	
6.625	101.506	101.459	101.409	
6.75	101.947	101.900	101.850	
6.875	102.352	102.305	102.255	
6.99	102.731	102.680	102.630	
7	102.731	102.680	102.630	
7.125	103.128	103.069	103.012	
7.25	103.500	103.442	103.385	
7.375	103.691	103.633	103.576	
7.49	103.940	103.882	103.825	
7.5	103.940	103.882	103.825	
7.625	104.184	104.126	104.069	
7.75	102.211	102.106	101.993	
7.875	102.499	102.395	102.281	
7.99	102.773	102.669	102.555	
8	102.773	102.669	102.555	
8.125	102.471	102.366	102.253	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.516	96.489	96.460	
5.625	97.191	97.164	97.135	
5.75	97.821	97.794	97.765	
5.875	98.402	98.375	98.347	
5.99	98.941	98.914	98.885	
6	98.941	98.914	98.885	
6.125	99.430	99.403	99.374	
6.25	99.919	99.877	99.835	
6.375	100.410	100.368	100.326	
6.49	100.834	100.792	100.750	
6.5	100.834	100.792	100.750	
6.625	101.306	101.259	101.209	
6.75	101.747	101.700	101.650	
6.875	102.152	102.105	102.055	
6.99	102.531	102.480	102.430	
7	102.531	102.480	102.430	
7.125	102.928	102.869	102.812	
7.25	103.300	103.242	103.185	
7.375	103.491	103.433	103.376	
7.49	103.740	103.682	103.625	
7.5	103.740	103.682	103.625	
7.625	103.984	103.926	103.869	
7.75	102.011	101.906	101.793	
7.875	102.299	102.195	102.081	
8	102.573	102.469	102.355	
8.125	102.271	102.166	102.053	
8.25	101.744	101.596	101.425	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	97.651	97.603	97.551	
5.25	98.257	98.214	98.161	
5.375	98.596	98.553	98.500	
5.49	98.938	98.895	98.842	
5.5	98.938	98.895	98.842	
5.625	99.223	99.180	99.127	
5.75	99.548	99.502	99.441	
5.875	99.830	99.784	99.724	
5.99	100.126	100.080	100.020	
6	100.126	100.080	100.020	
6.125	100.410	100.364	100.304	
6.25	100.687	100.641	100.581	
6.375	100.962	100.916	100.856	
6.49	101.254	101.208	101.147	
6.5	101.254	101.208	101.147	
6.625	101.480	101.433	101.373	
6.75	101.501	101.450	101.389	
6.875	101.734	101.683	101.623	
6.99	101.931	101.880	101.820	
7	101.931	101.880	101.820	
7.125	102.085	102.035	101.974	
7.25	101.952	101.827	101.691	
7.375	102.151	102.026	101.890	
7.49	102.341	102.216	102.080	
7.5	102.341	102.216	102.080	
7.625	102.508	102.383	102.247	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.099	97.052	96.999	
5.125	97.451	97.403	97.351	
5.25	98.057	98.014	97.961	
5.375	98.396	98.353	98.300	
5.49	98.738	98.695	98.642	
5.5	98.738	98.695	98.642	
5.625	99.023	98.980	98.927	
5.75	99.348	99.302	99.241	
5.875	99.630	99.584	99.524	
5.99	99.926	99.880	99.820	
6	99.926	99.880	99.820	
6.125	100.210	100.164	100.104	
6.25	100.487	100.441	100.381	
6.375	100.762	100.716	100.656	
6.5	101.054	101.008	100.947	
6.625	101.280	101.233	101.173	
6.75	101.301	101.250	101.189	
6.875	101.534	101.483	101.423	
7	101.731	101.680	101.620	
7.125	101.885	101.835	101.774	
7.25	101.752	101.627	101.491	
7.375	101.951	101.826	101.690	
7.5	102.141	102.016	101.880	
7.625	102.308	102.183	102.047	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance HomeReady Adjustable Rate Loan ProgramsHigh Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.34%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.719	96.631	96.541	
5.375	97.168	97.080	96.990	
5.5	97.595	97.507	97.417	
5.625	97.987	97.900	97.809	
5.75	98.365	98.277	98.187	
5.875	98.717	98.629	98.539	
6	99.070	98.983	98.892	
6.125	99.423	99.335	99.244	
6.25	99.762	99.674	99.584	
6.375	100.082	99.994	99.904	
6.5	100.344	100.256	100.165	
6.625	100.515	100.427	100.337	
6.75	100.637	100.549	100.458	
6.875	100.683	100.595	100.505	
7	100.750	100.662	100.572	
7.125	100.828	100.740	100.650	
7.25	100.875	100.787	100.697	
7.375	100.875	100.787	100.697	
7.5	100.881	100.793	100.703	
7.625	100.897	100.809	100.718	
7.75	100.906	100.818	100.728	
7.875	100.906	100.818	100.728	
8	100.906	100.818	100.728	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	96.983	96.895	96.805	
5.125	97.387	97.299	97.209	
5.25	97.790	97.702	97.612	
5.375	98.192	98.104	98.014	
5.5	98.572	98.485	98.394	
5.625	98.920	98.832	98.741	
5.75	99.229	99.141	99.050	
5.875	99.481	99.393	99.303	
6	99.724	99.636	99.545	
6.125	99.952	99.864	99.773	
6.25	100.158	100.070	99.980	
6.375	100.332	100.244	100.153	
6.5	100.527	100.439	100.348	
6.625	100.755	100.667	100.577	
6.75	100.926	100.838	100.748	
6.875	101.014	100.926	100.835	
7	101.131	101.043	100.953	
7.125	101.303	101.215	101.125	
7.25	101.425	101.337	101.247	
7.375	101.472	101.384	101.293	
7.5	101.506	101.418	101.328	
7.625	101.522	101.434	101.343	
7.75	101.534	101.447	101.356	
7.875	101.542	101.454	101.364	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	97.806	97.718	97.628	
5.125	98.141	98.053	97.963	
5.25	98.465	98.378	98.287	
5.375	98.776	98.688	98.597	
5.5	99.076	98.988	98.897	
5.625	99.362	99.274	99.183	
5.75	99.593	99.505	99.415	
5.875	99.745	99.657	99.567	
6	99.902	99.814	99.723	
6.125	100.061	99.974	99.883	
6.25	100.198	100.111	100.020	
6.375	100.304	100.216	100.125	
6.5	100.443	100.355	100.265	
6.625	100.634	100.546	100.456	
6.75	100.760	100.672	100.581	
6.875	100.788	100.700	100.609	
7	100.806	100.718	100.627	
7.125	100.810	100.722	100.632	

NONDEL

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



Effective Date:
7/10/25 10:51 AM

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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	
5.49	96.989	96.967	96.960	
5.5	96.989	96.967	96.960	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
7.99	105.506	105.405	105.328	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	
8.25	105.895	105.769	105.686	
8.375	106.199	106.070	105.986	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	96.989	96.967	96.960	
5.5	96.989	96.967	96.960	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
7.99	105.506	105.405	105.328	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	
8.25	105.895	105.769	105.686	
8.375	106.199	106.070	105.986	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.711	97.712	97.708	
5.375	98.311	98.310	98.307	
5.49	98.928	98.926	98.922	
5.5	98.928	98.926	98.922	
5.625	99.499	99.495	99.492	
5.75	100.088	100.073	100.055	
5.875	100.626	100.612	100.593	
5.99	101.048	101.034	101.015	
6	101.048	101.034	101.015	
6.125	101.500	101.485	101.467	
6.25	101.515	101.484	101.449	
6.375	101.882	101.851	101.816	
6.49	102.266	102.232	102.197	
6.5	102.266	102.232	102.197	
6.625	102.661	102.631	102.595	
6.75	102.364	102.316	102.263	
6.875	102.743	102.695	102.642	
6.99	103.114	103.066	103.013	
7	103.114	103.066	103.013	
7.125	103.408	103.356	103.303	
7.25	103.775	103.742	103.709	
7.375	104.104	104.071	104.038	
7.49	104.453	104.411	104.378	
7.5	104.453	104.411	104.378	
7.625	105.064	104.985	104.906	
7.75	105.574	105.494	105.415	
7.875	105.894	105.814	105.735	
8	106.200	106.117	106.038	
8.125	106.491	106.411	106.332	
8.25	106.764	106.685	106.605	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.003	97.961	97.948	
4.625	97.874	97.876	97.849	
4.75	98.395	98.384	98.363	
4.875	98.779	98.766	98.746	
4.99	99.159	99.147	99.128	
5	99.159	99.147	99.128	
5.125	99.626	99.630	99.594	
5.25	100.133	100.126	100.095	
5.375	100.452	100.442	100.413	
5.49	100.817	100.804	100.776	
5.5	100.817	100.804	100.776	
5.625	101.050	101.043	101.002	
5.75	101.385	101.374	101.335	
5.875	101.651	101.637	101.599	
5.99	101.918	101.906	101.868	
6	101.918	101.906	101.868	
6.125	102.110	102.093	102.033	
6.25	102.368	102.349	102.289	
6.375	102.639	102.618	102.559	
6.49	102.951	102.928	102.870	
6.5	102.951	102.928	102.870	
6.625	103.071	103.063	102.979	
6.75	103.396	103.374	103.301	
6.875	103.676	103.654	103.582	
6.99	103.928	103.901	103.830	
7	103.928	103.901	103.830	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.236	98.100	98.133	
4.625	98.614	98.502	98.519	
4.75	99.120	99.006	99.023	
4.875	99.502	99.388	99.405	
4.99	99.880	99.768	99.786	
5	99.880	99.768	99.786	
5.125	100.373	100.280	100.282	
5.25	100.865	100.771	100.772	
5.375	101.191	101.086	101.088	
5.49	101.543	101.447	101.448	
5.5	101.543	101.447	101.448	
5.625	101.493	101.421	101.406	
5.75	101.848	101.776	101.760	
5.875	102.135	102.062	102.046	
5.99	102.450	102.379	102.363	
6	102.450	102.379	102.363	
6.125	102.171	102.122	102.088	
6.25	102.452	102.401	102.367	
6.375	102.746	102.695	102.661	
6.49	103.081	103.028	102.995	
6.5	103.081	103.028	102.995	
6.625	103.171	103.123	103.072	
6.75	103.474	103.426	103.375	
6.875	103.752	103.704	103.653	
7	104.002	103.950	103.899	
7.125	104.109	104.040	103.971	

Conforming HomePossible Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.34%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.919	96.917	96.912	
5.375	97.334	97.329	97.319	
5.5	97.750	97.740	97.726	
5.625	98.163	98.149	98.131	
5.75	98.578	98.561	98.539	
5.875	98.993	98.971	98.945	
6	99.409	99.383	99.353	
6.125	99.823	99.794	99.760	
6.25	100.045	100.011	99.973	
6.375	100.115	100.076	100.033	
6.5	100.186	100.143	100.095	
6.625	100.255	100.208	100.156	
6.75	100.163	100.111	100.053	
6.875	99.943	99.886	99.823	
7	99.738	99.675	99.608	
7.125	99.534	99.466	99.394	
7.25	99.466	99.393	99.315	
7.375	99.504	99.426	99.344	
7.5	99.541	99.460	99.373	
7.625	99.579	99.493	99.401	
7.75	99.722	99.631	99.535	
7.875	99.947	99.851	99.751	
8	100.171	100.072	99.967	
8.125	100.396	100.292	100.182	
8.25	101.026	100.919	100.805	
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
5.25	97.915	97.915	97.911
5.375	98.276	98.272	98.264
5.5	98.638	98.630	98.617
5.625	98.999	98.987	98.971
5.75	99.311	99.294	99.274
5.875	99.584	99.563	99.538
6	99.856	99.831	99.802
6.125	100.128	100.098	100.065
6.25	100.330	100.296	100.258
6.375	100.477	100.439	100.397
6.5	100.624	100.582	100.535
6.625	100.771	100.724	100.673
6.75	100.867	100.816	100.760
6.875	100.924	100.868	100.808
7	100.984	100.923	100.858
7.125	101.055	100.990	100.920
7.25	101.077	101.008	100.933
7.375	101.061	100.986	100.907
7.5	101.044	100.965	100.880
7.625	101.028	100.944	100.854
7.75	101.230	101.142	101.048
7.875	101.605	101.512	101.415
8	101.980	101.883	101.781
8.125	102.354	102.254	102.148
8.25	102.754	102.650	102.539
0	0.000	0.000	0.000
0	0.000	0.000	0.000

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ResiCentral, LLC
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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 HomePossible Fixed Loan Programs

Rate	Days to Lock			
	30	45	60	
5.75	96.937	96.919	96.890	
5.875	97.740	97.720	97.692	
5.99	98.302	98.281	98.253	
6	98.302	98.281	98.253	
6.125	99.167	99.145	99.117	
6.25	99.515	99.467	99.424	
6.375	99.798	99.750	99.707	
6.49	100.416	100.367	100.325	
6.5	100.416	100.367	100.325	
6.625	100.856	100.807	100.765	
6.75	101.096	101.028	100.984	
6.875	101.454	101.390	101.346	
6.99	101.806	101.744	101.700	
7	101.806	101.744	101.700	
7.125	102.108	102.044	102.001	
7.25	102.277	102.205	102.176	
7.375	102.501	102.431	102.402	
7.49	102.782	102.720	102.690	
7.5	102.782	102.720	102.690	
7.625	103.141	103.081	103.051	
7.75	102.648	102.535	102.459	
7.875	103.098	102.985	102.909	
7.99	103.457	103.343	103.268	
8	103.457	103.343	103.268	
8.125	103.191	103.091	103.014	
8.25	102.949	102.825	102.742	
8.375	103.333	103.203	103.120	

Rate	Days to Lock			
	30	45	60	
5.75	96.937	96.919	96.890	
5.875	97.740	97.720	97.692	
5.99	98.302	98.281	98.253	
6	98.302	98.281	98.253	
6.125	99.167	99.145	99.117	
6.25	99.515	99.467	99.424	
6.375	99.798	99.750	99.707	
6.49	100.416	100.367	100.325	
6.5	100.416	100.367	100.325	
6.625	100.856	100.807	100.765	
6.75	101.096	101.028	100.984	
6.875	101.454	101.390	101.346	
6.99	101.806	101.744	101.700	
7	101.806	101.744	101.700	
7.125	102.108	102.044	102.001	
7.25	102.277	102.205	102.176	
7.375	102.501	102.431	102.402	
7.49	102.782	102.720	102.690	
7.5	102.782	102.720	102.690	
7.625	103.141	103.081	103.051	
7.75	102.648	102.535	102.459	
7.875	103.098	102.985	102.909	
7.99	103.457	103.343	103.268	
8	103.457	103.343	103.268	
8.125	103.191	103.091	103.014	
8.25	102.949	102.825	102.742	
8.375	103.333	103.203	103.120	

Rate	Days to Lock			
	30	45	60	
5.25	96.587	96.586	96.581	
5.375	97.187	97.184	97.179	
5.49	97.803	97.800	97.795	
5.5	97.803	97.800	97.795	
5.625	98.374	98.369	98.364	
5.75	98.964	98.947	98.927	
5.875	99.502	99.486	99.466	
5.99	99.924	99.908	99.888	
6	99.924	99.908	99.888	
6.125	100.375	100.359	100.339	
6.25	100.647	100.615	100.578	
6.375	101.014	100.982	100.945	
6.49	101.398	101.363	101.327	
6.5	101.398	101.363	101.327	
6.625	101.793	101.761	101.725	
6.75	101.496	101.447	101.393	
6.875	101.875	101.826	101.771	
6.99	102.246	102.197	102.143	
7	102.246	102.197	102.143	
7.125	102.540	102.487	102.433	
7.25	102.904	102.871	102.838	
7.375	103.233	103.200	103.167	
7.49	103.582	103.540	103.507	
7.5	103.582	103.540	103.507	
7.625	104.193	104.114	104.035	
7.75	104.703	104.623	104.544	
7.875	105.023	104.944	104.864	

Rate	Days to Lock			
	30	45	60	
5	97.839	97.828	97.808	
5.125	98.525	98.509	98.489	
5.25	98.880	98.884	98.847	
5.375	99.234	99.226	99.196	
5.49	99.617	99.606	99.577	
5.5	99.617	99.606	99.577	
5.625	100.224	100.209	100.181	
5.75	100.254	100.252	100.207	
5.875	100.590	100.579	100.540	
5.99	100.921	100.910	100.871	
6	100.921	100.910	100.871	
6.125	101.450	101.439	101.401	
6.25	101.436	101.431	101.361	
6.375	101.774	101.756	101.696	
6.49	102.125	102.104	102.046	
6.5	102.125	102.104	102.046	
6.625	102.430	102.410	102.352	
6.75	102.566	102.559	102.475	
6.875	102.896	102.875	102.802	
6.99	103.474	103.449	103.377	
7	103.474	103.449	103.377	
7.125	103.699	103.676	103.604	
7.25	103.737	103.690	103.602	
7.375	103.971	103.923	103.835	
7.49	104.184	104.136	104.049	
7.5	104.184	104.136	104.049	

Rate	Days to Lock			
	30	45	60	
4.75	97.935	97.824	97.840	
4.875	98.318	98.206	98.222	
4.99	98.696	98.586	98.602	
5	98.696	98.586	98.602	
5.125	99.369	99.253	99.269	
5.25	99.681	99.589	99.589	
5.375	99.997	99.905	99.904	
5.49	100.358	100.265	100.264	
5.5	100.358	100.265	100.264	
5.625	100.942	100.847	100.846	
5.75	100.664	100.594	100.576	
5.875	100.951	100.880	100.862	
5.99	101.266	101.197	101.179	
6	101.266	101.197	101.179	
6.125	101.783	101.714	101.696	
6.25	101.268	101.219	101.184	
6.375	101.562	101.513	101.477	
6.49	101.897	101.847	101.811	
6.5	101.897	101.847	101.811	
6.625	102.182	102.136	102.100	
6.75	102.289	102.244	102.191	
6.875	102.567	102.523	102.469	
7	102.817	102.768	102.715	
7.125	103.039	102.994	102.941	
7.25	103.075	103.006	102.935	
7.375	103.308	103.237	103.167	

High Balance HomePossible Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.34%

Rate	Days to Lock			
	30	45	60	
5.125	96.493	96.495	96.494	
5.25	96.919	96.917	96.912	
5.375	97.334	97.329	97.319	
5.5	97.750	97.740	97.726	
5.625	98.163	98.149	98.131	
5.75	98.578	98.561	98.539	
5.875	98.993	98.971	98.945	
6	99.409	99.383	99.353	
6.125	99.823	99.794	99.760	
6.25	100.045	100.011	99.973	
6.375	100.115	100.076	100.033	
6.5	100.186	100.143	100.095	
6.625	100.255	100.208	100.156	
6.75	100.163	100.111	100.053	
6.875	99.943	99.886	99.823	
7	99.738	99.675	99.608	
7.125	99.534	99.466	99.394	
7.25	99.466	99.393	99.315	
7.375	99.504	99.426	99.344	
7.5	99.541	99.460	99.373	
7.625	99.579	99.493	99.401	
7.75	99.722	99.631	99.535	
7.875	99.947	99.851	99.751	
8	100.171	100.072	99.967	
8.125	100.396	100.292	100.182	
8.25	101.026	100.919	100.805	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Rate	Days to Lock			
	30	45	60	
5	97.192	97.200	97.205	
5.125	97.554	97.558	97.558	
5.25	97.915	97.915	97.911	
5.375	98.276	98.272	98.264	
5.5	98.638	98.630	98.617	
5.625	98.999	98.987	98.971	
5.75	99.311	99.294	99.274	
5.875	99.584	99.563	99.538	
6	99.856	99.831	99.802	
6.125	100.128	100.098	100.065	
6.25	100.330	100.296	100.258	
6.375	100.477	100.439	100.397	
6.5	100.624	100.582	100.535	
6.625	100.771	100.724	100.673	
6.75	100.867	100.816	100.760	
6.875	100.924	100.868	100.808	
7	100.984	100.923	100.858	
7.125	101.055	100.990	100.920	
7.25	101.077	101.008	100.933	
7.375	101.061	100.986	100.907	
7.5	101.044	100.965	100.880	
7.625	101.028	100.944	100.854	
7.75	101.230	101.142	101.048	
7.875	101.605	101.512	101.415	
8	101.980	101.883	101.781	
8.125	102.354	102.254	102.148	
8.25	102.754	102.650	102.539	
0	0.000	0.000	0.000	
0	0.000	0.000	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 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.516	98.517	98.514	
5.375	98.868	98.865	98.858	
5.5	99.220	99.213	99.202	
5.625	99.572	99.561	99.546	
5.75	99.796	99.780	99.760	
5.875	99.919	99.899	99.875	
6	100.043	100.019	99.990	
6.125	100.167	100.138	100.105	
6.25	100.310	100.277	100.239	
6.375	100.471	100.433	100.390	
6.5	100.631	100.589	100.542	
6.625	100.791	100.745	100.693	
6.75	100.888	100.836	100.780	
6.875	100.934	100.878	100.818	
7	100.980	100.919	100.855	
7.125	101.026	100.961	100.899	
7.25	101.161	101.092	101.017	
7.375	101.369	101.296	101.210	
7.5	101.577	101.499	101.411	
7.625	101.786	101.703	101.613	
7.75	101.993	101.906	101.814	
7.875	102.200	102.109	102.013	
8	102.407	102.313	102.216	
8.125	102.614	102.514	102.409	
8.25	102.906	102.802	102.699	
0	0.000	0.000	0.000	
0	0.000	0.000	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

Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
7.99	105.506	105.405	105.328	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	
8.25	105.895	105.769	105.686	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
7.99	105.506	105.405	105.328	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	
8.25	105.895	105.769	105.686	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.711	97.712	97.708	
5.375	98.311	98.310	98.307	
5.49	98.928	98.926	98.922	
5.5	98.928	98.926	98.922	
5.625	99.499	99.495	99.492	
5.75	100.088	100.073	100.055	
5.875	100.626	100.612	100.593	
5.99	101.048	101.034	101.015	
6	101.048	101.034	101.015	
6.125	101.500	101.485	101.467	
6.25	101.515	101.484	101.449	
6.375	101.882	101.851	101.816	
6.49	102.266	102.232	102.197	
6.5	102.266	102.232	102.197	
6.625	102.661	102.631	102.595	
6.75	102.364	102.316	102.263	
6.875	102.743	102.695	102.642	
6.99	103.114	103.066	103.013	
7	103.114	103.066	103.013	
7.125	103.408	103.356	103.303	
7.25	103.775	103.742	103.709	
7.375	104.104	104.071	104.038	
7.49	104.453	104.411	104.378	
7.5	104.453	104.411	104.378	
7.625	105.064	104.985	104.906	
7.75	105.574	105.494	105.415	
7.875	105.894	105.814	105.735	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.003	97.961	97.948	
4.625	97.874	97.876	97.849	
4.75	98.395	98.384	98.363	
4.875	98.779	98.766	98.746	
4.99	99.159	99.147	99.128	
5	99.159	99.147	99.128	
5.125	99.626	99.630	99.594	
5.25	100.133	100.126	100.095	
5.375	100.452	100.442	100.413	
5.49	100.817	100.804	100.776	
5.5	100.817	100.804	100.776	
5.625	101.050	101.043	101.002	
5.75	101.385	101.374	101.335	
5.875	101.651	101.637	101.599	
5.99	101.918	101.906	101.868	
6	101.918	101.906	101.868	
6.125	102.110	102.093	102.033	
6.25	102.368	102.349	102.289	
6.375	102.639	102.618	102.559	
6.49	102.951	102.928	102.870	
6.5	102.951	102.928	102.870	
6.625	103.071	103.063	102.979	
6.75	103.396	103.374	103.301	
6.875	103.676	103.654	103.582	
6.99	103.928	103.901	103.830	
7	103.928	103.901	103.830	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.236	98.100	98.133	
4.625	98.614	98.502	98.519	
4.75	99.120	99.006	99.023	
4.875	99.502	99.388	99.405	
4.99	99.880	99.768	99.786	
5	99.880	99.768	99.786	
5.125	100.373	100.280	100.282	
5.25	100.865	100.771	100.772	
5.375	101.181	101.086	101.088	
5.49	101.543	101.447	101.448	
5.5	101.543	101.447	101.448	
5.625	101.493	101.421	101.406	
5.75	101.848	101.776	101.760	
5.875	102.135	102.062	102.046	
5.99	102.450	102.379	102.363	
6	102.450	102.379	102.363	
6.125	102.171	102.122	102.088	
6.25	102.452	102.401	102.367	
6.375	102.746	102.695	102.661	
6.49	103.081	103.028	102.995	
6.5	103.081	103.028	102.995	
6.625	103.171	103.123	103.072	
6.75	103.474	103.426	103.375	
6.875	103.752	103.704	103.653	
7	104.002	103.950	103.899	
7.125	104.109	104.040	103.971	

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Conforming MHADantage Fixed Loan Programs

Conforming MHADantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.963	97.943	97.922	
5.75	98.423	98.396	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.49	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.769	103.712	
7.375	104.166	104.104	104.047	
7.49	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
7.99	105.344	105.281	105.224	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	
8.25	105.596	105.500	105.401	

Conforming MHADantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.963	97.943	97.922	
5.75	98.423	98.396	98.367	
5.875	99.049	99.022	98.994	
5.99	99.655	99.628	99.600	
6	99.655	99.628	99.600	
6.125	100.215	100.188	100.160	
6.25	100.496	100.454	100.412	
6.375	101.025	100.983	100.940	
6.49	101.503	101.462	101.419	
6.5	101.503	101.462	101.419	
6.625	101.930	101.888	101.845	
6.75	102.174	102.127	102.077	
6.875	102.624	102.577	102.527	
6.99	103.036	102.990	102.940	
7	103.036	102.990	102.940	
7.125	103.423	103.376	103.326	
7.25	103.831	103.769	103.712	
7.375	104.166	104.104	104.047	
7.49	104.551	104.489	104.432	
7.5	104.551	104.489	104.432	
7.625	104.910	104.848	104.791	
7.75	105.081	105.019	104.962	
7.875	105.425	105.363	105.306	
7.99	105.344	105.281	105.224	
8	105.344	105.281	105.224	
8.125	105.586	105.524	105.467	
8.25	105.596	105.500	105.401	

Conforming MHADantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.571	96.537	96.487	
5.125	97.226	97.191	97.142	
5.25	97.858	97.824	97.774	
5.375	98.469	98.435	98.385	
5.49	99.061	99.026	98.977	
5.5	99.061	99.026	98.977	
5.625	99.620	99.586	99.536	
5.75	100.052	100.010	99.953	
5.875	100.609	100.568	100.511	
5.99	101.140	101.098	101.041	
6	101.140	101.098	101.041	
6.125	101.631	101.589	101.532	
6.25	101.420	101.360	101.289	
6.375	101.912	101.852	101.781	
6.49	102.372	102.312	102.241	
6.5	102.372	102.312	102.241	
6.625	102.799	102.739	102.668	
6.75	102.500	102.432	102.354	
6.875	102.926	102.858	102.780	
6.99	103.320	103.252	103.174	
7	103.320	103.252	103.174	
7.125	103.689	103.621	103.543	
7.25	104.159	104.096	104.039	
7.375	104.582	104.519	104.462	
7.49	104.977	104.915	104.858	
7.5	104.977	104.915	104.858	
7.625	105.339	105.277	105.220	

Conforming MHADantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.448	98.415	98.378	
4.875	98.848	98.815	98.777	
4.99	99.235	99.202	99.165	
5	99.235	99.202	99.165	
5.125	99.609	99.577	99.539	
5.25	100.067	100.038	100.001	
5.375	100.423	100.395	100.357	
5.49	100.798	100.770	100.732	
5.5	100.798	100.770	100.732	
5.625	101.095	101.066	101.028	
5.75	101.400	101.371	101.333	
5.875	101.717	101.689	101.651	
5.99	102.019	101.990	101.953	
6	102.019	101.990	101.953	
6.125	102.330	102.302	102.264	
6.25	102.446	102.415	102.369	
6.375	102.755	102.723	102.678	
6.49	103.085	103.054	103.008	
6.5	103.085	103.054	103.008	
6.625	103.382	103.351	103.305	
6.75	103.427	103.391	103.346	
6.875	103.722	103.687	103.641	
6.99	103.992	103.956	103.911	
7	103.992	103.956	103.911	
7.125	104.222	104.186	104.141	
7.25	104.199	104.089	103.968	

Conforming MHADantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.063	98.027	97.982	
4.625	98.464	98.428	98.383	
4.75	98.919	98.872	98.819	
4.875	99.319	99.272	99.219	
4.99	99.706	99.659	99.606	
5	99.706	99.659	99.606	
5.125	100.081	100.033	99.980	
5.25	100.432	100.384	100.331	
5.375	100.778	100.730	100.677	
5.49	101.043	100.995	100.943	
5.5	101.043	100.995	100.943	
5.625	101.395	101.347	101.294	
5.75	101.671	101.628	101.575	
5.875	102.014	101.970	101.918	
5.99	102.365	102.322	102.269	
6	102.365	102.322	102.269	
6.125	102.726	102.683	102.630	
6.25	102.426	102.390	102.344	
6.375	102.759	102.723	102.678	
6.49	103.114	103.079	103.033	
6.5	103.114	103.079	103.033	
6.625	103.412	103.376	103.330	
6.75	103.452	103.416	103.371	
6.875	103.747	103.712	103.666	
7	104.017	103.981	103.936	
7.125	104.297	104.261	104.216	

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

High Balance HomePossible Fixed Loan Programs

FNMA Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	97.342	97.322	97.301	
5.625	97.983	97.963	97.942	
5.75	98.592	98.565	98.536	
5.875	99.251	99.224	99.196	
5.99	99.891	99.864	99.836	
6	99.891	99.864	99.836	
6.125	100.479	100.452	100.424	
6.25	101.311	101.269	101.227	
6.375	101.881	101.839	101.796	
6.49	102.408	102.367	102.324	
6.5	102.408	102.367	102.324	
6.625	102.886	102.844	102.801	
6.75	102.974	102.927	102.877	
6.875	103.475	103.428	103.378	
6.99	103.949	103.903	103.853	
7	103.949	103.903	103.853	
7.125	104.395	104.348	104.298	
7.25	104.625	104.563	104.506	
7.375	105.077	105.015	104.958	
7.49	105.506	105.444	105.387	
7.5	105.506	105.444	105.387	
7.625	105.930	105.868	105.811	
7.75	105.456	105.394	105.337	
7.875	105.873	105.811	105.754	
8	105.899	105.836	105.779	
8.125	106.223	106.161	106.104	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.989	96.967	96.960	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.440	100.418	100.391	
6.25	101.270	101.222	101.179	
6.375	101.523	101.475	101.432	
6.49	102.114	102.065	102.022	
6.5	102.114	102.065	102.022	
6.625	102.868	102.818	102.776	
6.75	103.225	103.161	103.117	
6.875	103.752	103.688	103.644	
6.99	104.164	104.101	104.058	
7	104.164	104.101	104.058	
7.125	104.478	104.413	104.370	
7.25	104.686	104.614	104.585	
7.375	105.176	105.114	105.084	
7.49	105.609	105.548	105.518	
7.5	105.609	105.548	105.518	
7.625	105.801	105.685	105.610	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	

FHLMC FL 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.989	96.967	96.960	
5.625	97.733	97.709	97.703	
5.75	98.393	98.377	98.349	
5.875	99.222	99.204	99.176	
5.99	99.758	99.738	99.711	
6	99.758	99.738	99.711	
6.125	100.623	100.601	100.574	
6.25	100.922	100.874	100.831	
6.375	101.180	101.132	101.089	
6.49	101.773	101.724	101.681	
6.5	101.773	101.724	101.681	
6.625	102.294	102.244	102.202	
6.75	102.702	102.638	102.594	
6.875	103.099	103.035	102.991	
6.99	103.497	103.434	103.391	
7	103.497	103.434	103.391	
7.125	103.965	103.900	103.857	
7.25	104.387	104.315	104.286	
7.375	104.685	104.623	104.593	
7.49	105.101	105.040	105.010	
7.5	105.101	105.040	105.010	
7.625	105.477	105.361	105.286	
7.75	105.509	105.393	105.318	
7.875	105.909	105.805	105.728	
8	105.783	105.682	105.605	
8.125	105.952	105.852	105.775	

FHLMC TX 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.989	96.967	96.960	
5.625	97.672	97.648	97.642	
5.75	97.992	97.976	97.948	
5.875	98.822	98.804	98.776	
5.99	99.358	99.338	99.311	
6	99.358	99.338	99.311	
6.125	100.223	100.201	100.174	
6.25	100.610	100.562	100.519	
6.375	100.869	100.821	100.778	
6.49	101.462	101.413	101.370	
6.5	101.462	101.413	101.370	
6.625	101.982	101.932	101.890	
6.75	102.277	102.213	102.169	
6.875	102.674	102.610	102.566	
6.99	103.068	103.005	102.962	
7	103.068	103.005	102.962	
7.125	103.398	103.333	103.290	
7.25	103.687	103.615	103.586	
7.375	103.985	103.923	103.893	
7.49	104.400	104.339	104.309	
7.5	104.400	104.339	104.309	
7.625	104.886	104.770	104.695	
7.75	105.233	105.117	105.042	
7.875	105.632	105.528	105.451	
8	105.506	105.405	105.328	
8.125	105.675	105.575	105.498	

FHLMC FL 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	98.395	98.384	98.363	
4.875	98.779	98.766	98.746	
4.99	99.159	99.147	99.128	
5	99.159	99.147	99.128	
5.125	99.626	99.630	99.594	
5.25	100.133	100.126	100.095	
5.375	100.452	100.442	100.413	
5.49	100.817	100.804	100.776	
5.5	100.817	100.804	100.776	
5.625	101.050	101.043	101.002	
5.75	101.385	101.374	101.335	
5.875	101.651	101.637	101.599	
5.99	101.918	101.906	101.868	
6	101.918	101.906	101.868	
6.125	102.110	102.093	102.033	
6.25	102.368	102.349	102.289	
6.375	102.639	102.618	102.559	
6.49	102.951	102.928	102.870	
6.5	102.951	102.928	102.870	
6.625	103.071	103.063	102.979	
6.75	103.396	103.374	103.301	
6.875	103.676	103.654	103.582	
6.99	103.928	103.901	103.830	
7	103.928	103.901	103.830	
7.125	104.015	103.984	103.884	
7.25	104.190	104.143	104.055	

FHLMC TX 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	98.395	98.384	98.363	
4.875	98.779	98.766	98.746	
4.99	99.159	99.147	99.128	
5	99.159	99.147	99.128	
5.125	99.626	99.630	99.594	
5.25	100.133	100.126	100.095	
5.375	100.452	100.442	100.413	
5.49	100.817	100.804	100.776	
5.5	100.817	100.804	100.776	
5.625	101.050	101.043	101.002	
5.75	101.385	101.374	101.335	
5.875	101.651	101.637	101.599	
5.99	101.918	101.906	101.868	
6	101.918	101.906	101.868	
6.125	102.110	102.093	102.033	
6.25	102.368	102.349	102.289	
6.375	102.639	102.618	102.559	
6.5	102.951	102.928	102.870	
6.625	103.071	103.063	102.979	
6.75	103.396	103.374	103.301	
6.875	103.676	103.654	103.582	
7	103.928	103.901	103.830	
7.125	104.015	103.984	103.884	
7.25	104.190	104.143	104.055	
7.375	104.425	104.375	104.289	
7.5	104.637	104.589	104.503	

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Conventional Loan Level Adjustments

Purchase (Term > 15 Years)										
Product	FICO Score	30.01 - 69%	69.01 - 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%	0.375%	-0.375%	-0.250%	-0.250%	-0.125%	
	780 - 770	0.000%	0.000%	0.000%	-0.250%	-0.625%	-0.500%	-0.500%	-0.250%	
	770 - 760	0.000%	0.000%	-0.125%	-0.250%	-0.625%	-0.750%	-0.625%	-0.500%	
	760 - 750	0.000%	0.000%	-0.250%	-0.750%	-1.250%	-1.000%	-0.875%	-0.750%	
	750 - 740	0.000%	0.000%	-0.375%	-0.875%	-1.375%	-1.250%	-1.125%	-0.875%	
	740 - 730	0.000%	0.000%	-0.500%	-1.000%	-1.500%	-1.250%	-1.125%	-0.875%	
	730 - 720	0.000%	0.000%	-0.625%	-1.125%	-1.625%	-1.375%	-1.250%	-0.875%	
	720 - 710	0.000%	0.000%	-0.750%	-1.250%	-1.750%	-1.500%	-1.375%	-0.875%	
	710 - 700	0.000%	0.000%	-0.875%	-1.375%	-1.875%	-1.625%	-1.500%	-0.875%	
	690 - 680	0.000%	0.000%	-1.000%	-1.500%	-2.000%	-1.750%	-1.625%	-0.875%	
Purchase										
Loan Feature	FICO Score	30.01 - 69%	69.01 - 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	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.000%	-2.000%	-2.000%	-2.000%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-1.000%	-1.125%	-1.125%	-1.125%	-1.125%	
Limited Cash-out Refinances (Term > 15 Years)										
Product	FICO Score	30.01 - 69%	69.01 - 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%	-0.500%	-0.375%	-0.375%	
	780 - 770	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-0.750%	-0.625%	-0.625%	
	770 - 760	0.000%	0.000%	-0.250%	-0.500%	-1.125%	-1.000%	-0.875%	-0.875%	
	760 - 750	0.000%	0.000%	-0.500%	-1.000%	-1.500%	-1.250%	-1.250%	-1.250%	
	750 - 740	0.000%	0.000%	-0.625%	-1.125%	-1.750%	-1.500%	-1.500%	-1.500%	
	740 - 730	0.000%	0.000%	-0.750%	-1.250%	-1.875%	-1.625%	-1.625%	-1.625%	
	730 - 720	0.000%	0.000%	-0.875%	-1.375%	-2.000%	-1.750%	-1.750%	-1.750%	
	720 - 710	0.000%	0.000%	-1.000%	-1.500%	-2.250%	-2.000%	-2.000%	-2.000%	
	710 - 700	0.000%	0.000%	-1.125%	-1.625%	-2.500%	-2.250%	-2.250%	-2.250%	
	690 - 680	0.000%	0.000%	-1.250%	-1.750%	-2.750%	-2.500%	-2.500%	-2.500%	
Limited Cash-out Refinances										
Loan Feature	FICO Score	30.01 - 69%	69.01 - 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	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.000%	-2.000%	-2.000%	-2.000%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-1.000%	-1.125%	-1.125%	-1.125%	-1.125%	

Cash-out Refinance Loans										
Product	FICO Score	30.01 - 69%	69.01 - 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	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	780 - 770	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	770 - 760	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	760 - 750	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	750 - 740	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	740 - 730	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	730 - 720	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	720 - 710	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	710 - 700	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	690 - 680	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
Cash-out Refinance Loans										
Loan Feature	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.000%	-2.000%	-2.000%	-2.000%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-1.000%	-1.125%	-1.125%	-1.125%	-1.125%	

Miscellaneous										
Texas Cancellation (50%)										
Waive Impounds (Not Applicable for NY Loans)	Not Canceled	0.000%								
	FICO 680 to 710	0.000%								
	FICO 690 to 670	0.000%								
	FICO 680 to 650	0.000%								
	FICO 670 to 630	0.000%								
	FICO 660 to 600	0.000%								
	LTVC/LTV > 90%	0.000%								
	LTVC/LTV > 95%	0.000%								
	LTVC/LTV > 90%	0.000%								
	LTVC/LTV > 95%	0.000%								
Conventional RMBS										
All Products/Loan Amounts	LTVC > 90%	0.000%								
	Cash-Out/FICO 720	0.000%								
	Cash-Out/FICO 690-710	0.000%								
	Cash-Out/FICO 680-670	0.000%								
	Cash-Out/LTV > 90%	0.000%								
	Second Home & LTV > 90%	0.000%								
	Investment Property/2nd Home	0.000%								
	Refinance	0.000%								
	Properties Owned > 3	0.000%								
	Cashout	0.000%								
Conforming 30 Year Fixed										
High Balance	Primary & Purchase w/ Qualifying Income <= 50% AMI	0.250%								
	LTVC/LTV > 90	0.000%								
	FICO 680 to 710	0.000%								
	FICO 680 to 710	0.000%								
	Loan Amount > \$1M	0.000%								
	4 Units	0.000%								
	Contiguous States	0.000%								
	HomeReady/HomePossible Cap	0.000%								
	(Only Applicable in Standard Agency LPA's)	0.000%								
	FTB with qualifying income <= 100% AMI or 120% AMI in high-cost areas	0.000%								
LPA Cap										
Non-Standard Term Adjustment (Term > 10Yr and < 15Yr)	Temporary Buydown	0.000%								
	Non-Standard Term Adjustment (Term > 10Yr and < 15Yr)	-0.050%								
	Non-Standard Term Adjustment (Term > 10Yr and < 15Yr)	-0.050%								

Loan Amount Adjusters					
Amount Range	30/25yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed	ARM
0-99,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
100,000-149,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
150,000-199,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
200,000-249,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
250,000-299,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
300,000-349,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
350,000-399,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
400,000-449,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
450,000-499,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
500,000-599,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
600,000-699,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
700,000-799,999	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
800,000-850,000	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
850,000-900,000	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
900,000-950,000	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
950,000-1,000,000	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%
1,000,000+	-0.025%	-0.025%	-0.025%	-0.025%	-0.050%

Fees	
Non-Orig Complete Delivery Fee	\$1,175
Non-Orig Charge Delivery Fee	\$995
Non-Orig Debt Delivery Fee	\$720
Tax Service Fee	\$71
Texas Doc Prep Fee	\$200
Fixed Cost Fee	\$10

Max Price (Including All Adjustments)	
Fees	105.6
ARM	10.8

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	Loan Amount/Rate Adjusters - 30 Year										Loan Amount/Rate Adjusters - 15 Year									
	0-4.50	4.50-10.00	10.01-12.00	12.01-15.00	15.01-17.00	17.00-20.00	20.01-22.00	22.01-25.00	25.01-27.00	27.01-30.00	HomeRural	HomePossible	Investment	0-4.50	4.50-10.00	10.01-12.00	12.01-15.00	15.01-17.00	17.01-20.00	
6.000	0.043	0.029	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.125	0.039	0.025	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.250	0.362	0.362	0.238	0.138	0.148	0.157	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.375	0.263	0.392	0.240	0.137	0.140	0.148	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.500	0.261	0.391	0.240	0.138	0.140	0.148	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.625	0.364	0.394	0.241	0.138	0.150	0.159	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.750	0.262	0.368	0.242	0.138	0.152	0.161	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
6.875	0.264	0.775	0.681	0.188	0.232	0.238	0.250	0.245	0.070	0.029	0.250	0.250	0.000	0.250	0.250	0.171	0.047	0.000	0.000	
7.000	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	0.675	
7.125	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
7.250	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
7.375	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
7.500	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
7.625	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
7.750	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
7.875	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.000	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.125	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.250	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.375	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.500	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.625	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.750	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
8.875	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.000	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.125	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.250	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.375	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.500	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.625	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.750	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
9.875	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	
10.000	0.628	0.778	0.686	0.622	0.687	0.360	0.232	0.244	0.072	0.029	0.073	0.321	0.000	0.000	0.170	0.047	0.000	0.000	0.000	

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

*Investment payouts 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:
7/10/25 10:51 AM

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	
5.125	97.274	97.151	96.892	
5.25	98.020	97.848	97.577	
5.375	98.464	98.292	98.143	
5.49	98.923	98.848	98.709	
5.5	99.078	98.929	98.763	
5.625	99.741	99.592	99.333	
5.75	100.254	100.106	99.847	
5.875	100.367	100.332	100.177	
5.99	100.945	100.911	100.755	
6	100.997	100.963	100.807	
6.125	101.545	101.397	101.162	
6.25	101.844	101.695	101.436	
6.375	101.751	101.701	101.500	
6.49	102.203	102.037	101.711	
6.5	102.305	102.255	102.074	
6.625	102.790	102.623	102.358	
6.75	103.179	103.012	102.686	
6.875	102.776	102.711	102.495	
6.99	103.250	103.057	102.731	
7	103.297	103.147	102.930	
7.125	103.847	103.654	103.328	
7.25	104.281	104.088	103.762	
7.375	103.253	103.087	102.761	
7.49	103.743	103.577	103.251	
7.5	103.788	103.621	103.296	
7.625	104.307	104.141	103.815	
7.75	104.709	104.543	104.217	
7.875	103.263	103.168	102.671	
7.99	103.586	103.490	102.994	
8	103.586	103.490	102.994	
8.125	103.883	103.788	103.291	
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	
5.125	97.274	97.151	96.892	
5.25	98.020	97.848	97.577	
5.375	98.464	98.292	98.010	
5.49	98.923	98.774	98.515	
5.5	99.078	98.929	98.670	
5.625	99.741	99.592	99.333	
5.75	100.254	100.106	99.847	
5.875	100.353	100.204	99.945	
5.99	100.939	100.790	100.531	
6	100.992	100.843	100.584	
6.125	101.545	101.397	101.138	
6.25	101.844	101.695	101.436	
6.375	101.649	101.483	101.157	
6.49	102.203	102.037	101.711	
6.5	102.253	102.087	101.761	
6.625	102.790	102.623	102.297	
6.75	103.179	103.012	102.686	
6.875	102.729	102.536	102.210	
6.99	103.250	103.057	102.731	
7	103.297	103.104	102.778	
7.125	103.847	103.654	103.328	
7.25	104.281	104.088	103.762	
7.375	103.253	103.087	102.761	
7.49	103.743	103.577	103.251	
7.5	103.788	103.621	103.296	
7.625	104.307	104.141	103.815	
7.75	104.709	104.543	104.217	
7.875	101.233	101.138	100.641	
7.99	101.556	101.460	100.964	
8	101.556	101.460	100.964	
8.125	101.853	101.758	101.261	
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	
5	96.579	96.457	96.198	
5.25	98.020	97.848	97.577	
5.125	97.274	97.151	96.892	
5.625	99.741	99.592	99.333	
5.5	99.078	98.929	98.670	
5.375	98.464	98.292	98.010	
5.75	100.254	100.106	99.847	
5.875	100.353	100.204	99.945	
6	100.992	100.843	100.584	
6.125	101.545	101.397	101.138	
6.25	101.844	101.695	101.436	
6.375	101.649	101.483	101.157	
6.5	102.253	102.087	101.761	
6.625	102.790	102.623	102.297	
6.75	103.179	103.012	102.686	
6.875	102.729	102.536	102.210	
7	103.297	103.104	102.778	
7.125	103.847	103.654	103.328	
7.25	104.281	104.088	103.762	
7.375	103.253	103.087	102.761	
7.5	103.788	103.621	103.296	
7.625	104.307	104.141	103.815	
7.75	104.709	104.543	104.217	
7.875	101.233	101.138	100.641	
8	101.556	101.460	100.964	
8.125	101.853	101.758	101.261	
5.99	100.939	100.790	100.531	
6.99	103.250	103.057	102.731	
7.99	101.556	101.460	100.964	
5.49	98.923	98.774	98.515	
6.49	102.203	102.037	101.711	
7.49	103.743	103.577	103.251	
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	
4.25	96.870	96.881	96.756	
4.375	97.393	97.404	97.279	
4.49	97.902	97.914	97.789	
4.5	97.902	97.914	97.789	
4.625	98.394	98.405	98.280	
4.75	98.941	98.895	98.770	
4.875	99.144	99.097	98.972	
4.99	99.371	99.367	99.242	
5	99.371	99.367	99.242	
5.125	99.797	99.793	99.668	
5.25	100.454	100.392	100.267	
5.375	100.607	100.546	100.421	
5.49	100.739	100.677	100.552	
5.5	100.739	100.677	100.552	
5.625	100.971	100.952	100.827	
5.75	101.487	101.322	101.197	
5.875	101.286	101.251	101.126	
5.99	101.623	101.589	101.464	
6	101.623	101.589	101.464	
6.125	102.050	101.913	101.788	
6.25	102.570	102.383	102.258	
6.375	102.077	102.027	101.902	
6.49	102.543	102.355	102.230	
6.5	102.543	102.355	102.230	
6.625	103.050	102.863	102.738	
6.75	103.551	103.363	103.238	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.25	96.251	96.096	95.971	
4.375	96.822	96.667	96.542	
4.49	97.393	97.239	97.114	
4.5	97.393	97.239	97.114	
4.625	97.965	97.810	97.685	
4.75	98.941	98.895	98.770	
4.875	99.144	99.097	98.972	
4.99	99.280	99.233	99.108	
5	99.280	99.233	99.108	
5.125	99.533	99.368	99.243	
5.25	100.454	100.392	100.267	
5.375	100.607	100.546	100.421	
5.49	100.739	100.677	100.552	
5.5	100.739	100.677	100.552	
5.625	100.951	100.797	100.672	
5.75	101.487	101.322	101.197	
5.875	100.987	100.800	100.675	
5.99	101.522	101.335	101.210	
6	101.522	101.335	101.210	
6.125	102.050	101.863	101.738	
6.25	102.570	102.383	102.258	
6.375	102.029	101.842	101.717	
6.49	102.543	102.355	102.230	
6.5	102.543	102.355	102.230	
6.625	103.050	102.863	102.738	
6.75	103.551	103.363	103.238	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.25	90.217	90.142	90.017	
4.375	90.467	90.392	90.267	
4.5	90.600	90.525	90.400	
4.625	90.717	90.642	90.517	
4.75	91.578	91.488	91.363	
4.875	91.828	91.738	91.613	
5	91.940	91.850	91.725	
5.125	92.078	91.988	91.863	
5.25	92.765	92.675	92.550	
5.5	93.265	93.175	93.050	
5.625	93.265	93.175	93.050	
5.75	93.671	93.582	93.457	
0	0.000	0.000	0.000	
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	
4.25	91.650	91.525	91.400	
4.375	91.775	91.650	91.525	
4.5	91.900	91.775	91.650	
4.625	92.025	91.900	91.775	
4.75	92.900	92.775	92.650	
4.875	93.025	92.900	92.775	
5	93.150	93.025	92.900	
5.125	93.275	93.150	93.025	
5.25	93.650	93.525	93.400	
5.375	93.775	93.650	93.525	
5.5	93.900	93.775	93.650	
5.625	94.025	93.900	93.775	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT

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

VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	96.711	96.707	96.582	
5.25	97.414	97.343	97.218	
5.375	98.008	97.989	97.864	
5.49	98.635	98.615	98.490	
5.5	98.688	98.669	98.544	
5.625	99.200	99.181	99.056	
5.75	99.734	99.586	99.461	
5.875	100.126	100.091	99.966	
5.99	100.704	100.669	100.544	
6	100.756	100.721	100.596	
6.125	101.091	101.057	100.932	
6.25	101.462	101.313	101.188	
6.375	101.272	101.222	101.097	
6.49	101.816	101.766	101.641	
6.5	101.816	101.766	101.641	
6.625	102.189	102.140	102.015	
6.75	102.509	102.342	102.217	
6.875	101.628	101.563	101.438	
6.99	101.900	101.707	101.582	
7	102.064	101.999	101.874	
7.125	102.497	102.304	102.179	
7.25	102.981	102.788	102.663	
7.375	101.622	101.456	101.331	
7.49	102.157	101.990	101.865	
7.5	102.157	101.990	101.865	
7.625	102.676	102.510	102.385	
7.75	103.028	102.861	102.736	
7.875	99.997	99.901	99.776	
7.99	100.319	100.223	100.098	
8	100.319	100.223	100.098	
8.125	100.616	100.521	100.396	
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 Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	90.624	90.501	90.376	
5.25	92.114	91.942	91.817	
5.375	92.496	92.347	92.222	
5.49	91.305	91.285	91.160	
5.5	93.178	93.029	92.904	
5.625	93.841	93.692	93.567	
5.75	94.434	94.286	94.161	
5.875	94.390	94.242	94.117	
5.99	94.976	94.828	94.703	
6	95.029	94.880	94.755	
6.125	95.603	95.454	95.329	
6.25	96.162	96.013	95.888	
6.375	95.499	95.333	95.208	
6.49	96.103	95.937	95.812	
6.5	96.103	95.937	95.812	
6.625	96.640	96.473	96.348	
6.75	97.209	97.042	96.917	
6.875	96.079	95.886	95.761	
6.99	96.600	96.407	96.282	
7	96.647	96.454	96.329	
7.125	97.197	97.004	96.879	
7.25	97.681	97.488	97.363	
7.375	96.322	96.156	96.031	
7.49	96.857	96.690	96.565	
7.5	96.857	96.690	96.565	
7.625	97.376	97.210	97.085	
7.75	97.728	97.561	97.436	
7.875	92.667	92.571	92.446	
7.99	92.989	92.893	92.768	
8	92.989	92.893	92.768	
8.125	93.286	93.191	93.066	
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 Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	88.560	88.437	88.312	
4.875	89.274	89.152	89.027	
4.99	89.922	89.800	89.675	
5	89.979	89.857	89.732	
5.125	90.674	90.551	90.426	
5.25	92.114	91.942	91.817	
5.375	92.546	92.397	92.272	
5.49	91.305	91.285	91.160	
5.5	93.228	93.079	92.954	
5.625	93.891	93.742	93.617	
5.75	94.484	94.336	94.211	
5.875	94.440	94.292	94.167	
5.99	95.026	94.878	94.753	
6	95.079	94.930	94.805	
6.125	95.653	95.504	95.379	
6.25	96.212	96.063	95.938	
6.375	95.549	95.383	95.258	
6.49	96.153	95.987	95.862	
6.5	96.153	95.987	95.862	
6.625	96.690	96.523	96.398	
6.75	97.259	97.092	96.967	
6.875	96.129	95.936	95.811	
6.99	96.650	96.457	96.332	
7	96.697	96.504	96.379	
7.125	97.247	97.054	96.929	
7.25	97.731	97.538	97.413	
7.375	96.372	96.206	96.081	
7.49	96.907	96.740	96.615	
7.5	96.907	96.740	96.615	
7.625	97.426	97.260	97.135	
7.75	92.357	92.261	92.136	
7.875	92.667	92.571	92.446	
7.99	92.989	92.893	92.768	
8	92.989	92.893	92.768	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	89.017	89.028	88.903	
4.375	89.518	89.529	89.404	
4.49	89.994	90.005	89.880	
4.5	89.994	90.005	89.880	
4.625	90.438	90.449	90.324	
4.75	93.816	93.770	93.645	
4.875	94.019	93.972	93.847	
4.99	94.155	94.108	93.983	
5	94.155	94.108	93.983	
5.125	94.201	94.155	94.030	
5.25	95.329	95.267	95.142	
5.375	95.482	95.421	95.296	
5.49	95.614	95.552	95.427	
5.5	95.614	95.552	95.427	
5.625	95.734	95.672	95.547	
5.75	96.089	95.982	95.857	
5.875	95.726	95.619	95.494	
5.99	96.039	95.932	95.807	
6	96.039	95.932	95.807	
6.125	96.114	96.007	95.882	
6.25	96.932	96.825	96.700	
6.375	96.563	96.456	96.331	
6.49	96.737	96.630	96.505	
6.5	96.737	96.630	96.505	
6.625	96.901	96.794	96.669	
6.75	94.151	93.963	93.838	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	87.837	87.848	87.723	
4.375	88.338	88.349	88.224	
4.49	88.814	88.825	88.700	
4.5	88.814	88.825	88.700	
4.625	89.258	89.269	89.144	
4.75	93.816	93.770	93.645	
4.875	94.019	93.972	93.847	
4.99	94.155	94.108	93.983	
5	94.155	94.108	93.983	
5.125	94.201	94.155	94.030	
5.25	95.329	95.267	95.142	
5.375	95.482	95.421	95.296	
5.49	95.614	95.552	95.427	
5.5	95.614	95.552	95.427	
5.625	95.734	95.672	95.547	
5.75	96.089	95.982	95.857	
5.875	95.726	95.619	95.494	
5.99	96.039	95.932	95.807	
6	96.039	95.932	95.807	
6.125	96.114	96.007	95.882	
6.25	96.932	96.825	96.700	
6.375	96.563	96.456	96.331	
6.49	96.737	96.630	96.505	
6.5	96.737	96.630	96.505	
6.625	96.901	96.794	96.669	
6.75	94.151	93.963	93.838	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 High Balance				
Rate	Days to Lock			
	30	45	60	
4.25	90.217	90.142	90.017	
4.375	90.467	90.392	90.267	
4.5	90.600	90.525	90.400	
4.625	90.717	90.642	90.517	
4.75	91.578	91.488	91.363	
4.875	91.828	91.738	91.613	
5	91.940	91.850	91.725	
5.125	92.078	91.988	91.863	
5.25	92.765	92.675	92.550	
5.5	93.265	93.175	93.050	
5.625	93.265	93.175	93.050	
5.75	93.671	93.582	93.457	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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 Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.579	96.457	96.332	
5.125	97.274	97.151	97.026	
5.25	98.020	97.848	97.723	
5.375	98.464	98.332	98.207	
5.49	98.923	98.898	98.773	
5.5	99.078	98.951	98.826	
5.625	99.741	99.592	99.467	
5.75	100.254	100.106	99.981	
5.875	100.367	100.332	100.207	
5.99	100.945	100.911	100.786	
6	100.997	100.963	100.838	
6.125	101.545	101.397	101.272	
6.25	101.844	101.695	101.570	
6.375	101.761	101.711	101.586	
6.49	102.203	102.037	101.912	
6.5	102.305	102.255	102.130	
6.625	102.790	102.623	102.498	
6.75	103.179	103.012	102.887	
6.875	102.776	102.711	102.586	
6.99	103.250	103.057	102.932	
7	103.297	103.147	103.022	
7.125	103.847	103.654	103.529	
7.25	104.281	104.088	103.963	
7.375	103.253	103.087	102.962	
7.49	103.743	103.577	103.452	
7.5	103.788	103.621	103.496	
7.625	104.307	104.141	104.016	
7.75	104.709	104.543	104.418	
7.875	103.313	103.218	103.093	
7.99	103.636	103.540	103.415	
8	103.636	103.540	103.415	
8.125	103.933	103.838	103.713	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.579	96.457	96.332	
5.125	97.274	97.151	97.026	
5.25	98.020	97.848	97.723	
5.375	98.464	98.292	98.167	
5.49	98.923	98.774	98.649	
5.5	99.078	98.929	98.804	
5.625	99.741	99.592	99.467	
5.75	100.254	100.106	99.981	
5.875	100.353	100.204	100.079	
5.99	100.939	100.790	100.665	
6	100.992	100.843	100.718	
6.125	101.545	101.397	101.272	
6.25	101.844	101.695	101.570	
6.375	101.649	101.483	101.358	
6.49	102.203	102.037	101.912	
6.5	102.253	102.087	101.962	
6.625	102.790	102.623	102.498	
6.75	103.179	103.012	102.887	
6.875	102.729	102.536	102.411	
6.99	103.250	103.057	102.932	
7	103.297	103.104	102.979	
7.125	103.847	103.654	103.529	
7.25	104.281	104.088	103.963	
7.375	103.253	103.087	102.962	
7.49	103.743	103.577	103.452	
7.5	103.788	103.621	103.496	
7.625	104.307	104.141	104.016	
7.75	104.709	104.543	104.418	
7.875	101.283	101.188	101.063	
7.99	101.606	101.510	101.385	
8	101.606	101.510	101.385	
8.125	101.903	101.808	101.683	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.579	96.457	96.332	
5.125	97.274	97.151	97.026	
5.25	98.020	97.848	97.723	
5.375	98.464	98.292	98.167	
5.49	98.923	98.774	98.649	
5.5	99.078	98.929	98.804	
5.625	99.741	99.592	99.467	
5.75	100.254	100.106	99.981	
5.875	100.353	100.204	100.079	
5.99	100.939	100.790	100.665	
6	100.992	100.843	100.718	
6.125	101.545	101.397	101.272	
6.25	101.844	101.695	101.570	
6.375	101.649	101.483	101.358	
6.49	102.203	102.037	101.912	
6.5	102.253	102.087	101.962	
6.625	102.790	102.623	102.498	
6.75	103.179	103.012	102.887	
6.875	102.729	102.536	102.411	
6.99	103.250	103.057	102.932	
7	103.297	103.104	102.979	
7.125	103.847	103.654	103.529	
7.25	104.281	104.088	103.963	
7.375	103.253	103.087	102.962	
7.49	103.743	103.577	103.452	
7.5	103.788	103.621	103.496	
7.625	104.307	104.141	104.016	
7.75	104.709	104.543	104.418	
7.875	101.283	101.188	101.063	
7.99	101.606	101.510	101.385	
8	101.606	101.510	101.385	
8.125	101.903	101.808	101.683	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.870	96.881	96.756	
4.375	97.393	97.404	97.279	
4.49	97.902	97.914	97.789	
4.5	97.902	97.914	97.789	
4.625	98.394	98.405	98.280	
4.75	98.941	98.895	98.770	
4.875	99.144	99.097	98.972	
4.99	99.371	99.367	99.242	
5	99.371	99.367	99.242	
5.125	99.797	99.793	99.668	
5.25	100.454	100.392	100.267	
5.375	100.607	100.546	100.421	
5.49	100.739	100.677	100.552	
5.5	100.739	100.677	100.552	
5.625	100.971	100.952	100.827	
5.75	101.487	101.322	101.197	
5.875	101.286	101.251	101.126	
5.99	101.623	101.589	101.464	
6	101.623	101.589	101.464	
6.125	102.050	101.913	101.788	
6.25	102.570	102.383	102.258	
6.375	102.077	102.027	101.902	
6.49	102.543	102.355	102.230	
6.5	102.543	102.355	102.230	
6.625	103.050	102.863	102.738	
6.75	103.551	103.363	103.238	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.25	96.251	96.096	95.971	
4.375	96.822	96.667	96.542	
4.5	97.393	97.239	97.114	
4.625	97.965	97.810	97.685	
4.75	98.941	98.895	98.770	
4.875	99.144	99.097	98.972	
5	99.280	99.233	99.108	
4.99	99.280	99.233	99.108	
5.25	100.454	100.392	100.267	
5.125	99.533	99.368	99.243	
5.625	100.951	100.797	100.672	
5.5	100.739	100.677	100.552	
5.375	100.607	100.546	100.421	
5.75	101.487	101.322	101.197	
5.875	100.987	100.800	100.675	
6	101.522	101.335	101.210	
6.125	102.050	101.863	101.738	
6.25	102.570	102.383	102.258	
6.375	102.029	101.842	101.717	
6.5	102.543	102.355	102.230	
6.625	103.050	102.863	102.738	
6.75	103.551	103.363	103.238	
5.99	101.522	101.335	101.210	
4.49	97.393	97.239	97.114	
5.49	100.739	100.677	100.552	

VA 5/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
4.25	90.217	90.142	90.017	
4.375	90.467	90.392	90.267	
4.5	90.600	90.525	90.400	
4.625	90.717	90.642	90.517	
4.75	91.578	91.488	91.363	
4.875	91.828	91.738	91.613	
5	91.940	91.850	91.725	
5.125	92.078	91.988	91.863	
5.25	92.765	92.675	92.550	
5.5	93.265	93.175	93.050	
5.625	93.265	93.175	93.050	
5.75	93.671	93.582	93.457	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 3/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
4.25	91.650	91.525	91.400	
4.375	91.775	91.650	91.525	
4.5	91.900	91.775	91.650	
4.625	92.025	91.900	91.775	
4.75	92.900	92.775	92.650	
4.875	93.025	92.900	92.775	
5	93.150	93.025	92.900	
5.125	93.275	93.150	93.025	
5.25	93.650	93.525	93.400	
5.375	93.775	93.650	93.525	
5.5	93.900	93.775	93.650	
5.625	94.025	93.900	93.775	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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



Effective Date:
7/10/25 10:51 AM

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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	
5.25	97.513	97.493	97.368	
5.375	98.158	98.139	98.014	
5.49	98.785	98.765	98.640	
5.5	98.838	98.819	98.694	
5.625	99.350	99.331	99.206	
5.75	99.734	99.586	99.461	
5.875	100.276	100.241	100.116	
5.99	100.854	100.819	100.694	
6	100.906	100.871	100.746	
6.125	101.241	101.207	101.082	
6.25	101.462	101.313	101.188	
6.375	101.422	101.372	101.247	
6.49	101.966	101.916	101.791	
6.5	101.966	101.916	101.791	
6.625	102.339	102.290	102.165	
6.75	102.509	102.342	102.217	
6.875	101.778	101.713	101.588	
6.99	101.900	101.707	101.582	
7	102.214	102.149	102.024	
7.125	102.497	102.304	102.179	
7.25	102.981	102.788	102.663	
7.375	101.622	101.456	101.331	
7.49	102.157	101.990	101.865	
7.5	102.157	101.990	101.865	
7.625	102.676	102.510	102.385	
7.75	103.028	102.861	102.736	
7.875	100.147	100.051	99.926	
7.99	100.469	100.373	100.248	
8	100.469	100.373	100.248	
8.125	100.766	100.671	100.546	
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	
5.25	92.114	91.942	91.817	
5.375	92.496	92.347	92.222	
5.49	91.455	91.435	91.310	
5.5	93.178	93.029	92.904	
5.625	93.841	93.692	93.567	
5.75	94.434	94.286	94.161	
5.875	94.390	94.242	94.117	
5.99	94.976	94.828	94.703	
6	95.029	94.880	94.755	
6.125	95.603	95.454	95.329	
6.25	96.162	96.013	95.888	
6.375	95.499	95.333	95.208	
6.49	96.103	95.937	95.812	
6.5	96.103	95.937	95.812	
6.625	96.640	96.473	96.348	
6.75	97.209	97.042	96.917	
6.875	96.079	95.886	95.761	
6.99	96.600	96.407	96.282	
7	96.647	96.454	96.329	
7.125	97.197	97.004	96.879	
7.25	97.681	97.488	97.363	
7.375	96.322	96.156	96.031	
7.49	96.857	96.690	96.565	
7.5	96.857	96.690	96.565	
7.625	97.376	97.210	97.085	
7.75	97.728	97.561	97.436	
7.875	92.817	92.721	92.596	
7.99	93.139	93.043	92.918	
8	93.139	93.043	92.918	
8.125	93.436	93.341	93.216	
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	88.560	88.437	88.312	
4.875	89.274	89.152	89.027	
4.99	89.922	89.800	89.675	
5	89.979	89.857	89.732	
5.125	90.674	90.551	90.426	
5.25	92.114	91.942	91.817	
5.375	92.546	92.397	92.272	
5.49	91.455	91.435	91.310	
5.5	93.228	93.079	92.954	
5.625	93.891	93.742	93.617	
5.75	94.484	94.336	94.211	
5.875	94.440	94.292	94.167	
5.99	95.026	94.878	94.753	
6	95.079	94.930	94.805	
6.125	95.653	95.504	95.379	
6.25	96.212	96.063	95.938	
6.375	95.549	95.383	95.258	
6.49	96.153	95.987	95.862	
6.5	96.153	95.987	95.862	
6.625	96.690	96.523	96.398	
6.75	97.259	97.092	96.967	
6.875	96.129	95.936	95.811	
6.99	96.650	96.457	96.332	
7	96.697	96.504	96.379	
7.125	97.247	97.054	96.929	
7.25	97.731	97.538	97.413	
7.375	96.372	96.206	96.081	
7.49	96.907	96.740	96.615	
7.5	96.907	96.740	96.615	
7.625	97.426	97.260	97.135	
7.75	92.507	92.411	92.286	
7.875	92.817	92.721	92.596	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	89.017	89.028	88.903	
4.375	89.518	89.529	89.404	
4.49	89.994	90.005	89.880	
4.5	89.994	90.005	89.880	
4.625	90.438	90.449	90.324	
4.75	93.816	93.770	93.645	
4.875	94.019	93.972	93.847	
4.99	94.155	94.108	93.983	
5	94.155	94.108	93.983	
5.125	94.201	94.155	94.030	
5.25	95.329	95.267	95.142	
5.375	95.482	95.421	95.296	
5.49	95.614	95.552	95.427	
5.5	95.614	95.552	95.427	
5.625	95.734	95.672	95.547	
5.75	96.089	95.982	95.857	
5.875	95.726	95.619	95.494	
5.99	96.039	95.932	95.807	
6	96.039	95.932	95.807	
6.125	96.114	96.007	95.882	
6.25	96.932	96.825	96.700	
6.375	96.563	96.456	96.331	
6.49	96.737	96.630	96.505	
6.5	96.737	96.630	96.505	
6.625	96.901	96.794	96.669	
6.75	94.151	93.963	93.838	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	
4.25	87.837	87.848	87.723	
4.375	88.338	88.349	88.224	
4.49	88.814	88.825	88.700	
4.5	88.814	88.825	88.700	
4.625	89.258	89.269	89.144	
4.75	93.816	93.770	93.645	
4.875	94.019	93.972	93.847	
4.99	94.155	94.108	93.983	
5	94.155	94.108	93.983	
5.125	94.201	94.155	94.030	
5.25	95.329	95.267	95.142	
5.375	95.482	95.421	95.296	
5.49	95.614	95.552	95.427	
5.5	95.614	95.552	95.427	
5.625	95.734	95.672	95.547	
5.75	96.089	95.982	95.857	
5.875	95.726	95.619	95.494	
5.99	96.039	95.932	95.807	
6	96.039	95.932	95.807	
6.125	96.114	96.007	95.882	
6.25	96.932	96.825	96.700	
6.375	96.563	96.456	96.331	
6.49	96.737	96.630	96.505	
6.5	96.737	96.630	96.505	
6.625	96.901	96.794	96.669	
6.75	94.151	93.963	93.838	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

WHOLESALE

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



Effective Date:
4/11/25 12:42 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 Fixed Loan Level Adjustments

FICO Adjusters	
	VA
>=800	0.300%
780-799	0.300%
760-779	0.300%
740-759	0.300%
720-739	0.300%
700-719	0.150%
680-699	0.250%
660-679	0.250%
640-659	-0.150%
620-639	-1.250%
600-619	-1.625%
580-599	-2.125%

Conforming Amount Adjusters	
	VA
<=50,000	0.000%
>50,000<=85,000	0.000%
>85,000<=110,000	0.000%
>110,000<=150,000	0.000%
>150,000<=175,000	0.050%
>175,000<=200,000	0.040%
>200,000<=250,000	0.030%
>250,000<=300,000	0.030%
>300,000<=350,000	0.030%
>350,000<=400,000	0.030%
>400,000<=450,000	0.025%
>450,000<=500,000	0.025%
>500,000<=600,000	0.025%
>600,000<=700,000	0.025%
>700,000<=HB Limit	0.025%

Manual UW Adj	VA**
>=660	-0.375%
640 - 659	-1.500%
620 - 639	-1.500%
580 - 619	-1.500%

** Excluding VA IRRRL

Miscellaneous Adjustments	
Guideline Exception	-0.250%
Manufactured Home	-0.500%
Temporary Buydown	-0.250%
Non-Standard Term Adj (Term >20Yr & <25Yr)	-0.050%
2-4 Units	-0.250%

Fees	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$995
Non-Del Core Delivery Fee	\$720
IRRRL Delivery Fee	\$750
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
Flood Cert Fee	\$12

* Standard Non-Del Delivery Fees do not apply to IRRRL Products

WHOLESALE

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



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1/31/25 12:22 PM
VA Lender ID: 789529-00-00

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

VA ARM Loan Level Adjustments & Fees (All Programs)

Miscellaneous Adjustments*	
Guideline Exception	-0.250%
Manufactured Home	-0.500%
Temporary Buydown	-0.250%
2-4 Units	-0.250%

* Applies to all ARM programs

Fees	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$995
Non-Del Core Delivery Fee	\$720
IRRL Delivery Fee	\$750
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
Flood Cert Fee	\$12

* Standard Non-Del Delivery Fees do not apply to IRRL Products

VA - 5/1 ARM 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/IRRL	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-0.875%	-2.500%
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 UW (w/AUS) **	-0.375%	-0.375%	-0.375%	-0.375%	-1.500%	-1.500%	N/A	N/A
All VA DTI > 50% **	0.000%	0.000%	0.000%	0.000%	-0.100%	-0.150%	-0.850%	-2.500%
All VA DTI > 43%, ≤ 50% **	0.000%	0.000%	0.000%	0.000%	-0.100%	-0.150%	-0.850%	-2.500%
All VA DTI > 30%, ≤ 43% **	0.000%	0.000%	0.000%	0.000%	-0.080%	-0.750%	-2.500%	
All VA DTI ≤ 30% **	0.000%	0.000%	0.000%	0.000%	-0.050%	-0.750%	-2.500%	
VA LTV > 100 **	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%	
VA IRRL LTV > 105%	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%	

** Excluding VA IRRL

*** Based on VA Total Loan Amount

Loan Amount Adjusters		VA ARMs
Loan Size ***		All rates
≤ \$85,000		-0.550%
\$85,001 - \$110,000		-0.300%
\$110,001 - \$125,000		-0.300%
\$125,001 - \$150,000		-0.300%
\$150,001 - \$175,000		-0.050%
\$175,001 - \$200,000		-0.050%
\$200,001 - \$300,000		-0.050%
\$300,001 - \$400,000		-0.050%
> \$400,000		-0.050%

*** Based on Total VA Loan Amount

FICO Adjusters		VA
FICO		
720+		0.000%
680-719		0.000%
660-679		-0.750%
640-659		-0.750%
620-639		-1.500%
600-619		-2.000%
580-599		-3.000%

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%
RI	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%

VA - 3/1 ARM Loan Level Adjustments

Loan Amount Adjusters*	Adj
< \$150,000	-0.150%
\$150,000 - \$249,999	-0.075%
\$250,000 - \$349,999	0.000%
\$350,000 - \$499,999	0.000%
\$500,000 - \$806,500	0.025%
\$806,501 - \$999,999	-0.050%
\$1MM - \$1.499MM	-0.100%
\$1.5MM+	-0.200%

* Based on Total VA Loan Amount

FICO Adjusters		VA
FICO		Adj
720+		0.200%
680-719		0.000%
660-679		-0.300%
640-659		-0.850%
620-639		-1.900%
600-619		-2.950%
580-599		-3.625%

Other Adjusters		Adj
AUS Refer/Manual UW		0.000%
Non-Owner Occupancy		-0.625%
VA IRRL		0.000%

Loan Purpose Adjusters		Adj
Purchase		0.000%
Rate/Term Refinance		0.000%
Cashout Refinance		-0.250%

State	Adj	State	Adj
AK	0.028%	MT	-0.018%
AL	0.028%	NC	0.018%
AR	0.058%	ND	0.015%
AZ	-0.078%	NE	0.000%
CA	-0.110%	NH	0.015%
CO	-0.094%	NJ	0.025%
CT	0.000%	NM	-0.036%
DC	NA	NV	-0.115%
DE	-0.033%	NY	-0.088%
FL	0.094%	OH	0.020%
GA	0.064%	OK	0.094%
HI	-0.113%	OR	-0.147%
IA	0.039%	PA	0.059%
ID	-0.088%	RI	-0.024%
IL	0.067%	SC	0.016%
IN	-0.013%	SD	0.015%
KS	0.016%	TN	0.015%
KY	0.062%	TX	0.170%
LA	0.058%	UT	-0.043%
MA	-0.038%	VA	-0.054%
MD	-0.189%	VT	-0.020%
ME	-0.060%	WA	-0.056%
MI	0.063%	WI	0.079%
MN	-0.005%	WV	-0.047%
MO	0.078%	WY	-0.045%
MS	0.038%	PR	NA

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4001 E. Broadway Road, Suite B-17
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Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	98.329	98.163	98.010	
6.125	98.759	98.592	98.440	
6.25	99.184	99.017	98.865	
6.375	99.577	99.411	99.258	
6.5	99.942	99.776	99.623	
6.625	100.291	100.125	99.972	
6.75	100.625	100.459	100.306	
6.875	100.944	100.778	100.625	
7	101.241	101.069	100.913	
7.125	101.527	101.350	101.190	
7.25	101.796	101.615	101.452	
7.375	102.049	101.864	101.699	
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	97.154	96.988	96.835	
6.125	97.584	97.417	97.265	
6.25	98.009	97.842	97.690	
6.375	98.402	98.236	98.083	
6.5	98.767	98.601	98.448	
6.625	99.116	98.950	98.797	
6.75	99.450	99.284	99.131	
6.875	99.769	99.603	99.450	
7	100.066	99.894	99.738	
7.125	100.352	100.175	100.015	
7.25	100.621	100.440	100.277	
7.375	100.874	100.689	100.524	
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	97.854	97.688	97.535	
6.125	98.284	98.117	97.965	
6.25	98.709	98.542	98.390	
6.375	99.102	98.936	98.783	
6.5	99.467	99.301	99.148	
6.625	99.816	99.650	99.497	
6.75	100.150	99.984	99.831	
6.875	100.469	100.303	100.150	
7	100.766	100.594	100.438	
7.125	101.052	100.875	100.715	
7.25	101.321	101.140	100.977	
7.375	101.574	101.389	101.224	
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%
SOFR 30-Day Average = 4.34%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6	99.077	99.015	98.952	
6.125	99.436	99.374	99.311	
6.25	99.780	99.718	99.655	
6.375	100.108	100.046	99.983	
6.5	100.421	100.358	100.296	
6.625	100.718	100.655	100.593	
6.75	100.921	100.858	100.796	
6.875	101.108	101.046	100.983	
7	101.280	101.218	101.155	
7.125	101.436	101.374	101.311	
7.25	101.577	101.515	101.452	
7.375	101.702	101.640	101.577	
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	99.118	99.055	98.993	
6	99.461	99.399	99.336	
6.125	99.789	99.727	99.664	
6.25	100.102	100.039	99.977	
6.375	100.399	100.336	100.274	
6.5	100.680	100.618	100.555	
6.625	100.868	100.805	100.743	
6.75	101.039	100.977	100.914	
6.875	101.196	101.133	101.071	
7	101.336	101.274	101.211	
7.125	101.461	101.399	101.336	
7.25	101.571	101.508	101.446	
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	99.232	99.169	99.107	
6.125	99.560	99.497	99.435	
6.25	99.872	99.810	99.747	
6.375	100.169	100.107	100.044	
6.5	100.451	100.388	100.326	
6.625	100.716	100.654	100.591	
6.75	100.888	100.826	100.763	
6.875	101.044	100.982	100.919	
7	101.185	101.122	101.060	
7.125	101.310	101.247	101.185	
7.25	101.419	101.357	101.294	
7.375	101.513	101.451	101.388	
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	98.208	98.146	98.083	
6.125	98.583	98.521	98.458	
6.25	98.943	98.880	98.818	
6.375	99.287	99.224	99.162	
6.5	99.615	99.552	99.490	
6.625	99.927	99.865	99.802	
6.75	100.146	100.083	100.021	
6.875	100.349	100.287	100.224	
7	100.537	100.474	100.412	
7.125	100.708	100.646	100.583	
7.25	100.865	100.802	100.740	
7.375	101.005	100.943	100.880	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

Jumbo Premier Loan Level Adjustments

Purchase FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	0.375%	0.125%	0.000%	-0.250%	-1.000%	-2.000%	-3.000%	NA	NA
680-699	0.500%	0.250%	0.000%	-0.125%	-0.625%	-1.000%	-1.750%	-5.625%	-6.000%
700-719	0.625%	0.375%	0.250%	0.000%	0.000%	-0.625%	-1.000%	-4.875%	-5.250%
720-739	0.750%	0.500%	0.375%	0.250%	0.000%	0.000%	-0.250%	-4.125%	-4.500%
740-759	0.875%	0.625%	0.500%	0.250%	0.125%	0.125%	0.000%	-3.375%	-3.750%
760-779	1.125%	0.750%	0.500%	0.250%	0.125%	0.125%	0.125%	-2.375%	-2.750%
780-999	1.250%	0.875%	0.625%	0.375%	0.250%	0.250%	0.250%	-1.375%	-1.750%

Rate/Term FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	0.250%	0.000%	-0.125%	-0.375%	-1.125%	-2.125%	-3.125%	NA	NA
680-699	0.375%	0.125%	-0.125%	-0.250%	-0.750%	-1.125%	-1.875%	-5.750%	-6.125%
700-719	0.500%	0.250%	0.125%	-0.125%	-0.125%	-0.750%	-1.125%	-5.000%	-5.375%
720-739	0.625%	0.375%	0.250%	0.125%	-0.125%	-0.125%	-0.375%	-4.250%	-4.625%
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	0.000%	-0.125%	-3.500%	-3.875%
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	0.000%	0.000%	-2.500%	-2.875%
780-999	1.125%	0.750%	0.500%	0.250%	0.125%	0.125%	0.125%	-1.500%	-1.875%

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%
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.500%	0.250%	0.125%	-0.125%	-0.125%	-0.750%	NA	NA	NA
720-739	0.625%	0.375%	0.250%	0.125%	-0.125%	-0.375%	NA	NA	NA
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	0.000%	-0.125%	NA	NA
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	0.000%	0.000%	NA	NA
780-999	1.125%	0.750%	0.500%	0.250%	0.125%	0.125%	0.125%	NA	NA

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

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

Occupancy Type/LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	-1.750%	-2.250%
Investment	-1.250%	-1.375%	-1.750%	-2.250%	-3.000%	NA	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%
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-1.000%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%
State Tier 1*	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%

* State Tier 1 = CT, DC, GA, MD, ME, NH, NJ, PA, VA

Product/LTV Ratio									
Amount	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
20 yr Fixed (add to 30 yr Fixed)	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%
30 yr Fixed	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Temp Buy Down	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%

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	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$995
Non-Del Core Delivery Fee	\$720
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
Flood Cert Fee	\$12

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%

Max Price Premier			
Amt Range	30yr	25yr	20yr
<=\$1MM	101.825	100.825	101.525
>\$1MM - \$1,499,999	101.825	100.825	101.525
>\$1MM - \$1,999,999	101.950	100.825	101.525
\$2MM - \$3MM	102.075	100.825	101.525

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Jumbo Premier ARM Loan Level Adjustments

FICO Score	Purchase FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	-0.375%	-0.375%	-0.500%	-1.250%	-2.250%	-3.250%	-4.500%	NA	NA
680-699	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-2.250%	-3.500%	NA	NA
700-719	0.000%	0.000%	-0.125%	-0.125%	-0.250%	-0.500%	-0.750%	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
740-759	0.125%	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.250%	NA	NA
760-779	0.250%	0.250%	0.250%	0.125%	0.000%	0.000%	-0.125%	NA	NA
780-999	0.375%	0.375%	0.375%	0.250%	0.125%	0.000%	0.000%	NA	NA

FICO Score	Rate/Term FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	-0.500%	-0.500%	-0.625%	-1.375%	-2.375%	-3.375%	-4.625%	NA	NA
680-699	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	-2.375%	-3.625%	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-0.625%	-0.875%	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.125%	-0.250%	NA	NA
≥ 780	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	NA	NA

FICO Score	Cashout Refinance FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-0.625%	NA	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.125%	-0.250%	NA	NA
≥ 780	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	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%
≤ 500,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	NA	NA
500,001-1,000,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
1,000,001-1,500,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
1,500,001-2,000,000	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	NA	NA
2,000,001-2,500,000	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA	NA
2,500,001-3,000,000	-0.250%	-0.375%	-0.500%	-0.625%	-0.750%	NA	NA	NA	NA
3,000,001-3,500,000	-0.375%	-0.500%	-0.625%	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	NA	NA	NA	NA	NA	NA	NA	NA	NA

Units	Occupancy Type/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	NA	NA
Condo (L.R. & HR)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA
AUS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property State	Property State/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
State Tier 1*	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	NA	NA

* State Tier 1 = CT, DC, GA, MD, ME, NH, NJ, PA, VA

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

ARM Max Price	
Loan Amount	Max Price ARM
≤\$1MM	100.925
>\$1MM - \$1,499,999	100.925
\$1,500,000 - \$1,999,999	101.050
\$2,000,000 - \$3,000,000	101.175

Fees	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$995
Non-Del Core Delivery Fee	\$720
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
Flood Cert Fee	\$12

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

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	Max Price	
\$500,501 - \$1,499,999	0.000%	
\$1,500,000 - \$1,999,999	0.125%	
\$2,000,000 - \$3,000,000	0.250%	

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

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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	92.199	92.074	91.949	
5.375	93.199	93.074	92.949	
5.5	94.199	94.074	93.949	
5.625	94.949	94.824	94.699	
5.75	95.699	95.574	95.449	
5.875	96.449	96.324	96.199	
6	97.199	97.074	96.949	
6.125	97.824	97.699	97.574	
6.25	98.449	98.324	98.199	
6.375	99.074	98.949	98.824	
6.5	99.574	99.449	99.324	
6.625	99.949	99.824	99.699	
6.75	100.199	100.074	99.949	
6.875	100.449	100.324	100.199	
7	100.824	100.699	100.574	
7.125	101.074	100.949	100.824	
7.25	101.199	101.074	100.949	
7.375	101.324	101.199	101.074	
7.5	101.449	101.324	101.199	
7.625	101.574	101.449	101.324	
7.75	101.699	101.574	101.449	
7.875	101.824	101.699	101.574	
8	101.949	101.824	101.699	
8.125	102.074	101.949	101.824	
8.25	102.175	102.074	101.949	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	92.921	92.796	92.671	
5.25	93.671	93.546	93.421	
5.375	94.421	94.296	94.171	
5.5	95.171	95.046	94.921	
5.625	95.921	95.796	95.671	
5.75	96.546	96.421	96.296	
5.875	97.171	97.046	96.921	
6	97.796	97.671	97.546	
6.125	98.421	98.296	98.171	
6.25	98.921	98.796	98.671	
6.375	99.421	99.296	99.171	
6.5	99.796	99.671	99.546	
6.625	100.171	100.046	99.921	
6.75	100.421	100.296	100.171	
6.875	100.671	100.546	100.421	
7	100.921	100.796	100.671	
7.125	101.046	100.921	100.796	
7.25	101.171	101.046	100.921	
7.375	101.296	101.171	101.046	
7.5	101.421	101.296	101.171	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum SOFR ARM Margin = 2.75%
SOFR 30-Day Average = 4.34%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.25	92.488	92.363	92.238	
5.375	93.613	93.488	93.363	
5.5	94.738	94.613	94.488	
5.625	95.613	95.488	95.363	
5.75	96.363	96.238	96.113	
5.875	97.113	96.988	96.863	
6	97.738	97.613	97.488	
6.125	98.363	98.238	98.113	
6.25	98.863	98.738	98.613	
6.375	99.238	99.113	98.988	
6.5	99.613	99.488	99.363	
6.625	99.988	99.863	99.738	
6.75	100.363	100.238	100.113	
6.875	100.613	100.488	100.363	
7	100.863	100.738	100.613	
7.125	100.988	100.863	100.738	
7.25	101.113	100.988	100.863	
7.375	101.238	101.113	100.988	
7.5	101.363	101.238	101.113	
7.625	101.488	101.363	101.238	
7.75	101.613	101.488	101.363	
7.875	101.675	101.613	101.488	
8	101.675	101.675	101.613	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.125	94.822	94.697	94.572	
5.25	95.447	95.322	95.197	
5.375	96.072	95.947	95.822	
5.5	96.697	96.572	96.447	
5.625	97.322	97.197	97.072	
5.75	97.947	97.822	97.697	
5.875	98.447	98.322	98.197	
6	98.947	98.822	98.697	
6.125	99.447	99.322	99.197	
6.25	99.822	99.697	99.572	
6.375	100.197	100.072	99.947	
6.5	100.572	100.447	100.322	
6.625	100.697	100.572	100.447	
6.75	100.822	100.697	100.572	
6.875	100.947	100.822	100.697	
7	101.072	100.947	100.822	
7.125	101.175	101.072	100.947	
7.25	101.175	101.175	101.072	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	94.045	93.92	93.795	
6.25	94.795	94.67	94.545	
6.375	95.545	95.42	95.295	
6.5	96.295	96.17	96.045	
6.625	96.92	96.795	96.67	
6.75	97.545	97.42	97.295	
6.875	98.045	97.92	97.795	
7	98.545	98.42	98.295	
7.125	99.045	98.92	98.795	
7.25	99.545	99.42	99.295	
7.375	99.92	99.795	99.67	
7.5	100.295	100.17	100.045	
7.625	100.545	100.42	100.295	
7.75	100.795	100.67	100.545	
7.875	100.92	100.795	100.67	
8	101.045	100.92	100.795	
8.125	101.17	101.045	100.92	
8.25	101.295	101.17	101.045	
8.375	101.42	101.295	101.17	
8.5	101.545	101.42	101.295	
8.625	101.67	101.545	101.42	
8.75	101.675	101.67	101.545	
8.875	101.675	101.675	101.67	
0	0	0	0	
0	0	0	0	

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Jumbo Premier Platinum 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%
≥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	-0.250%
Investment	-0.250%
Loan Amount > \$2MM	-0.125%
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	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$895
Non-Del Core Delivery Fee	\$720
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
Flood Cert Fee	\$12

Loan Amount Adjustment 30yr	
\$300,001 - \$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%