

NONDEL

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



Effective Date:
6/24/25 11:01 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	
5.5	97.384	97.369	97.345	
5.625	97.998	97.983	97.958	
5.75	98.510	98.490	98.448	
5.875	99.126	99.095	99.056	
5.99	99.715	99.684	99.645	
6	99.715	99.684	99.645	
6.125	100.254	100.223	100.184	
6.25	100.606	100.567	100.526	
6.375	101.115	101.076	101.035	
6.49	101.574	101.535	101.493	
6.5	101.574	101.535	101.493	
6.625	102.005	101.966	101.925	
6.75	102.304	102.257	102.199	
6.875	102.725	102.666	102.604	
6.99	103.182	103.112	103.041	
7	103.182	103.112	103.041	
7.125	103.610	103.539	103.469	
7.25	104.258	104.062	103.925	
7.375	104.526	104.331	104.186	
7.49	104.893	104.697	104.552	
7.5	104.893	104.697	104.552	
7.625	105.235	105.040	104.894	
7.75	105.393	105.197	105.052	
7.875	105.723	105.527	105.382	
7.99	105.630	105.435	105.289	
8	105.630	105.435	105.289	
8.125	105.860	105.665	105.519	
8.25	105.860	105.759	105.647	
8.375	106.153	106.043	105.931	
8.49	106.411	106.302	106.190	

Conforming 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	97.384	97.369	97.345	
5.625	97.998	97.983	97.958	
5.75	98.510	98.490	98.448	
5.875	99.126	99.095	99.056	
5.99	99.715	99.684	99.645	
6	99.715	99.684	99.645	
6.125	100.254	100.223	100.184	
6.25	100.606	100.567	100.526	
6.375	101.115	101.076	101.035	
6.49	101.574	101.535	101.493	
6.5	101.574	101.535	101.493	
6.625	102.005	101.966	101.925	
6.75	102.304	102.257	102.199	
6.875	102.725	102.666	102.604	
6.99	103.182	103.112	103.041	
7	103.182	103.112	103.041	
7.125	103.610	103.539	103.469	
7.25	104.258	104.062	103.925	
7.375	104.526	104.331	104.186	
7.49	104.893	104.697	104.552	
7.5	104.893	104.697	104.552	
7.625	105.235	105.040	104.894	
7.75	105.393	105.197	105.052	
7.875	105.723	105.527	105.382	
7.99	105.630	105.435	105.289	
8	105.630	105.435	105.289	
8.125	105.860	105.665	105.519	
8.25	105.860	105.759	105.647	
8.375	106.153	106.043	105.931	
8.49	106.411	106.302	106.190	

Conforming 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	97.826	97.779	97.716	
5.375	98.423	98.376	98.313	
5.49	99.011	98.954	98.888	
5.5	99.011	98.954	98.888	
5.625	99.608	99.545	99.477	
5.75	100.178	100.116	100.047	
5.875	100.721	100.659	100.590	
5.99	101.234	101.171	101.103	
6	101.234	101.171	101.103	
6.125	101.708	101.646	101.578	
6.25	101.470	101.400	101.329	
6.375	101.945	101.874	101.804	
6.49	102.384	102.314	102.243	
6.5	102.384	102.314	102.243	
6.625	102.793	102.723	102.652	
6.75	102.480	102.402	102.324	
6.875	102.869	102.810	102.734	
6.99	103.299	103.237	103.169	
7	103.299	103.237	103.169	
7.125	103.705	103.643	103.575	
7.25	104.540	104.306	104.161	
7.375	104.909	104.714	104.569	
7.49	105.288	105.092	104.947	
7.5	105.288	105.092	104.947	
7.625	105.636	105.441	105.296	
7.75	105.973	105.777	105.632	
7.875	106.297	106.102	105.956	
7.99	106.612	106.417	106.271	
8	106.612	106.417	106.271	
8.125	106.855	106.660	106.514	
8.25	106.816	106.707	106.595	

Conforming 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.75	98.487	98.457	98.418	
4.875	98.878	98.848	98.809	
4.99	99.257	99.228	99.188	
5	99.257	99.228	99.188	
5.125	99.622	99.592	99.553	
5.25	100.098	100.068	100.031	
5.375	100.444	100.414	100.377	
5.49	100.809	100.780	100.742	
5.5	100.809	100.780	100.742	
5.625	101.095	101.066	101.029	
5.75	101.390	101.361	101.324	
5.875	101.696	101.666	101.629	
5.99	101.982	101.953	101.916	
6	101.982	101.953	101.916	
6.125	102.276	102.247	102.209	
6.25	102.461	102.424	102.380	
6.375	102.756	102.719	102.675	
6.49	103.072	103.036	102.991	
6.5	103.072	103.036	102.991	
6.625	103.356	103.319	103.274	
6.75	103.411	103.381	103.344	
6.875	103.694	103.665	103.627	
6.99	103.955	103.925	103.888	
7	103.955	103.925	103.888	
7.125	104.173	104.144	104.107	

Conforming 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.5	98.146	98.110	98.062	
4.625	98.538	98.502	98.455	
4.75	99.023	98.979	98.925	
4.875	99.414	99.370	99.316	
4.99	99.794	99.750	99.696	
5	99.794	99.750	99.696	
5.125	100.159	100.115	100.060	
5.25	100.499	100.455	100.401	
5.375	100.836	100.792	100.737	
5.49	101.096	101.052	101.000	
5.5	101.096	101.052	101.000	
5.625	101.432	101.388	101.334	
5.75	101.727	101.683	101.631	
5.875	102.058	102.014	101.962	
5.99	102.394	102.350	102.286	
6	102.394	102.350	102.286	
6.125	102.738	102.694	102.642	
6.25	102.498	102.454	102.405	
6.375	102.818	102.774	102.725	
6.49	103.160	103.116	103.066	
6.5	103.160	103.116	103.066	
6.625	103.443	103.399	103.349	
6.75	103.486	103.456	103.419	
6.875	103.769	103.740	103.702	
7	104.030	104.000	103.963	

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 = 4.31%

Conforming 16% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5.125	96.541	96.453	96.365	
5.25	97.062	96.994	96.906	
5.375	97.538	97.451	97.363	
5.5	97.976	97.889	97.801	
5.625	98.394	98.296	98.209	
5.75	98.771	98.683	98.596	
5.875	99.123	99.036	98.948	
6	99.480	99.392	99.304	
6.125	99.840	99.752	99.664	
6.25	100.181	100.093	100.005	
6.375	100.493	100.405	100.317	
6.5	100.759	100.672	100.584	
6.625	100.954	100.866	100.779	
6.75	101.090	101.002	100.914	
6.875	101.136	101.049	100.961	
7	101.209	101.122	101.034	
7.125	101.303	101.215	101.127	
7.25	101.359	101.272	101.184	
7.375	101.359	101.272	101.184	
7.5	101.359	101.272	101.184	
7.625	101.359	101.272	101.184	
7.75	101.359	101.272	101.184	
7.875	101.359	101.272	101.184	
8	101.359	101.272	101.184	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	97.389	97.301	97.214	
5.125	97.793	97.705	97.618	
5.25	98.184	98.096	98.008	
5.375	98.555	98.467	98.379	
5.5	98.926	98.838	98.750	
5.625	99.296	99.208	99.121	
5.75	99.629	99.541	99.453	
5.875	99.905	99.817	99.729	
6	100.211	100.123	100.035	
6.125	100.564	100.476	100.388	
6.25	100.792	100.705	100.617	
6.375	100.833	100.745	100.657	
6.5	100.946	100.858	100.770	
6.625	101.166	101.078	100.990	
6.75	101.342	101.254	101.166	
6.875	101.453	101.365	101.277	
7	101.581	101.493	101.406	
7.125	101.745	101.657	101.570	
7.25	101.863	101.775	101.687	
7.375	101.969	101.882	101.794	
7.5	101.944	101.856	101.768	
7.625	101.959	101.872	101.784	
7.75	101.975	101.887	101.799	
7.875	101.991	101.900	101.813	
8	102.006	101.918	101.831	
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 12:30 AM PT
Jumbo/Non-Occ loan lock requests accepted until 4:59 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	97.082	97.067	97.043	
5.5	97.082	97.067	97.043	
5.625	97.696	97.681	97.656	
5.75	98.216	98.194	98.146	
5.875	98.824	98.793	98.754	
5.99	99.413	99.382	99.343	
6	99.413	99.382	99.343	
6.125	99.952	99.921	99.882	
6.25	100.304	100.265	100.224	
6.375	100.813	100.774	100.733	
6.49	101.272	101.233	101.191	
6.5	101.272	101.233	101.191	
6.625	101.703	101.664	101.623	
6.75	102.002	101.955	101.897	
6.875	102.423	102.364	102.302	
6.99	102.880	102.810	102.739	
7	102.880	102.810	102.739	
7.125	103.308	103.237	103.167	
7.25	103.956	103.760	103.623	
7.375	104.224	104.029	103.884	
7.49	104.591	104.395	104.250	
7.5	104.591	104.395	104.250	
7.625	104.933	104.738	104.592	
7.75	105.091	104.896	104.750	
7.875	105.421	105.225	105.080	
7.99	105.703	105.508	105.362	
8	105.703	105.508	105.362	
8.125	105.433	105.238	105.092	
8.25	105.442	105.332	105.220	
8.375	105.726	105.616	105.504	
8.49	105.984	105.875	105.763	
8.5	105.984	105.875	105.763	
8.625	105.491	105.381	105.269	

High Balance 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.49	97.082	97.067	97.043	
5.5	97.082	97.067	97.043	
5.625	97.696	97.681	97.656	
5.75	98.216	98.194	98.146	
5.875	98.824	98.793	98.754	
5.99	99.413	99.382	99.343	
6	99.413	99.382	99.343	
6.125	99.952	99.921	99.882	
6.25	100.304	100.265	100.224	
6.375	100.813	100.774	100.733	
6.49	101.272	101.233	101.191	
6.5	101.272	101.233	101.191	
6.625	101.703	101.664	101.623	
6.75	102.002	101.955	101.897	
6.875	102.423	102.364	102.302	
6.99	102.880	102.810	102.739	
7	102.880	102.810	102.739	
7.125	103.308	103.237	103.167	
7.25	103.956	103.760	103.623	
7.375	104.224	104.029	103.884	
7.49	104.591	104.395	104.250	
7.5	104.591	104.395	104.250	
7.625	104.933	104.738	104.592	
7.75	105.091	104.896	104.750	
7.875	105.421	105.225	105.080	
7.99	105.703	105.508	105.362	
8	105.703	105.508	105.362	
8.125	105.433	105.238	105.092	
8.25	105.442	105.332	105.220	
8.375	105.726	105.616	105.504	
8.49	105.984	105.875	105.763	
8.5	105.984	105.875	105.763	
8.625	105.491	105.381	105.269	

High Balance 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.49	96.616	96.587	96.548	
5.5	96.616	96.587	96.548	
5.625	97.277	97.246	97.207	
5.75	97.891	97.859	97.821	
5.875	98.456	98.424	98.386	
5.99	98.978	98.947	98.908	
6	98.978	98.947	98.908	
6.125	99.460	99.422	99.381	
6.25	99.979	99.940	99.899	
6.375	100.453	100.414	100.373	
6.49	100.922	100.875	100.817	
6.5	100.922	100.875	100.817	
6.625	101.377	101.330	101.272	
6.75	102.005	101.942	101.874	
6.875	102.454	102.391	102.323	
6.99	102.872	102.810	102.742	
7	102.872	102.810	102.742	
7.125	103.262	103.200	103.132	
7.25	103.620	103.557	103.489	
7.375	103.747	103.685	103.617	
7.49	103.985	103.922	103.854	
7.5	103.985	103.922	103.854	
7.625	104.216	104.154	104.085	
7.75	102.474	102.216	102.012	
7.875	102.752	102.494	102.289	
7.99	103.012	102.754	102.549	
8	103.012	102.754	102.549	
8.125	105.700	102.442	102.238	
8.25	101.877	101.690	101.504	
8.375	102.117	101.930	101.744	
8.49	102.330	102.142	101.957	
8.5	102.330	102.142	101.957	
8.625	101.791	101.603	101.418	

High Balance 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	98.250	98.206	98.154	
5.375	98.580	98.537	98.485	
5.49	98.912	98.868	98.816	
5.5	98.912	98.868	98.816	
5.625	99.190	99.146	99.094	
5.75	99.572	99.521	99.462	
5.875	99.847	99.796	99.737	
5.99	100.132	100.081	100.021	
6	100.132	100.081	100.021	
6.125	100.405	100.353	100.294	
6.25	100.671	100.619	100.560	
6.375	100.934	100.883	100.824	
6.49	101.211	101.159	101.100	
6.5	101.211	101.159	101.100	
6.625	101.434	101.383	101.323	
6.75	101.451	101.407	101.355	
6.875	101.676	101.632	101.590	
6.99	101.867	101.823	101.771	
7	101.867	101.823	101.771	
7.125	102.013	101.969	101.917	
7.25	101.914	101.782	101.649	
7.375	102.105	101.973	101.840	
7.49	102.286	102.154	102.021	
7.5	102.286	102.154	102.021	
7.625	102.449	102.317	102.184	
8	0.000	0.000	0.000	

High Balance 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.5	98.061	98.025	97.977	
4.625	98.453	98.417	98.370	
4.75	98.938	98.894	98.840	
4.875	99.329	99.285	99.231	
4.99	99.709	99.665	99.611	
5	99.709	99.665	99.611	
5.125	100.074	100.030	99.975	
5.25	100.414	100.370	100.316	
5.375	100.751	100.707	100.652	
5.49	101.011	100.967	100.915	
5.5	101.011	100.967	100.915	
5.625	101.347	101.303	101.249	
5.75	101.642	101.598	101.546	
5.875	101.973	101.929	101.877	
5.99	102.309	102.265	102.213	
6	102.309	102.265	102.213	
6.125	102.653	102.609	102.557	
6.25	102.413	102.369	102.320	
6.375	102.733	102.689	102.640	
6.49	103.075	103.031	102.981	
6.5	103.075	103.031	102.981	
6.625	103.358	103.314	103.264	
6.75	103.401	103.371	103.334	
6.875	103.684	103.655	103.617	
7	103.945	103.915	103.878	
7.125	104.214	104.184	104.147	

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 = 4.31%

High Balance 10% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	95.941	95.853	95.765	
5.125	95.941	95.853	95.765	
5.25	97.062	96.984	96.905	
5.375	97.536	97.451	97.363	
5.5	97.976	97.889	97.801	
5.625	98.384	98.296	98.209	
5.75	98.771	98.683	98.596	
5.875	99.123	99.036	98.948	
6	99.480	99.392	99.304	
6.125	99.840	99.752	99.664	
6.25	100.181	100.093	100.005	
6.375	100.493	100.405	100.317	
6.5	100.759	100.672	100.584	
6.625	100.954	100.866	100.779	
6.75	101.090	101.002	100.914	
6.875	101.136	101.049	100.961	
7	101.209	101.122	101.034	
7.125	101.303	101.215	101.127	
7.25	101.359	101.272	101.184	
7.375	101.359	101.272	101.184	
7.5	101.359	101.272	101.184	
7.625	101.359	101.272	101.184	
7.75	101.359	101.272	101.184	
7.875	101.359	101.272	101.184	
8	0.000	0.000	0.000	
8	0.000	0.000	0.000	
8	0.000	0.000	0.000	

High Balance 7% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	97.389	97.301	97.214	
5.125	97.793	97.705	97.618	
5.25	98.184	98.096	98.008	
5.375	98.555	98.467	98.379	
5.5	98.926	98.838	98.750	
5.625	99.296	99.208	99.121	
5.75	99.575	99.541	99.507	
5.875	99.905	99.817	99.729	
6	100.211	100.123	100.035	
6.125	100.564	100.476	100.388	
6.25	100.792	100.705	100.617	
6.375	100.833	100.745	100.657	
6.5	100.946	100.858	100.770	
6.625	101.166	101.078	100.990	
6.75	101.342	101.254	101.166	
6.875	101.453	101.365	101.277	
7	101.581	101.493	101.406	
7.125	101.742	101.657	101.570	
7.25	101.863	101.775	101.687	
7.375	101.959	101.872	101.784	
7.5	102.101	102.016	101.928	
7.625	101.959	101.822	101.734	
7.75	101.975	101.817	101.799	
7.875	101.903	101.815	101.715	
8	102.006	10.918	101.831	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.65	98.021	97.985	97.630
4.75	98.377	98.341	97.986
4.75	98.908	98.854	98.800
4.875	99.289	99.245	99.189
4.99	99.669	99.625	99.571
5.00	99.625	99.581	99.527
5.125	100.034	99.990	99.936
5.25	100.374	100.330	100.276
5.375	100.711	100.667	100.612
5.50	100.927	100.883	100.829
5.5	100.971	100.927	100.873
5.625	101.307	101.263	101.209
5.75	101.602	101.558	101.503
5.875	101.921	101.880	101.836
5.99	102.269	102.225	102.181
6	102.269	102.225	102.181
6.125	102.613	102.569	102.517
6.25	102.957	102.913	102.861
6.375	102.693	102.649	102.606
6.49	103.035	102.991	102.948
6.5	103.035	102.991	102.948
6.6	103.376	103.274	103.242
6.75	103.361	103.331	103.301
6.875	103.644	103.615	103.577
7	103.905	103.875	103.838
7.125	104.144	104.114	104.077

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ResiCentral, LLC

4001 E. Broadway Road, Suite B-17

Phoenix, AZ 85040

(623) 252-4149

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Effective Date:

6/24/25 11:01 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	96.957	96.942	96.918		5.40	96.957	96.942	96.918		5.25	95.071	95.039	95.001	
5.5	96.957	96.942	96.918		5.5	96.957	96.942	96.918		5.375	95.801	95.769	95.731	
5.625	97.571	97.556	97.531		5.625	97.571	97.556	97.531		5.40	96.493	96.462	96.423	
5.75	98.091	98.059	98.021		5.75	98.091	98.059	98.021		5.5	96.493	96.462	96.423	
5.875	98.699	98.668	98.629		5.875	98.699	98.668	98.629		5.625	97.152	97.121	97.082	
5.99	99.288	99.257	99.218		5.99	99.288	99.257	99.218		5.75	97.766	97.734	97.696	
6	99.288	99.257	99.218		6	99.288	99.257	99.218		5.875	98.331	98.299	98.261	
6.125	99.827	99.796	99.757		6.125	99.827	99.796	99.757		5.99	98.853	98.822	98.783	
6.25	100.179	100.140	100.099		6.25	100.179	100.140	100.099		6	98.853	98.822	98.783	
6.375	100.688	100.649	100.608		6.375	100.688	100.649	100.608		6.125	99.335	99.297	99.256	
6.40	101.147	101.108	101.066		6.40	101.147	101.108	101.066		6.25	99.854	99.815	99.774	
6.5	101.147	101.108	101.066		6.5	101.147	101.108	101.066		6.375	100.328	100.289	100.248	
6.625	101.578	101.539	101.498		6.625	101.578	101.539	101.498		6.40	100.797	100.750	100.692	
6.75	101.877	101.830	101.772		6.75	101.877	101.830	101.772		6.5	100.797	100.750	100.692	
6.875	102.298	102.239	102.177		6.875	102.298	102.239	102.177		6.625	101.252	101.205	101.147	
6.99	102.755	102.685	102.614		6.99	102.755	102.685	102.614		6.75	101.880	101.817	101.749	
7	102.755	102.685	102.614		7	102.755	102.685	102.614		6.875	102.329	102.266	102.198	
7.125	103.183	103.112	103.042		7.125	103.183	103.112	103.042		6.99	102.747	102.685	102.617	
7.25	103.831	103.635	103.408		7.25	103.831	103.635	103.408		7	102.747	102.685	102.617	
7.375	104.099	103.904	103.759		7.375	104.099	103.904	103.759		7.125	103.137	103.075	103.007	
7.40	104.466	104.270	104.125		7.40	104.466	104.270	104.125		7.25	103.495	103.432	103.364	
7.5	104.466	104.270	104.125		7.5	104.466	104.270	104.125		7.375	103.622	103.560	103.492	
7.625	104.808	104.613	104.467		7.625	104.808	104.613	104.467		7.40	103.860	103.797	103.729	
7.75	104.966	104.770	104.625		7.75	104.966	104.770	104.625		7.5	103.860	103.797	103.729	
7.875	105.296	105.100	104.955		7.875	105.296	105.100	104.955		7.625	104.091	104.029	103.960	
7.99	105.578	105.383	105.237		7.99	105.578	105.383	105.237		7.75	102.349	102.091	101.887	
8	105.578	105.383	105.237		8	105.578	105.383	105.237		7.875	102.627	102.369	102.164	
8.125	105.308	105.113	104.967		8.125	105.308	105.113	104.967		8	102.887	102.628	102.404	
8.25	105.317	105.207	105.095		8.25	105.317	105.207	105.095		8.125	102.575	102.317	102.113	
8.375	105.601	105.491	105.379		8.375	105.601	105.491	105.379		8.25	101.752	101.565	101.379	
8.40	105.859	105.750	105.638		8.40	105.859	105.750	105.638		8.375	101.982	101.805	101.619	
8.5	105.859	105.750	105.638		8.5	105.859	105.750	105.638		8.5	102.205	102.017	101.832	
8.625	105.366	105.256	105.144		8.625	105.366	105.256	105.144		8.625	101.666	101.478	101.293	

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	98.125	98.081	98.009		4.5	97.936	97.900	97.852	
5.375	98.455	98.412	98.360		4.625	98.328	98.292	98.245	
5.40	98.787	98.743	98.691		4.75	98.813	98.769	98.715	
5.5	98.787	98.743	98.691		4.875	99.204	99.160	99.106	
5.625	99.065	99.021	98.969		4.99	99.584	99.540	99.486	
5.75	99.447	99.396	99.337		5	99.584	99.540	99.486	
5.875	99.722	99.671	99.612		5.125	99.949	99.905	99.850	
5.99	100.007	99.956	99.896		5.25	100.289	100.245	100.191	
6	100.007	99.956	99.896		5.375	100.626	100.582	100.527	
6.125	100.280	100.228	100.169		5.40	100.886	100.842	100.790	
6.25	100.546	100.494	100.435		5.5	100.886	100.842	100.790	
6.375	100.809	100.758	100.699		5.625	101.222	101.178	101.124	
6.40	101.086	101.034	100.975		5.75	101.517	101.473	101.421	
6.5	101.086	101.034	100.975		5.875	101.848	101.804	101.752	
6.625	101.309	101.256	101.198		5.99	102.184	102.140	102.088	
6.75	101.326	101.282	101.230		6	102.184	102.140	102.088	
6.875	101.551	101.507	101.455		6.125	102.528	102.484	102.432	
6.99	101.742	101.698	101.646		6.25	102.282	102.244	102.195	
7	101.742	101.698	101.646		6.375	102.608	102.564	102.515	
7.125	101.888	101.844	101.792		6.40	102.950	102.906	102.856	
7.25	101.789	101.857	101.524		6.5	102.950	102.906	102.856	
7.375	101.980	101.846	101.715		6.625	103.233	103.189	103.139	
7.40	102.161	102.029	101.896		6.75	103.276	103.246	103.209	
7.5	102.161	102.029	101.896		6.875	103.559	103.530	103.492	
7.625	102.324	102.192	102.059		7	103.820	103.790	103.753	
8	0.000	0.000	0.000		7.125	104.088	104.059	104.022	

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.31%

High Balance 10% 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	97.851	97.764	97.676		4.75	96.293	96.205	96.117		4.75	97.252	97.165	97.077	
5.625	98.259	98.171	98.084		4.875	96.799	96.711	96.624		4.875	97.681	97.593	97.505	
5.75	98.646	98.558	98.471		5	97.264	97.176	97.089		5	98.072	97.984	97.896	
5.875	98.958	98.911	98.823		5.125	97.668	97.580	97.493		5.125	98.407	98.319	98.231	
6	99.355	99.267	99.179		5.25	98.059	97.971	97.883		5.25	98.731	98.643	98.555	
6.125	99.715	99.627	99.539		5.375	98.430	98.342	98.254		5.375	99.041	98.953	98.866	
6.25	100.056	99.968	99.880		5.5	98.801	98.713	98.625		5.5	99.341	99.253	99.166	
6.375	100.368	100.280	100.192		5.625	99.171	99.083	98.996		5.625	99.627	99.539	99.451	
6.5	100.634	100.547	100.459		5.75	99.504	99.416	99.328		5.75	99.865	99.777	99.689	
6.625	100.829	100.741	100.654		5.875	99.780	99.692	99.604		5.875	100.033	99.945	99.857	
6.75	100.965	100.877	100.789		6	100.086	99.998	99.910		6	100.211	100.123	100.035	
6.875	101.011	100.924	100.836		6.125	100.439	100.351	100.263		6.125	100.402	100.314	100.226	
7	101.084	100.997	100.909		6.25	100.667	100.580	100.492		6.25	100.580	100.492	100.404	
7.125	101.178	101.090	101.002		6.375	100.708	100.620	100.532		6.375	100.740	100.652	100.564	
7.25	101.234	101.147	101.059		6.5	100.821	100.733	100.645		6.5	100.903	100.815	100.727	
7.375	101.234	101.147	101.059		6.625	101.041	100.953	100.865		6.625	101.070	100.982	100.894	
7.5	101.234	101.147	101.059		6.75	101.217	101.129	101.041		6.75	101.188	101.100	101.012	
7.625	101.234	101.147	101.059		6.875	101.328	101.240	101.152		6.875	101.232	101.144	101.056	
7.75	101.234	101.147	101.059		7	101.456	101.368	101.281		7	101.266	101.168	101.080	
7.875	101.234	101.147	101.059		7.125	101.620	101.532	101.445		7.125	101.252	101.164	101.077	
8	101.234	101.147	101.059		7.25	101.738	101.650	101.562		7.25	101.272	101.184	101.096	
0	0.000	0.000	0.000		7.375	101.784	101.697	101.609		7.375	101.327	101.239	101.151	
0	0													

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



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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.873	97.858	97.833	
5.75	98.393	98.361	98.323	
5.875	99.001	98.970	98.931	
5.99	99.590	99.559	99.520	
6	99.590	99.559	99.520	
6.125	100.129	100.098	100.059	
6.25	100.481	100.442	100.401	
6.375	100.990	100.951	100.910	
6.49	101.449	101.410	101.368	
6.5	101.449	101.410	101.368	
6.625	101.880	101.841	101.800	
6.75	102.179	102.132	102.074	
6.875	102.600	102.541	102.479	
6.99	103.057	102.987	102.916	
7	103.057	102.987	102.916	
7.125	103.485	103.414	103.344	
7.25	104.133	103.937	103.800	
7.375	104.401	104.206	104.061	
7.49	104.768	104.572	104.427	
7.5	104.768	104.572	104.427	
7.625	105.110	104.915	104.769	
7.75	105.268	105.072	104.927	
7.875	105.598	105.402	105.257	
8	105.505	105.310	105.164	
8.125	105.735	105.540	105.394	
8.25	105.744	105.634	105.522	
8.375	106.028	105.918	105.806	
8.5	106.286	106.177	106.065	
8.625	106.543	106.433	106.321	
0	0.000	0.000	0.000	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.873	97.858	97.833	
5.75	98.393	98.361	98.323	
5.875	99.001	98.970	98.931	
5.99	99.590	99.559	99.520	
6	99.590	99.559	99.520	
6.125	100.129	100.098	100.059	
6.25	100.481	100.442	100.401	
6.375	100.990	100.951	100.910	
6.49	101.449	101.410	101.368	
6.5	101.449	101.410	101.368	
6.625	101.880	101.841	101.800	
6.75	102.179	102.132	102.074	
6.875	102.600	102.541	102.479	
6.99	103.057	102.987	102.916	
7	103.057	102.987	102.916	
7.125	103.485	103.414	103.344	
7.25	104.133	103.937	103.800	
7.375	104.401	104.206	104.061	
7.49	104.768	104.572	104.427	
7.5	104.768	104.572	104.427	
7.625	105.110	104.915	104.769	
7.75	105.268	105.072	104.927	
7.875	105.598	105.402	105.257	
8	105.505	105.310	105.164	
8.125	105.735	105.540	105.394	
8.25	105.744	105.634	105.522	
8.375	106.028	105.918	105.806	
8.5	106.286	106.177	106.065	
8.625	106.543	106.433	106.321	
0	0.000	0.000	0.000	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.701	97.654	97.591	
5.375	98.298	98.251	98.188	
5.49	98.886	98.829	98.763	
5.5	98.886	98.829	98.763	
5.625	99.483	99.420	99.352	
5.75	100.053	99.991	99.922	
5.875	100.596	100.534	100.465	
5.99	101.109	101.046	100.978	
6	101.109	101.046	100.978	
6.125	101.583	101.521	101.453	
6.25	101.345	101.275	101.204	
6.375	101.820	101.749	101.679	
6.49	102.259	102.189	102.118	
6.5	102.259	102.189	102.118	
6.625	102.668	102.598	102.527	
6.75	102.355	102.277	102.199	
6.875	102.764	102.685	102.609	
6.99	103.174	103.112	103.044	
7	103.174	103.112	103.044	
7.125	103.580	103.518	103.450	
7.25	104.377	104.181	104.036	
7.375	104.784	104.589	104.444	
7.49	105.163	104.967	104.822	
7.5	105.163	104.967	104.822	
7.625	105.511	105.316	105.170	
7.75	105.848	105.652	105.507	
7.875	106.172	105.977	105.831	
8	106.487	106.292	106.146	
8.125	106.730	106.535	106.389	
8.25	106.691	106.582	106.470	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.362	98.332	98.293	
4.875	98.753	98.723	98.684	
4.99	99.132	99.103	99.063	
5	99.132	99.103	99.063	
5.125	99.497	99.467	99.428	
5.25	99.973	99.943	99.906	
5.375	100.319	100.289	100.252	
5.49	100.684	100.655	100.617	
5.5	100.684	100.655	100.617	
5.625	100.970	100.941	100.904	
5.75	101.265	101.236	101.199	
5.875	101.571	101.541	101.504	
5.99	101.857	101.828	101.791	
6	101.857	101.828	101.791	
6.125	102.151	102.122	102.084	
6.25	102.336	102.299	102.255	
6.375	102.631	102.594	102.550	
6.49	102.947	102.911	102.866	
6.5	102.947	102.911	102.866	
6.625	103.231	103.194	103.149	
6.75	103.286	103.256	103.219	
6.875	103.569	103.540	103.502	
6.99	103.830	103.800	103.763	
7	103.830	103.800	103.763	
7.125	104.048	104.019	103.982	
7.25	104.068	103.951	103.833	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.021	97.985	97.937	
4.625	98.413	98.377	98.330	
4.75	98.898	98.854	98.800	
4.875	99.289	99.245	99.191	
4.99	99.669	99.625	99.571	
5	99.669	99.625	99.571	
5.125	100.034	99.990	99.935	
5.25	100.374	100.330	100.276	
5.375	100.711	100.667	100.612	
5.49	100.971	100.927	100.875	
5.5	100.971	100.927	100.875	
5.625	101.307	101.263	101.209	
5.75	101.602	101.558	101.506	
5.875	101.933	101.889	101.837	
5.99	102.269	102.225	102.173	
6	102.269	102.225	102.173	
6.125	102.613	102.569	102.517	
6.25	102.373	102.329	102.280	
6.375	102.693	102.649	102.600	
6.49	103.035	102.991	102.941	
6.5	103.035	102.991	102.941	
6.625	103.318	103.274	103.224	
6.75	103.361	103.331	103.294	
6.875	103.644	103.615	103.577	
6.99	103.905	103.875	103.838	
7	103.905	103.875	103.838	

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Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
7.99	105.381	105.284	105.185	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	
8.375	106.116	106.024	105.921	
8.49	106.455	106.356	106.251	
8.5	106.455	106.356	106.251	
8.625	106.741	106.628	106.524	

Conforming 25 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
7.99	105.381	105.284	105.185	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	
8.375	106.116	106.024	105.921	
8.49	106.455	106.356	106.251	
8.5	106.455	106.356	106.251	
8.625	106.741	106.628	106.524	

Conforming 20 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.784	97.782	97.584	
5.375	98.392	98.376	98.178	
5.49	99.023	98.988	98.790	
5.5	99.023	98.988	98.790	
5.625	99.602	99.546	99.348	
5.75	100.179	100.155	100.018	
5.875	100.780	100.729	100.592	
5.99	101.156	101.084	100.947	
6	101.156	101.084	100.947	
6.125	101.606	101.503	101.365	
6.25	101.618	101.569	101.416	
6.375	101.947	101.877	101.724	
6.49	102.345	102.247	102.095	
6.5	102.345	102.247	102.095	
6.625	102.707	102.586	102.433	
6.75	102.310	102.251	102.130	
6.875	102.690	102.611	102.491	
6.99	103.040	102.944	102.824	
7	103.040	102.944	102.824	
7.125	103.371	103.260	103.140	
7.25	103.813	103.752	103.635	
7.375	104.165	104.090	103.974	
7.49	104.515	104.451	104.346	
7.5	104.515	104.451	104.346	
7.625	105.085	105.007	104.902	
7.75	105.601	105.511	105.406	
7.875	105.927	105.828	105.723	
7.99	106.237	106.130	106.025	
8	106.237	106.130	106.025	
8.125	106.533	106.422	106.316	

Conforming 15 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.976	97.959	97.915	
4.625	97.816	97.808	97.795	
4.75	98.288	98.279	98.257	
4.875	98.706	98.693	98.669	
4.99	99.062	99.042	99.017	
5	99.062	99.042	99.017	
5.125	99.445	99.423	99.400	
5.25	100.010	99.979	99.950	
5.375	100.194	100.157	100.128	
5.49	100.560	100.507	100.477	
5.5	100.560	100.507	100.477	
5.625	100.923	100.907	100.890	
5.75	101.392	101.355	101.333	
5.875	101.620	101.568	101.545	
5.99	101.901	101.835	101.811	
6	101.901	101.835	101.811	
6.125	102.062	102.013	101.990	
6.25	102.351	102.290	102.263	
6.375	102.582	102.511	102.483	
6.49	102.801	102.718	102.689	
6.5	102.801	102.718	102.689	
6.625	102.998	102.956	102.937	
6.75	103.279	103.231	103.201	
6.875	103.571	103.509	103.478	
6.99	103.808	103.737	103.704	
7	103.808	103.737	103.704	
7.125	103.900	103.809	103.761	
7.25	104.198	104.106	104.044	
7.375	104.438	104.337	104.274	
7.49	104.784	104.673	104.609	

Conforming 10 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	97.156	97.190	97.066	
4.375	97.641	97.674	97.549	
4.49	98.161	98.186	98.062	
4.5	98.161	98.186	98.062	
4.625	98.541	98.563	98.455	
4.75	99.002	99.018	98.910	
4.875	99.419	99.430	99.322	
4.99	99.773	99.777	99.669	
5	99.773	99.777	99.669	
5.125	100.054	100.058	99.967	
5.25	100.607	100.599	100.508	
5.375	100.789	100.774	100.683	
5.49	101.153	101.121	101.030	
5.5	101.153	101.121	101.030	
5.625	101.284	101.269	101.196	
5.75	101.765	101.729	101.655	
5.875	102.014	101.963	101.890	
5.99	102.343	102.278	102.204	
6	102.343	102.278	102.204	
6.125	102.119	102.085	102.030	
6.25	102.431	102.382	102.327	
6.375	102.686	102.626	102.571	
6.49	102.928	102.855	102.800	
6.5	102.928	102.855	102.800	
6.625	103.088	103.066	103.014	
6.75	103.351	103.316	103.264	
6.875	103.642	103.591	103.539	
6.99	103.877	103.816	103.764	
7	103.877	103.816	103.764	
7.125	103.984	103.918	103.837	

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Phoenix, AZ 85040
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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

Conforming HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	97.259	97.244	97.220	
5.5	97.259	97.244	97.220	
5.625	97.873	97.858	97.833	
5.75	98.393	98.361	98.323	
5.875	99.001	98.970	98.931	
5.99	99.590	99.559	99.520	
6	99.590	99.559	99.520	
6.125	100.129	100.098	100.059	
6.25	100.481	100.442	100.401	
6.375	100.990	100.951	100.910	
6.49	101.449	101.410	101.368	
6.5	101.449	101.410	101.368	
6.625	101.880	101.841	101.800	
6.75	102.179	102.132	102.074	
6.875	102.600	102.541	102.479	
6.99	103.057	102.987	102.916	
7	103.057	102.987	102.916	
7.125	103.485	103.414	103.344	
7.25	104.133	103.937	103.800	
7.375	104.401	104.206	104.061	
7.49	104.768	104.572	104.427	
7.5	104.768	104.572	104.427	
7.625	105.110	104.915	104.769	
7.75	105.268	105.072	104.927	
7.875	105.598	105.402	105.257	
7.99	105.505	105.310	105.164	
8	105.505	105.310	105.164	
8.125	105.735	105.540	105.394	
8.25	105.744	105.634	105.522	
8.375	106.028	105.918	105.806	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.259	97.244	97.220	
5.625	97.873	97.858	97.833	
5.75	98.393	98.361	98.323	
5.875	99.001	98.970	98.931	
5.99	99.590	99.559	99.520	
6	99.590	99.559	99.520	
6.125	100.129	100.098	100.059	
6.25	100.481	100.442	100.401	
6.375	100.990	100.951	100.910	
6.49	101.449	101.410	101.368	
6.5	101.449	101.410	101.368	
6.625	101.880	101.841	101.800	
6.75	102.179	102.132	102.074	
6.875	102.600	102.541	102.479	
6.99	103.057	102.987	102.916	
7	103.057	102.987	102.916	
7.125	103.485	103.414	103.344	
7.25	104.133	103.937	103.800	
7.375	104.401	104.206	104.061	
7.49	104.768	104.572	104.427	
7.5	104.768	104.572	104.427	
7.625	105.110	104.915	104.769	
7.75	105.268	105.072	104.927	
7.875	105.598	105.402	105.257	
7.99	105.505	105.310	105.164	
8	105.505	105.310	105.164	
8.125	105.735	105.540	105.394	
8.25	105.744	105.634	105.522	
8.375	106.028	105.918	105.806	
8.49	106.286	106.177	106.065	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.701	97.654	97.591	
5.375	98.298	98.251	98.188	
5.49	98.886	98.829	98.763	
5.5	98.886	98.829	98.763	
5.625	99.483	99.420	99.352	
5.75	100.053	99.991	99.922	
5.875	100.596	100.534	100.465	
5.99	101.109	101.046	100.978	
6	101.109	101.046	100.978	
6.125	101.583	101.521	101.453	
6.25	101.345	101.275	101.204	
6.375	101.820	101.749	101.679	
6.49	102.259	102.189	102.118	
6.5	102.259	102.189	102.118	
6.625	102.668	102.598	102.527	
6.75	102.355	102.277	102.199	
6.875	102.764	102.685	102.609	
6.99	103.174	103.112	103.044	
7	103.174	103.112	103.044	
7.125	103.580	103.518	103.450	
7.25	104.377	104.181	104.036	
7.375	104.784	104.589	104.444	
7.49	105.163	104.967	104.822	
7.5	105.163	104.967	104.822	
7.625	105.511	105.316	105.170	
7.75	105.848	105.652	105.507	
7.875	106.172	105.977	105.831	
8	106.487	106.292	106.146	
8.125	106.730	106.535	106.389	
8.25	106.691	106.582	106.470	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.362	98.332	98.293	
4.875	98.753	98.723	98.684	
4.99	99.132	99.103	99.063	
5	99.132	99.103	99.063	
5.125	99.497	99.467	99.428	
5.25	99.973	99.943	99.906	
5.375	100.319	100.289	100.252	
5.49	100.684	100.655	100.617	
5.5	100.684	100.655	100.617	
5.625	100.970	100.941	100.904	
5.75	101.265	101.236	101.199	
5.875	101.571	101.541	101.504	
5.99	101.857	101.828	101.791	
6	101.857	101.828	101.791	
6.125	102.151	102.122	102.084	
6.25	102.336	102.299	102.255	
6.375	102.631	102.594	102.550	
6.49	102.947	102.911	102.866	
6.5	102.947	102.911	102.866	
6.625	103.231	103.194	103.149	
6.75	103.286	103.256	103.219	
6.875	103.569	103.540	103.502	
6.99	103.830	103.800	103.763	
7	103.830	103.800	103.763	
7.125	104.048	104.019	103.982	
7.25	104.068	103.951	103.833	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.021	97.985	97.937	
4.625	98.413	98.377	98.330	
4.75	98.898	98.854	98.800	
4.875	99.289	99.245	99.191	
4.99	99.669	99.625	99.571	
5	99.669	99.625	99.571	
5.125	100.034	99.990	99.935	
5.25	100.374	100.330	100.276	
5.375	100.711	100.667	100.612	
5.49	100.971	100.927	100.875	
5.5	100.971	100.927	100.875	
5.625	101.307	101.263	101.209	
5.75	101.602	101.558	101.506	
5.875	101.933	101.889	101.837	
5.99	102.269	102.225	102.173	
6	102.269	102.225	102.173	
6.125	102.613	102.569	102.517	
6.25	102.373	102.329	102.280	
6.375	102.693	102.649	102.600	
6.49	103.035	102.991	102.941	
6.5	103.035	102.991	102.941	
6.625	103.318	103.274	103.224	
6.75	103.361	103.331	103.294	
6.875	103.644	103.615	103.577	
7	103.905	103.875	103.838	
7.125	104.173	104.144	104.107	

Conforming HomeReady Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.31%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.957	96.869	96.781	
5.375	97.413	97.326	97.238	
5.5	97.851	97.764	97.676	
5.625	98.259	98.171	98.084	
5.75	98.646	98.558	98.471	
5.875	98.998	98.911	98.823	
6	99.355	99.267	99.179	
6.125	99.715	99.627	99.539	
6.25	100.056	99.968	99.880	
6.375	100.368	100.280	100.192	
6.5	100.634	100.547	100.459	
6.625	100.829	100.741	100.654	
6.75	100.965	100.877	100.789	
6.875	101.011	100.924	100.836	
7	101.084	100.997	100.909	
7.125	101.178	101.090	101.002	
7.25	101.234	101.147	101.059	
7.375	101.234	101.147	101.059	
7.5	101.234	101.147	101.059	
7.625	101.234	101.147	101.059	
7.75	101.234	101.147	101.059	
7.875	101.234	101.147	101.059	
8	101.234	101.147	101.059	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.5	98.801	98.713	98.625	
5.625	99.171	99.083	98.996	
5.75	99.504	99.416	99.328	
5.875	99.780	99.692	99.604	
6	100.086	99.998	99.910	
6.125	100.439	100.351	100.263	
6.25	100.667	100.580	100.492	
6.375	100.708	100.620	100.532	
6.5	100.821	100.733	100.645	
6.625	101.041	100.953	100.865	
6.75	101.217	101.129	101.041	
6.875	101.328	101.240	101.152	
7	101.456	101.368	101.281	
7.125	101.620	101.532	101.445	
7.25	101.738	101.650	101.562	
7.375	101.784	101.697	101.609	
7.5	101.819	101.731	101.643	
7.625	101.834	101.747	101.659	
7.75	101.850	101.762	101.674	
7.875	101.866	101.778	101.690	
8	101.881	101.793	101.706	
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	98.731	98.643	98.555	
5.375	99.041	98.953	98.866	
5.5	99.341	99.253	99.165	
5.625	99.627	99.539	99.45	
5.75	99.865	99.777	99.688	
5.875	100.033	99.945	99.85	
6	100.211	100.123	100.035	
6.125	100.402	100.314	100.226	
6.25	100.580	100.492	100.404	
6.375	100.740	100.652	100.564	
6.5	100.903	100.815	100.727	
6.625	101.070	100.982	100.894	
6.75	101.188	101.100	101.012	
6.875	101.232	101.144	101.056	
7	101.296	101.168	101.08	
7.125	101.252	101.164	101.077	
7.25	101.272	101.184	101.096	
7.375	101.327	101.239	101.15	
7.5	101.366	101.278	101.19	
7.625	101.381	101.293	101.20	
7.75	101.447	101.359	101.27	
7.875	101.588	101.500	101.41	
8	101.700	101.612	101.52	
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

High Balance HomeReady Fixed Loan Programs

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.966	97.934	97.896	
5.875	98.531	98.499	98.461	
5.99	99.053	99.022	98.983	
6	99.053	99.022	98.983	
6.125	99.535	99.497	99.456	
6.25	100.054	100.015	99.974	
6.375	100.528	100.489	100.448	
6.49	100.997	100.950	100.892	
6.5	100.997	100.950	100.892	
6.625	101.452	101.405	101.347	
6.75	102.080	102.017	101.949	
6.875	102.529	102.466	102.398	
6.99	102.947	102.885	102.817	
7	102.947	102.885	102.817	
7.125	103.337	103.275	103.207	
7.25	103.695	103.632	103.564	
7.375	103.822	103.760	103.692	
7.49	104.060	103.997	103.929	
7.5	104.060	103.997	103.929	
7.625	104.291	104.229	104.160	
7.75	102.549	102.291	102.087	
7.875	102.827	102.569	102.364	
7.99	103.087	102.829	102.624	
8	103.087	102.829	102.624	
8.125	102.775	102.517	102.313	
8.25	101.952	101.765	101.579	
8.375	102.192	102.005	101.819	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.966	97.934	97.896	
5.875	98.531	98.499	98.461	
5.99	99.053	99.022	98.983	
6	99.053	99.022	98.983	
6.125	99.535	99.497	99.456	
6.25	100.054	100.015	99.974	
6.375	100.528	100.489	100.448	
6.49	100.997	100.950	100.892	
6.5	100.997	100.950	100.892	
6.625	101.452	101.405	101.347	
6.75	102.080	102.017	101.949	
6.875	102.529	102.466	102.398	
6.99	102.947	102.885	102.817	
7	102.947	102.885	102.817	
7.125	103.337	103.275	103.207	
7.25	103.695	103.632	103.564	
7.375	103.822	103.760	103.692	
7.49	104.060	103.997	103.929	
7.5	104.060	103.997	103.929	
7.625	104.291	104.229	104.160	
7.75	102.549	102.291	102.087	
7.875	102.827	102.569	102.364	
7.99	103.087	102.829	102.624	
8	103.087	102.829	102.624	
8.125	102.775	102.517	102.313	
8.25	101.952	101.765	101.579	
8.375	102.192	102.005	101.819	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.493	96.462	96.423	
5.625	97.152	97.121	97.082	
5.75	97.766	97.734	97.696	
5.875	98.331	98.299	98.261	
5.99	98.853	98.822	98.783	
6	98.853	98.822	98.783	
6.125	99.335	99.297	99.256	
6.25	99.854	99.815	99.774	
6.375	100.328	100.289	100.248	
6.49	100.797	100.750	100.692	
6.5	100.797	100.750	100.692	
6.625	101.252	101.205	101.147	
6.75	101.880	101.817	101.749	
6.875	102.329	102.266	102.198	
6.99	102.747	102.685	102.617	
7	102.747	102.685	102.617	
7.125	103.137	103.075	103.007	
7.25	103.495	103.432	103.364	
7.375	103.622	103.560	103.492	
7.49	103.860	103.797	103.729	
7.5	103.860	103.797	103.729	
7.625	104.091	104.029	103.960	
7.75	102.349	102.091	101.887	
7.875	102.627	102.369	102.164	
8	102.887	102.629	102.424	
8.125	102.575	102.317	102.113	
8.25	101.752	101.565	101.379	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	97.504	97.460	97.405	
5.25	98.125	98.081	98.029	
5.375	98.455	98.412	98.360	
5.49	98.787	98.743	98.691	
5.5	98.787	98.743	98.691	
5.625	99.065	99.021	98.969	
5.75	99.447	99.396	99.337	
5.875	99.722	99.671	99.612	
5.99	100.007	99.956	99.896	
6	100.007	99.956	99.896	
6.125	100.280	100.228	100.169	
6.25	100.546	100.494	100.435	
6.375	100.809	100.758	100.699	
6.49	101.086	101.034	100.975	
6.5	101.086	101.034	100.975	
6.625	101.309	101.258	101.198	
6.75	101.326	101.282	101.230	
6.875	101.551	101.507	101.455	
6.99	101.742	101.698	101.646	
7	101.742	101.698	101.646	
7.125	101.888	101.844	101.792	
7.25	101.789	101.657	101.524	
7.375	101.980	101.848	101.715	
7.49	102.161	102.029	101.896	
7.5	102.161	102.029	101.896	
7.625	102.324	102.192	102.059	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.961	96.917	96.862	
5.125	97.304	97.260	97.205	
5.25	97.925	97.881	97.829	
5.375	98.255	98.212	98.160	
5.49	98.587	98.543	98.491	
5.5	98.587	98.543	98.491	
5.625	98.865	98.821	98.769	
5.75	99.247	99.196	99.137	
5.875	99.522	99.471	99.412	
5.99	99.807	99.756	99.696	
6	99.807	99.756	99.696	
6.125	100.080	100.028	99.969	
6.25	100.346	100.294	100.235	
6.375	100.609	100.558	100.499	
6.5	100.886	100.834	100.775	
6.625	101.109	101.058	100.998	
6.75	101.126	101.082	101.030	
6.875	101.351	101.307	101.255	
7	101.542	101.498	101.446	
7.125	101.688	101.644	101.592	
7.25	101.589	101.457	101.324	
7.375	101.780	101.648	101.515	
7.5	101.961	101.829	101.696	
7.625	102.124	101.992	101.859	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance HomeReady Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.31%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.957	96.869	96.781	
5.375	97.413	97.326	97.238	
5.5	97.851	97.764	97.676	
5.625	98.259	98.171	98.084	
5.75	98.646	98.558	98.471	
5.875	98.998	98.911	98.823	
6	99.355	99.267	99.179	
6.125	99.715	99.627	99.539	
6.25	100.056	99.968	99.880	
6.375	100.368	100.280	100.192	
6.5	100.634	100.547	100.459	
6.625	100.829	100.741	100.654	
6.75	100.965	100.877	100.789	
6.875	101.011	100.924	100.836	
7	101.084	100.997	100.909	
7.125	101.178	101.090	101.002	
7.25	101.234	101.147	101.059	
7.375	101.234	101.147	101.059	
7.5	101.234	101.147	101.059	
7.625	101.234	101.147	101.059	
7.75	101.234	101.147	101.059	
7.875	101.234	101.147	101.059	
8	101.234	101.147	101.059	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	97.264	97.176	97.089	
5.125	97.668	97.580	97.493	
5.25	98.059	97.971	97.883	
5.375	98.430	98.342	98.254	
5.5	98.801	98.713	98.625	
5.625	99.171	99.083	98.996	
5.75	99.504	99.416	99.328	
5.875	99.780	99.692	99.604	
6	100.086	99.998	99.910	
6.125	100.439	100.351	100.263	
6.25	100.667	100.580	100.492	
6.375	100.708	100.620	100.532	
6.5	100.821	100.733	100.645	
6.625	101.041	100.953	100.865	
6.75	101.217	101.129	101.041	
6.875	101.328	101.240	101.152	
7	101.456	101.368	101.281	
7.125	101.620	101.532	101.445	
7.25	101.738	101.650	101.562	
7.375	101.784	101.697	101.609	
7.5	101.819	101.731	101.643	
7.625	101.834	101.747	101.659	
7.75	101.850	101.762	101.674	
7.875	101.866	101.778	101.690	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	98.072	97.984	97.896	
5.125	98.407	98.319	98.231	
5.25	98.731	98.643	98.555	
5.375	99.041	98.953	98.866	
5.5	99.341	99.253	99.166	
5.625	99.627	99.539	99.451	
5.75	99.865	99.777	99.689	
5.875	100.033	99.945	99.857	
6	100.211	100.123	100.035	
6.125	100.402	100.314	100.226	
6.25	100.580	100.492	100.404	
6.375	100.740	100.652	100.564	
6.5	100.903	100.815	100.727	
6.625	101.070	100.982	100.894	
6.75	101.188	101.100	101.012	
6.875	101.232	101.144	101.056	
7	101.256	101.168	101.080	
7.125	101.252	101.164	101.074	
7.25	101.272	101.184	101.094	
7.375	101.296	101.208	101.118	
7.5	101.366	101.278	101.190	
7.625	101.381	101.293	101.205	
7.75	101.447	101.359	101.271	
7.875	101.588	101.500	101.411	

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
6/24/25 11:01 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**Conforming HomePossible Fixed Loan Programs**

Conforming 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	96.927	96.900	96.784	
5.5	96.927	96.900	96.784	
5.625	97.604	97.565	97.449	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
7.99	105.381	105.284	105.185	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	
8.375	106.116	106.024	105.921	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	96.927	96.900	96.784	
5.5	96.927	96.900	96.784	
5.625	97.604	97.565	97.449	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
7.99	105.381	105.284	105.185	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	
8.375	106.116	106.024	105.921	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.784	97.782	97.584	
5.375	98.392	98.376	98.178	
5.49	99.023	98.988	98.790	
5.5	99.023	98.988	98.790	
5.625	99.602	99.546	99.348	
5.75	100.179	100.155	100.018	
5.875	100.780	100.729	100.592	
5.99	101.156	101.084	100.947	
6	101.156	101.084	100.947	
6.125	101.606	101.503	101.365	
6.25	101.618	101.569	101.416	
6.375	101.947	101.877	101.724	
6.49	102.345	102.247	102.095	
6.5	102.345	102.247	102.095	
6.625	102.707	102.586	102.433	
6.75	102.310	102.251	102.130	
6.875	102.690	102.611	102.491	
6.99	103.040	102.944	102.824	
7	103.040	102.944	102.824	
7.125	103.371	103.280	103.140	
7.25	103.813	103.752	103.635	
7.375	104.165	104.090	103.974	
7.49	104.515	104.451	104.346	
7.5	104.515	104.451	104.346	
7.625	105.085	105.007	104.902	
7.75	105.601	105.511	105.406	
7.875	105.927	105.828	105.723	
8	106.237	106.130	106.025	
8.125	106.533	106.422	106.316	
8.25	106.706	106.611	106.505	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.976	97.959	97.915	
4.625	97.816	97.808	97.795	
4.75	98.288	98.279	98.257	
4.875	98.706	98.693	98.669	
4.99	99.062	99.042	99.017	
5	99.062	99.042	99.017	
5.125	99.445	99.423	99.400	
5.25	100.010	99.979	99.950	
5.375	100.194	100.157	100.128	
5.49	100.560	100.507	100.477	
5.5	100.560	100.507	100.477	
5.625	100.923	100.907	100.890	
5.75	101.392	101.355	101.333	
5.875	101.620	101.568	101.545	
5.99	101.901	101.835	101.811	
6	101.901	101.835	101.811	
6.125	102.062	102.013	101.990	
6.25	102.351	102.290	102.263	
6.375	102.582	102.511	102.483	
6.49	102.801	102.718	102.689	
6.5	102.801	102.718	102.689	
6.625	102.998	102.956	102.937	
6.75	103.279	103.231	103.201	
6.875	103.571	103.509	103.478	
6.99	103.808	103.737	103.704	
7	103.808	103.737	103.704	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.161	98.186	98.062	
4.625	98.541	98.563	98.455	
4.75	99.002	99.018	98.910	
4.875	99.419	99.430	99.322	
4.99	99.773	99.777	99.669	
5	99.773	99.777	99.669	
5.125	100.054	100.058	99.967	
5.25	100.607	100.599	100.508	
5.375	100.789	100.774	100.683	
5.49	101.153	101.121	101.030	
5.5	101.153	101.121	101.030	
5.625	101.284	101.269	101.196	
5.75	101.765	101.729	101.655	
5.875	102.014	101.963	101.890	
5.99	102.343	102.278	102.204	
6	102.343	102.278	102.204	
6.125	102.119	102.085	102.030	
6.25	102.431	102.382	102.327	
6.375	102.686	102.626	102.571	
6.49	102.928	102.855	102.800	
6.5	102.928	102.855	102.800	
6.625	103.088	103.066	103.014	
6.75	103.351	103.316	103.264	
6.875	103.642	103.591	103.539	
7	103.877	103.816	103.764	
7.125	103.984	103.918	103.837	

Conforming HomePossible Adjustable Rate Loan ProgramsConforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.31%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	99.591	99.564	99.533	
6.125	100.003	99.972	99.936	
6.25	100.222	100.186	100.145	
6.375	100.288	100.247	100.201	
6.5	100.355	100.310	100.258	
6.625	100.421	100.371	100.314	
6.75	100.325	100.269	100.206	
6.875	100.101	100.040	99.970	
7	99.891	99.824	99.748	
7.125	99.682	99.610	99.529	
7.25	99.610	99.533	99.445	
7.375	99.644	99.562	99.469	
7.5	99.678	99.591	99.492	
7.625	99.712	99.620	99.516	
7.75	99.852	99.755	99.645	
7.875	100.073	99.972	99.856	
8	100.295	100.189	100.068	
8.125	100.516	100.406	100.280	
8.25	101.145	101.030	100.900	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	99.906	99.880	99.850	
6.125	100.140	100.109	100.073	
6.25	100.348	100.312	100.272	
6.375	100.536	100.495	100.450	
6.5	100.724	100.679	100.628	
6.625	100.912	100.862	100.806	
6.75	101.024	100.969	100.908	
6.875	101.078	101.018	100.951	
7	101.133	101.069	100.996	
7.125	101.201	101.132	101.054	
7.25	101.220	101.145	101.061	
7.375	101.199	101.120	101.030	
7.5	101.179	101.094	100.999	
7.625	101.158	101.069	100.968	
7.75	101.358	101.264	101.157	
7.875	101.730	101.631	101.520	
8	102.102	101.999	101.882	
8.125	102.473	102.366	102.245	
8.25	102.871	102.759	102.633	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.5	99.401	99.394	99.386	
5.625	99.750	99.738	99.725	
5.75	99.970	99.954	99.936	
5.875	100.090	100.069	100.045	
6	100.211	100.186	100.160	
6.125	100.331	100.301	100.269	
6.25	100.471	100.436	100.396	
6.375	100.628	100.588	100.543	
6.5	100.785	100.741	100.692	
6.625	100.943	100.893	100.839	
6.75	101.035	100.981	100.919	
6.875	101.078	101.019	100.955	
7	101.120	101.056	100.988	
7.125	101.163	101.094	101.019	
7.25	101.295	101.221	101.13	
7.375	101.500	101.421	101.333	
7.5	101.704	101.621	101.526	
7.625	101.909	101.821	101.72	
7.75	102.113	102.021	101.919	
7.875	102.317	102.220	102.109	
8	102.521	102.419	102.303	
8.125	102.725	102.618	102.499	
8.25	102.930	102.903	102.779	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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



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

High Balance HomePossible Fixed Loan Programs

High Balance 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	98.237	98.191	98.141	
6.125	99.091	99.023	98.972	
6.25	99.319	99.295	99.232	
6.375	99.697	99.662	99.598	
6.49	100.189	100.135	100.070	
6.5	100.189	100.135	100.070	
6.625	100.758	100.679	100.613	
6.75	100.850	100.828	100.768	
6.875	101.296	101.253	101.193	
6.99	101.651	101.590	101.530	
7	101.651	101.590	101.530	
7.125	101.951	101.871	101.811	
7.25	102.348	102.286	102.189	
7.375	102.516	102.449	102.350	
7.49	102.834	102.753	102.651	
7.5	102.834	102.753	102.651	
7.625	103.179	103.079	102.976	
7.75	102.476	102.429	102.336	
7.875	102.955	102.888	102.794	
7.99	103.206	103.127	103.033	
8	103.206	103.127	103.033	
8.125	103.048	102.955	102.862	
8.25	102.833	102.781	102.678	
8.375	103.216	103.147	103.044	
8.5	103.370	103.294	103.192	
8.625	103.184	103.092	102.990	
8.75	104.135	104.520	104.584	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	98.237	98.191	98.141	
6.125	99.091	99.023	98.972	
6.25	99.319	99.295	99.232	
6.375	99.697	99.662	99.598	
6.49	100.189	100.135	100.070	
6.5	100.189	100.135	100.070	
6.625	100.758	100.679	100.613	
6.75	100.850	100.828	100.768	
6.875	101.296	101.253	101.193	
6.99	101.651	101.590	101.530	
7	101.651	101.590	101.530	
7.125	101.951	101.871	101.811	
7.25	102.348	102.286	102.189	
7.375	102.516	102.449	102.350	
7.49	102.834	102.753	102.651	
7.5	102.834	102.753	102.651	
7.625	103.179	103.079	102.976	
7.75	102.476	102.429	102.336	
7.875	102.955	102.888	102.794	
7.99	103.206	103.127	103.033	
8	103.206	103.127	103.033	
8.125	103.048	102.955	102.862	
8.25	102.833	102.781	102.678	
8.375	103.216	103.147	103.044	
8.49	103.370	103.294	103.192	
8.5	103.370	103.294	103.192	
8.625	103.184	103.092	102.990	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.897	97.861	97.664	
5.625	98.475	98.418	98.222	
5.75	99.053	99.027	98.892	
5.875	99.654	99.601	99.466	
5.99	100.030	99.957	99.821	
6	100.030	99.957	99.821	
6.125	100.480	100.375	100.239	
6.25	100.749	100.699	100.547	
6.375	101.078	101.006	100.855	
6.49	101.476	101.377	101.225	
6.5	101.476	101.377	101.225	
6.625	101.838	101.715	101.564	
6.75	101.441	101.380	101.261	
6.875	101.821	101.740	101.621	
6.99	102.171	102.073	101.954	
7	102.171	102.073	101.954	
7.125	102.502	102.390	102.271	
7.25	102.942	102.881	102.766	
7.375	103.294	103.220	103.104	
7.49	103.646	103.580	103.476	
7.5	103.646	103.580	103.476	
7.625	104.216	104.137	104.032	
7.75	104.732	104.641	104.536	
7.875	105.058	104.957	104.853	
8	105.367	105.260	105.155	
8.125	105.163	105.051	104.947	
8.25	105.336	105.241	105.134	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.780	97.767	97.743	
5.125	98.508	98.480	98.456	
5.25	98.811	98.788	98.763	
5.375	99.008	98.983	98.955	
5.49	99.388	99.351	99.321	
5.5	99.388	99.351	99.321	
5.625	100.063	99.995	99.965	
5.75	100.307	100.289	100.267	
5.875	100.578	100.546	100.524	
5.99	100.919	100.872	100.849	
6	100.919	100.872	100.849	
6.125	101.409	101.336	101.313	
6.25	101.445	101.397	101.380	
6.375	101.735	101.680	101.653	
6.49	101.993	101.926	101.897	
6.5	101.993	101.926	101.897	
6.625	102.465	102.374	102.345	
6.75	102.456	102.417	102.398	
6.875	102.804	102.758	102.728	
6.99	103.354	103.283	103.252	
7	103.354	103.283	103.252	
7.125	103.590	103.506	103.474	
7.25	103.746	103.653	103.591	
7.375	103.986	103.884	103.821	
7.49	104.207	104.095	104.031	
7.5	104.207	104.095	104.031	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.592	98.593	98.487	
5.125	99.308	99.293	99.186	
5.25	99.425	99.415	99.326	
5.375	99.608	99.590	99.501	
5.49	99.972	99.937	99.848	
5.5	99.972	99.937	99.848	
5.625	100.627	100.559	100.470	
5.75	100.583	100.545	100.474	
5.875	100.833	100.779	100.708	
5.99	101.162	101.094	101.023	
6	101.162	101.094	101.023	
6.125	101.637	101.545	101.473	
6.25	101.249	101.198	101.145	
6.375	101.504	101.442	101.389	
6.49	101.746	101.671	101.618	
6.5	101.746	101.671	101.618	
6.625	102.200	102.101	102.048	
6.75	102.166	102.131	102.082	
6.875	102.457	102.406	102.357	
7	102.692	102.631	102.582	
7.125	102.926	102.851	102.803	
7.25	103.076	102.997	102.915	
7.375	103.315	103.225	103.143	
7.5	103.535	103.434	103.352	
7.625	103.934	103.845	103.615	
7.75	104.152	104.055	103.650	

High Balance HomePossible Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.31%

High Balance 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.125	96.693	96.695	96.698	
5.25	97.116	97.115	97.113	
5.375	97.529	97.523	97.517	
5.5	97.942	97.932	97.920	
5.625	98.353	98.338	98.322	
5.75	98.766	98.747	98.726	
5.875	99.178	99.155	99.129	
6	99.591	99.564	99.533	
6.125	100.003	99.972	99.936	
6.25	100.222	100.186	100.145	
6.375	100.288	100.247	100.201	
6.5	100.355	100.310	100.258	
6.625	100.421	100.371	100.314	
6.75	100.325	100.269	100.206	
6.875	100.101	100.040	99.970	
7	99.891	99.824	99.748	
7.125	99.682	99.610	99.529	
7.25	99.610	99.533	99.445	
7.375	99.644	99.562	99.469	
7.5	99.678	99.591	99.492	
7.625	99.712	99.620	99.516	
7.75	99.852	99.755	99.645	
7.875	100.073	99.972	99.856	
8	100.295	100.189	100.068	
8.125	100.516	100.406	100.280	
8.25	101.145	101.030	100.900	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5	97.298	97.306	97.316	
5.125	97.673	97.678	97.683	
5.25	98.044	98.045	98.045	
5.375	98.411	98.407	98.403	
5.5	98.779	98.770	98.760	
5.625	99.146	99.133	99.118	
5.75	99.438	99.421	99.401	
5.875	99.673	99.651	99.626	
6	99.906	99.880	99.850	
6.125	100.140	100.109	100.073	
6.25	100.348	100.312	100.272	
6.375	100.536	100.495	100.450	
6.5	100.724	100.679	100.628	
6.625	100.912	100.862	100.806	
6.75	101.024	100.969	100.908	
6.875	101.078	101.018	100.951	
7	101.133	101.069	100.996	
7.125	101.201	101.132	101.054	
7.25	101.220	101.145	101.061	
7.375	101.199	101.120	101.030	
7.5	101.179	101.094	100.999	
7.625	101.158	101.069	100.968	
7.75	101.358	101.264	101.157	
7.875	101.730	101.631	101.520	
8	102.102	101.999	101.882	
8.125	102.473	102.366	102.245	
8.25	102.871	102.759	102.633	
0	0.000	0.000	0.000	
0	0.000	0.000	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				
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Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.604	97.565	97.449	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
7.99	105.381	105.284	105.185	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.604	97.565	97.449	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
7.99	105.381	105.284	105.185	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.784	97.782	97.584	
5.375	98.392	98.376	98.178	
5.49	99.023	98.988	98.790	
5.5	99.023	98.988	98.790	
5.625	99.602	99.546	99.348	
5.75	100.179	100.155	100.018	
5.875	100.780	100.729	100.592	
5.99	101.156	101.084	100.947	
6	101.156	101.084	100.947	
6.125	101.606	101.503	101.365	
6.25	101.618	101.569	101.416	
6.375	101.947	101.877	101.724	
6.49	102.345	102.247	102.095	
6.5	102.345	102.247	102.095	
6.625	102.707	102.586	102.433	
6.75	102.310	102.251	102.130	
6.875	102.690	102.611	102.491	
6.99	103.040	102.944	102.824	
7	103.040	102.944	102.824	
7.125	103.371	103.260	103.140	
7.25	103.813	103.752	103.635	
7.375	104.165	104.090	103.974	
7.49	104.515	104.451	104.346	
7.5	104.515	104.451	104.346	
7.625	105.085	105.007	104.902	
7.75	105.601	105.511	105.406	
7.875	105.927	105.828	105.723	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.288	98.279	98.257	
4.875	98.706	98.693	98.669	
4.99	99.062	99.042	99.017	
5	99.062	99.042	99.017	
5.125	99.445	99.423	99.400	
5.25	100.010	99.979	99.950	
5.375	100.194	100.157	100.128	
5.49	100.560	100.507	100.477	
5.5	100.560	100.507	100.477	
5.625	100.923	100.907	100.890	
5.75	101.392	101.355	101.333	
5.875	101.620	101.568	101.545	
5.99	101.901	101.835	101.811	
6	101.901	101.835	101.811	
6.125	102.062	102.013	101.990	
6.25	102.351	102.290	102.263	
6.375	102.582	102.511	102.483	
6.49	102.801	102.718	102.689	
6.5	102.801	102.718	102.689	
6.625	102.998	102.956	102.937	
6.75	103.279	103.231	103.201	
6.875	103.571	103.509	103.478	
6.99	103.808	103.737	103.704	
7	103.808	103.737	103.704	
7.125	103.900	103.809	103.761	
7.25	104.198	104.106	104.044	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.161	98.186	98.062	
4.625	98.541	98.563	98.455	
4.75	99.002	99.018	98.910	
4.875	99.419	99.430	99.322	
4.99	99.773	99.777	99.669	
5	99.773	99.777	99.669	
5.125	100.054	100.058	99.967	
5.25	100.607	100.599	100.508	
5.375	100.789	100.774	100.683	
5.49	101.153	101.121	101.030	
5.5	101.153	101.121	101.030	
5.625	101.284	101.269	101.196	
5.75	101.765	101.729	101.655	
5.875	102.014	101.963	101.890	
5.99	102.343	102.278	102.204	
6	102.343	102.278	102.204	
6.125	102.119	102.085	102.030	
6.25	102.431	102.382	102.327	
6.375	102.686	102.626	102.571	
6.49	102.928	102.855	102.800	
6.5	102.928	102.855	102.800	
6.625	103.088	103.066	103.014	
6.75	103.351	103.316	103.264	
6.875	103.642	103.591	103.539	
7	103.877	103.816	103.764	
7.125	103.984	103.918	103.837	

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Conforming MHADvantage Fixed Loan Programs

Conforming MHADvantage 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	98.393	98.361	98.323
5.875	99.001	98.970	98.931
5.99	99.590	99.559	99.520
6	99.590	99.559	99.520
6.125	100.129	100.098	100.059
6.25	100.481	100.442	100.401
6.375	100.990	100.951	100.910
6.49	101.449	101.410	101.368
6.5	101.449	101.410	101.368
6.625	101.880	101.841	101.800
6.75	102.179	102.132	102.074
6.875	102.600	102.541	102.479
6.99	103.057	102.987	102.916
7	103.057	102.987	102.916
7.125	103.485	103.414	103.344
7.25	104.133	103.937	103.800
7.375	104.401	104.206	104.061
7.49	104.768	104.572	104.427
7.5	104.768	104.572	104.427
7.625	105.110	104.915	104.769
7.75	105.268	105.072	104.927
7.875	105.598	105.402	105.257
7.99	105.505	105.310	105.164
8	105.505	105.310	105.164
8.125	105.735	105.540	105.394
8.25	105.744	105.634	105.522
8.375	106.028	105.918	105.806

Conforming MHADvantage 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	98.393	98.361	98.323
5.875	99.001	98.970	98.931
5.99	99.590	99.559	99.520
6	99.590	99.559	99.520
6.125	100.129	100.098	100.059
6.25	100.481	100.442	100.401
6.375	100.990	100.951	100.910
6.49	101.449	101.410	101.368
6.5	101.449	101.410	101.368
6.625	101.880	101.841	101.800
6.75	102.179	102.132	102.074
6.875	102.600	102.541	102.479
6.99	103.057	102.987	102.916
7	103.057	102.987	102.916
7.125	103.485	103.414	103.344
7.25	104.133	103.937	103.800
7.375	104.401	104.206	104.061
7.49	104.768	104.572	104.427
7.5	104.768	104.572	104.427
7.625	105.110	104.915	104.769
7.75	105.268	105.072	104.927
7.875	105.598	105.402	105.257
7.99	105.505	105.310	105.164
8	105.505	105.310	105.164
8.125	105.735	105.540	105.394
8.25	105.744	105.634	105.522
8.375	106.028	105.918	105.806

Conforming MHADvantage 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
5	96.441	96.394	96.331
5.125	97.082	97.035	96.972
5.25	97.701	97.654	97.591
5.375	98.298	98.251	98.188
5.49	98.886	98.829	98.763
5.5	98.886	98.829	98.763
5.625	99.483	99.420	99.352
5.75	100.053	99.991	99.922
5.875	100.596	100.534	100.465
5.99	101.109	101.046	100.978
6	101.109	101.046	100.978
6.125	101.583	101.521	101.453
6.25	101.345	101.275	101.204
6.375	101.820	101.749	101.679
6.49	102.259	102.189	102.118
6.5	102.259	102.189	102.118
6.625	102.668	102.598	102.527
6.75	102.355	102.277	102.199
6.875	102.764	102.685	102.609
6.99	103.174	103.112	103.044
7	103.174	103.112	103.044
7.125	103.580	103.518	103.450
7.25	104.377	104.181	104.036
7.375	104.784	104.589	104.444
7.49	105.163	104.967	104.822
7.5	105.163	104.967	104.822
7.625	105.511	105.316	105.170

Conforming MHADvantage 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	98.362	98.332	98.293
4.875	98.753	98.723	98.684
4.99	99.132	99.103	99.063
5	99.132	99.103	99.063
5.125	99.497	99.467	99.428
5.25	99.973	99.943	99.906
5.375	100.319	100.289	100.252
5.49	100.684	100.655	100.617
5.5	100.684	100.655	100.617
5.625	100.970	100.941	100.904
5.75	101.265	101.236	101.199
5.875	101.571	101.541	101.504
5.99	101.857	101.828	101.791
6	101.857	101.828	101.791
6.125	102.151	102.122	102.084
6.25	102.336	102.299	102.255
6.375	102.631	102.594	102.550
6.49	102.947	102.911	102.866
6.5	102.947	102.911	102.866
6.625	103.231	103.194	103.149
6.75	103.286	103.256	103.219
6.875	103.569	103.540	103.502
6.99	103.830	103.800	103.763
7	103.830	103.800	103.763
7.125	104.048	104.019	103.982
7.25	104.068	103.951	103.833

Conforming MHADvantage 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.5	98.021	97.985	97.937
4.625	98.413	98.377	98.330
4.75	98.898	98.854	98.800
4.875	99.289	99.245	99.191
4.99	99.669	99.625	99.571
5	99.669	99.625	99.571
5.125	100.034	99.990	99.935
5.25	100.374	100.330	100.276
5.375	100.711	100.667	100.612
5.49	100.971	100.927	100.875
5.5	100.971	100.927	100.875
5.625	101.307	101.263	101.209
5.75	101.602	101.558	101.506
5.875	101.933	101.889	101.837
5.99	102.269	102.225	102.173
6	102.269	102.225	102.173
6.125	102.613	102.569	102.517
6.25	102.373	102.329	102.280
6.375	102.693	102.649	102.600
6.49	103.035	102.991	102.941
6.5	103.035	102.991	102.941
6.625	103.318	103.274	103.224
6.75	103.361	103.331	103.294
6.875	103.644	103.615	103.577
7	103.905	103.875	103.838
7.125	104.173	104.144	104.107

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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

FNMA Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	97.263	97.248	97.224	
5.625	97.883	97.868	97.843	
5.75	98.505	98.473	98.435	
5.875	99.146	99.115	99.076	
5.99	99.765	99.734	99.695	
6	99.765	99.734	99.695	
6.125	100.334	100.303	100.264	
6.25	101.223	101.184	101.143	
6.375	101.772	101.733	101.692	
6.49	102.275	102.236	102.194	
6.5	102.275	102.236	102.194	
6.625	102.757	102.718	102.677	
6.75	102.923	102.876	102.818	
6.875	103.382	103.323	103.261	
6.99	103.852	103.782	103.711	
7	103.852	103.782	103.711	
7.125	104.293	104.222	104.152	
7.25	104.691	104.495	104.358	
7.375	105.111	104.916	104.771	
7.49	105.525	105.329	105.184	
7.5	105.525	105.329	105.184	
7.625	105.936	105.741	105.595	
7.75	105.682	105.486	105.341	
7.875	106.082	105.886	105.741	
8	106.090	105.895	105.749	
8.125	106.399	106.204	106.058	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.927	96.900	96.784	
5.625	97.604	97.565	97.449	
5.75	98.280	98.261	98.214	
5.875	99.262	99.228	99.177	
5.99	99.635	99.591	99.540	
6	99.635	99.591	99.540	
6.125	100.490	100.423	100.371	
6.25	101.294	101.272	101.207	
6.375	101.670	101.636	101.571	
6.49	102.100	102.047	101.981	
6.5	102.100	102.047	101.981	
6.625	103.068	102.985	102.918	
6.75	103.186	103.155	103.095	
6.875	103.676	103.622	103.562	
6.99	104.129	104.053	103.993	
7	104.129	104.053	103.993	
7.125	104.539	104.466	104.382	
7.25	104.857	104.787	104.687	
7.375	105.277	105.199	105.094	
7.49	105.757	105.657	105.564	
7.5	105.757	105.657	105.564	
7.625	105.911	105.847	105.753	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	

FHLMC FL 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.927	96.900	96.784	
5.625	97.629	97.590	97.474	
5.75	98.293	98.274	98.227	
5.875	99.275	99.241	99.190	
5.99	99.648	99.604	99.553	
6	99.648	99.604	99.553	
6.125	100.502	100.435	100.383	
6.25	100.779	100.757	100.692	
6.375	101.132	101.098	101.033	
6.49	101.599	101.546	101.480	
6.5	101.599	101.546	101.480	
6.625	102.273	102.190	102.123	
6.75	102.582	102.551	102.491	
6.875	103.025	102.971	102.911	
6.99	103.464	103.388	103.328	
7	103.464	103.388	103.328	
7.125	103.929	103.856	103.772	
7.25	104.443	104.373	104.273	
7.375	104.688	104.610	104.505	
7.49	105.140	105.040	104.947	
7.5	105.140	105.040	104.947	
7.625	105.499	105.435	105.341	
7.75	105.400	105.329	105.236	
7.875	105.854	105.764	105.670	
8	105.697	105.600	105.501	
8.125	105.925	105.815	105.717	

FHLMC TX 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.75	97.963	97.944	97.897	
5.875	98.946	98.912	98.861	
5.99	99.318	99.274	99.223	
6	99.318	99.274	99.223	
6.125	100.173	100.106	100.054	
6.25	100.463	100.441	100.376	
6.375	100.816	100.782	100.717	
6.49	101.283	101.230	101.164	
6.5	101.283	101.230	101.164	
6.625	101.957	101.874	101.807	
6.75	102.124	102.093	102.033	
6.875	102.567	102.513	102.453	
6.99	102.962	102.886	102.826	
7	102.962	102.886	102.826	
7.125	103.290	103.217	103.133	
7.25	103.784	103.714	103.614	
7.375	104.029	103.951	103.846	
7.49	104.481	104.381	104.288	
7.5	104.481	104.381	104.288	
7.625	104.938	104.874	104.780	
7.75	105.084	105.013	104.920	
7.875	105.538	105.448	105.354	
8	105.381	105.284	105.185	
8.125	105.609	105.499	105.401	
8.25	105.812	105.730	105.628	
8.375	106.116	106.024	105.921	

FHLMC FL 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	98.288	98.279	98.257	
4.875	98.706	98.693	98.669	
4.99	99.062	99.042	99.017	
5	99.062	99.042	99.017	
5.125	99.445	99.423	99.400	
5.25	100.010	99.979	99.950	
5.375	100.194	100.157	100.128	
5.49	100.560	100.507	100.477	
5.5	100.560	100.507	100.477	
5.625	100.923	100.907	100.890	
5.75	101.392	101.355	101.333	
5.875	101.620	101.568	101.545	
5.99	101.901	101.835	101.811	
6	101.901	101.835	101.811	
6.125	102.062	102.013	101.990	
6.25	102.351	102.290	102.263	
6.375	102.582	102.511	102.483	
6.49	102.801	102.718	102.689	
6.5	102.801	102.718	102.689	
6.625	102.998	102.956	102.937	
6.75	103.279	103.231	103.201	
6.875	103.571	103.509	103.478	
6.99	103.808	103.737	103.704	
7	103.808	103.737	103.704	
7.125	103.900	103.809	103.761	
7.25	104.198	104.106	104.044	

FHLMC TX 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	98.288	98.279	98.257	
4.875	98.706	98.693	98.669	
4.99	99.062	99.042	99.017	
5	99.062	99.042	99.017	
5.125	99.445	99.423	99.400	
5.25	100.010	99.979	99.950	
5.375	100.194	100.157	100.128	
5.49	100.560	100.507	100.477	
5.5	100.560	100.507	100.477	
5.625	100.923	100.907	100.890	
5.75	101.392	101.355	101.333	
5.875	101.620	101.568	101.545	
5.99	101.901	101.835	101.811	
6	101.901	101.835	101.811	
6.125	102.062	102.013	101.990	
6.25	102.351	102.290	102.263	
6.375	102.582	102.511	102.483	
6.5	102.801	102.718	102.689	
6.625	102.998	102.956	102.937	
6.75	103.279	103.231	103.201	
6.875	103.571	103.509	103.478	
7	103.808	103.737	103.704	
7.125	103.900	103.809	103.761	
7.25	104.198	104.106	104.044	
7.375	104.438	104.337	104.274	
7.5	104.659	104.548	104.484	

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

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

Conventional Loan Level Adjustments

Conventional Loan Level Adjustments

[illegible]

Limited Cash-out Refinances (Term = 15 Years)												
Product	FICO Score	5.50-5.99	6.00-6.49	6.50-7.00	7.01-7.50	7.51-8.00	8.01-8.50	8.51-9.00	9.01-9.50	9.51-9.99	9.99+	
All Eligible Product	780-789	0.000%	0.000%	0.000%	0.125%	0.125%	0.750%	0.625%	0.750%	0.375%	0.375%	2.50%
	780-789	0.000%	0.000%	0.125%	0.375%	0.375%	0.875%	1.000%	0.875%	0.625%	0.625%	0.375%
	780-789	0.000%	0.000%	0.125%	0.375%	0.375%	0.875%	1.000%	0.875%	0.625%	0.625%	0.375%
	720-739	0.000%	0.000%	0.500%	1.000%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%	1.625%
	700-719	0.000%	0.000%	0.625%	1.250%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%	1.625%
	680-699	0.000%	0.000%	0.875%	1.375%	1.375%	2.000%	2.250%	2.000%	1.875%	1.875%	1.625%
	660-679	0.000%	0.125%	1.125%	1.875%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%	2.125%
	640-659	0.000%	0.375%	1.375%	2.125%	2.125%	2.750%	3.250%	2.750%	2.500%	2.500%	2.500%
	620	0.000%	0.375%	1.750%	2.500%	2.500%	3.000%	3.875%	3.625%	3.250%	3.250%	2.500%
Limited Cash-out Refinances												
Loan Feature	5.50-5.99	6.00-6.49	6.50-7.00	7.01-7.50	7.51-8.00	8.01-8.50	8.51-9.00	9.01-9.50	9.51-9.99	9.99+		
Adjustable Rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	0.750%	0.750%	
Investment Property	-1.125%	-1.125%	1.625%	2.125%	3.375%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	
Second Home	-1.125%	-1.125%	1.625%	2.125%	3.375%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	
Manufactured Home	0.000%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	
2-4 Units	0.000%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	
High Balance Fixed-Rate	0.000%	0.500%	0.750%	0.750%	0.750%	1.000%	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%	-2.000%	-2.000%	
Subprime Financing	-0.875%	0.625%	0.625%	0.625%	0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	

Cash-out Refinance Loans						
Product	FICO Score	LTV Ratio				
		≤ 30.00%	30.01 - 40.00%	40.01 - 50.00%	50.01 - 70.00%	70.01 - 80.00%
All Eligible Product	≥ 780	-0.332%	-0.451%	-0.618%	-0.813%	-1.023%
	760 - 779	-0.375%	-0.502%	-0.676%	-0.870%	-1.079%
	740 - 759	-0.535%	-0.675%	-0.910%	-1.162%	-1.433%
	720 - 739	-0.717%	-0.875%	-1.120%	-1.480%	-1.850%
	700 - 719	-1.013%	-1.200%	-1.490%	-1.860%	-2.240%
	680 - 699	-1.313%	-1.625%	-2.000%	-2.470%	-2.940%
	660 - 679	-1.613%	-2.000%	-2.450%	-2.950%	-3.450%
60-39	-0.375%	-1.173%	-3.125%	-4.625%	-5.125%	
Cash-out Refinance Loans						
Loan Feature	FICO Score	LTV Ratio				
		≤ 30.00%	30.01 - 40.00%	40.01 - 50.00%	50.01 - 70.00%	70.01 - 80.00%
Condo	≥ 780	-0.600%	-0.600%	-0.125%	-0.125%	-0.750%
Investment Property	≥ 780	-1.125%	-1.125%	-1.625%	-2.125%	-3.000%
Second Home	≥ 780	-1.125%	-1.125%	-1.625%	-2.125%	-3.000%
Manufactured Home	≥ 780	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Units	≥ 780	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
High Balance Fixed-Rate	≥ 780	-1.250%	-1.250%	-1.500%	-1.500%	-1.750%
High Balance ARM	≥ 780	-2.000%	-2.000%	-2.250%	-2.250%	-2.500%
≤ 60-39	≥ 780	-0.625%	-0.625%	-0.125%	-0.125%	-0.750%

		Miscellaneous	
		Lease Cancellation Refundance (LGR)	0.0000%
		Lease	0.0000%
	Waive Impounds (Not Applicable for IVY Leans)	Net Cash	0.0000%
		FICO: 680 to 719	-0.1000%
		FICO: 660 to 679	0.0000%
		FICO: 640 to 659	0.0000%
		FICO: 620 to 639	0.0000%
		FICO: 600 - 619	0.0000%
		FICO: 580 - 599	0.0000%
		FICO: 560 - 579	0.0000%
		LTVC/LTV > 90<=95	0.0000%
		LTVC/LTV > 95	0.0000%
		LTV > 80%	0.0000%
		LTV > 90%	0.0000%
	Conventional KSRs	Cash-Out/FICO>719	0.0000%
		Cash-Out/FICO 680-719	0.0000%
		Cash-Out/FICO 620-679	0.0000%
		Cash-Out LTV>75%	0.0000%
		Second Home & 111-80%	0.0000%
		Investment Property/2nd Home	0.0000%
		Business	0.0000%
		Properties Dated > 3	0.0000%
		Cashout	0.0000%
		Purchase	0.0000%
		Multiple Properties Owned & Primary Residence	0.0000%
		Guideline Exception	0.0000%
	Controlling on Year Traded	Primary & Purchase w/ Qualifying Income <=50% AMI	0.2500%
		LTVC/LTV > 90	0.0000%
		FICO<680	0.0000%
		FICO: 680 to 719	0.0000%
		Loan Amount < \$1M	0.0000%
		HomeReady/HomePossible Cap	0.0000%
		(Only Applicable to Standard ARM (LPRs)	0.0000%
		FTBw with qualifying income <=100% AMI or 120% AMI with high-credit scores	0.0000%
		LPA Cap	0.0000%
		Temporary Buydown	0.0000%
		Non-Standard Term Adjustment (Term >10Y and <15Y)	0.0000%
		Non-Standard Term Adjustment (Term >15Y and <30Y)	0.0000%

Loan Amount Adjusters						
Loan Amount	2025yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed	ARM	
0.99 - 999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000.00 - 499.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500.00 - 199.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200.00 - 249.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
250.00 - 499.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500.00 - 999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000.00 - 1999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000.00 - 2999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000.00 - 4999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000.00 - 9999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000.00 - 19999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000.00 - 29999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000.00 - 49999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000.00 - 99999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000.00 - 199999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000.00 - 299999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000.00 - 499999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000.00 - 999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000.00 - 1999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000.00 - 2999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000.00 - 4999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000.00 - 9999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000.00 - 19999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000.00 - 29999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000.00 - 49999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000.00 - 99999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000.00 - 199999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000.00 - 299999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000.00 - 499999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000.00 - 999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000.00 - 1999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000.00 - 2999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000.00 - 4999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000.00 - 9999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000.00 - 19999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000.00 - 29999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000.00 - 49999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000.00 - 99999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000.00 - 199999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000.00 - 299999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000000.00 - 499999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000000.00 - 999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000000.00 - 1999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000000.00 - 2999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000000.00 - 4999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000000.00 - 9999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000000.00 - 19999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000000.00 - 29999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000000.00 - 49999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000000.00 - 99999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000000.00 - 199999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000000.00 - 299999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000000000.00 - 499999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000000000.00 - 999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000000000.00 - 1999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000000000.00 - 2999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000000000.00 - 4999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000000000.00 - 9999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000000000.00 - 19999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000000000.00 - 29999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000000000.00 - 49999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000000000.00 - 99999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000000000.00 - 199999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000000000.00 - 299999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000000000000.00 - 499999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000000000000.00 - 999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000000000000.00 - 1999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000000000000.00 - 2999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000000000000.00 - 4999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000000000000.00 - 9999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000000000000.00 - 19999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000000000000.00 - 29999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000000000000.00 - 49999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000000000000.00 - 99999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000000000000.00 - 199999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000000000000.00 - 299999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000000000000000.00 - 499999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000000000000000.00 - 999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000000000000000.00 - 1999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000000000000000.00 - 2999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000000000000000.00 - 4999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000000000000000.00 - 9999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000000000000000.00 - 19999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000000000000000.00 - 29999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000000000000000.00 - 49999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000000000000000.00 - 99999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000000000000000.00 - 199999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000000000000000.00 - 299999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000000000000000000.00 - 499999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000000000000000000.00 - 999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000000000000000000.00 - 1999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000000000000000000.00 - 2999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000000000000000000.00 - 4999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000000000000000000.00 - 9999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000000000000000000.00 - 19999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000000000000000000.00 - 29999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000000000000000000.00 - 49999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000000000000000000.00 - 99999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000000000000000000.00 - 199999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000000000000000000.00 - 299999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
300000000000000000000000000.00 - 499999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
500000000000000000000000000.00 - 999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
1000000000000000000000000000.00 - 1999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
2000000000000000000000000000.00 - 2999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
3000000000000000000000000000.00 - 4999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
5000000000000000000000000000.00 - 9999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
10000000000000000000000000000.00 - 19999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
20000000000000000000000000000.00 - 29999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
30000000000000000000000000000.00 - 49999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
50000000000000000000000000000.00 - 99999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
100000000000000000000000000000.00 - 199999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	-0.000%
200000000000000000000000000000.00 - 299999999999999999999999999999.999	-0.000%	0.250%	0.000%	-0.000%	-0.000%	

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

State Adjusters				
State	2019/20 Conf	Fixed All Other Conf	2019/20 Conf	Fixed All Other Conf
AL	0.000%	0.000%	0.000%	0.000%
AZ	0.000%	0.000%	0.000%	0.000%
CA	0.000%	0.000%	0.000%	0.000%
CA	0.000%	0.000%	0.000%	0.000%
CO	0.000%	0.000%	0.000%	0.000%
CT	0.000%	0.000%	0.000%	0.000%
DC	0.000%	0.000%	0.000%	0.000%
FL	0.150%	0.150%	0.000%	0.000%
GA	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%
IL	0.000%	0.000%	0.000%	0.000%
IN	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%
KS	0.000%	0.000%	0.000%	0.000%
ME	0.000%	0.000%	0.000%	0.000%
MD	0.000%	0.000%	0.000%	0.000%
MI	0.000%	0.000%	0.000%	0.000%
MS	0.000%	0.000%	0.000%	0.000%
MT	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%	0.000%
OH	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%
RI	0.000%	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%
TX	0.150%	0.150%	0.000%	0.000%
UT	0.000%	0.000%	0.000%	0.000%
VA	0.000%	0.000%	0.000%	0.000%
WA	0.000%	0.000%	0.000%	0.000%
WY	0.000%	0.000%	0.000%	0.000%

[illegible]

All Conventional Pricing Adjustments apply in addition to the LPMI Adjustments above
Minimum FICO on LPMI Products is 620 for Primary Residence Purchase or Rate/Term Refinance, 640 for other Occupancy/Loan Purpose combinations
Minimum Loan Amount: \$75,001

NONDEL

ResiCentral, LLC
801 N. Broadway Road, Suite B-17
Phoenix, AZ 85006
(602) 252-4149



Effective Date:
02/02/11 01 AM

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

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

Conventional Loan Amount/Note Rate Adjustments

Note Rate	Loan Amount/Note Rate Adjusters - 30 Year										HomeReady	HomePossible	Investment
	\$5,001-10,000	\$5,001-10,000	\$10,001-15,000	\$10,001-15,000	\$15,001-175,000	\$15,001-175,000	\$175,001-200,000	\$200,001-225,000	\$225,001-250,000	\$250,001-275,000	\$275,001-300,000		
4.900	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
5.000	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
5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.100
5.250	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300
5.375	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
5.480	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700
5.500	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800
5.625	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
5.750	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5.875	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
5.990	1.014	0.769	0.648	0.604	0.517	0.339	0.273	0.215	0.117	0.071	0.234	0.061	0.231
6.000	1.014	0.769	0.648	0.604	0.517	0.339	0.273	0.215	0.117	0.071	0.234	0.061	0.231
6.125	1.028	0.769	0.718	0.604	0.533	0.339	0.273	0.215	0.117	0.070	0.260	0.060	0.320
6.250	1.044	0.900	0.888	0.873	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880
6.375	1.073	1.088	1.088	1.088	1.088	1.088	1.088	1.088	1.088	1.088	1.088	1.088	1.088
6.480	1.448	1.115	1.042	0.980	0.788	0.535	0.488	0.242	0.484	0.317	0.389	0.380	0.980
6.500	1.448	1.115	1.042	0.980	0.788	0.535	0.488	0.242	0.484	0.317	0.389	0.380	0.980
6.625	1.489	1.260	1.135	1.049	0.863	0.618	0.543	0.343	0.592	0.370	0.437	0.409	1.010
6.750	1.534	1.317	1.223	1.072	0.762	0.611	0.540	0.342	0.687	0.500	0.416	0.381	1.067
6.875	1.573	1.378	1.296	1.088	0.782	0.637	0.565	0.378	0.684	0.500	0.443	0.409	1.067
6.990	1.588	1.478	1.353	1.088	0.791	0.648	0.572	0.388	0.708	0.534	0.428	0.434	1.098
7.000	1.588	1.478	1.353	1.088	0.791	0.648	0.572	0.388	0.708	0.534	0.428	0.434	1.098
7.125	1.643	1.488	1.403	1.127	0.808	0.663	0.588	0.398	0.728	0.568	0.448	0.460	1.128
7.250	1.687	1.502	1.427	1.152	0.828	0.673	0.598	0.407	0.748	0.598	0.478	0.482	1.158
7.375	1.682	1.507	1.433	1.158	0.838	0.678	0.574	0.408	0.737	0.643	0.520	0.524	1.098
7.480	1.781	1.588	1.500	1.215	0.868	0.707	0.623	0.438	0.758	0.668	0.540	0.577	1.153
7.500	1.781	1.588	1.500	1.215	0.868	0.707	0.623	0.438	0.758	0.668	0.540	0.577	1.153
7.625	1.833	1.682	1.575	1.193	0.780	0.600	0.503	0.461	0.667	0.572	0.503	0.468	1.103
7.750	1.360	1.178	0.820	0.689	0.498	0.458	0.452	0.338	0.428	0.350	0.430	0.408	0.427
7.875	1.448	1.260	0.882	0.788	0.598	0.558	0.498	0.408	0.468	0.388	0.468	0.448	0.468
7.990	1.687	1.382	0.983	0.882	0.632	0.572	0.462	0.398	0.531	0.461	0.528	0.498	0.427
8.000	1.687	1.382	0.983	0.882	0.632	0.572	0.462	0.398	0.531	0.461	0.528	0.498	0.427
8.125	1.710	1.477	1.084	0.918	0.700	0.628	0.481	0.398	0.577	0.488	0.568	0.498	0.468
8.250	1.682	0.823	0.522	0.484	0.261	0.271	0.200	0.008	0.000	0.000	0.290	0.000	0.000
8.375	1.684	0.823	0.522	0.484	0.261	0.271	0.200	0.008	0.000	0.000	0.290	0.000	0.000
8.480	1.682	1.000	0.678	0.621	0.393	0.373	0.207	0.007	0.000	0.000	0.319	0.000	0.000
8.500	1.682	1.000	0.678	0.621	0.393	0.373	0.207	0.007	0.000	0.000	0.319	0.000	0.000
8.625	1.682	1.000	0.728	0.632	0.403	0.413	0.200	0.008	0.000	0.000	0.361	0.000	0.000
8.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.990	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
9.000	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
9.125	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
9.250	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
9.375	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
9.500	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
9.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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

*High Balance and Specialty Products will not receive payouts

Note Rate	Loan Amount/Note Rate Adjusters - 15 Year										HomeReady	HomePossible	Investment
	\$5,001-10,000	\$5,001-10,000	\$10,001-125,000	\$10,001-125,000	\$125,001-150,000	\$125,001-150,000	\$150,001-175,000	\$175,001-200,000					
4.480	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
5.250	0.100	0.048	0.048	0.000	0.000	0.000	0.000	0.000					
5.375	0.100	0.047	0.000	0.000	0.000	0.000	0.000	0.000					
5.480	0.100	0.047	0.000	0.000	0.000	0.000	0.000	0.000					
5.500	0.100	0.047	0.000	0.000	0.000	0.000	0.000	0.000					
5.625	0.200	0.077	0.138	0.138	0.138	0.138	0.138	0.138					
5.750	0.200	0.157	0.062	0.062	0.062	0.062	0.062	0.062					
5.875	0.240	0.154	0.062	0.062	0.062	0.062	0.062	0.062					
6.000	0.240	0.168	0.078	0.078	0.078	0.078	0.078	0.078					
6.125	0.278	0.200	0.203	0.203	0.203	0.203	0.203	0.203					
6.250	0.312	0.234	0.132	0.132	0.132	0.132	0.132	0.132					
6.375	0.318	0.200	0.136	0.136	0.136	0.136	0.136	0.136					
6.500	0.338	0.234	0.178	0.178	0.178	0.178	0.178	0.178					
6.625	0.338	0.234	0.234	0.234	0.234	0.234	0.234	0.234					
6.750	0.422	0.242	0.172	0.172	0.172	0.172	0.172	0.172					
6.875	0.414	0.218	0.207	0.207	0.207	0.207	0.207	0.207					
7.000	0.462	0.240	0.192	0.192	0.192	0.192	0.192	0.192					
7.125	0.462	0.271	0.234	0.234	0.234	0.234	0.234	0.234					
7.250	0.563	0.119	0.044	0.044	0.044	0.044	0.044	0.044					
7.375	0.119	0.117	0.068	0.068	0.068	0.068	0.068	0.068					
7.500	0.144	0.088	0.088	0.088	0.088	0.088	0.088	0.088					
7.625	0.121	0.108	0.092	0.092	0.092	0.092	0.092	0.092					
7.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
7.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
8.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
8.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
8.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					

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Phoenix, AZ 85040
(623) 252-4149



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

VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	96.877	96.763	96.624	
5.25	97.909	97.782	97.501	
5.375	98.353	98.226	97.974	
5.49	98.657	98.605	98.540	
5.5	98.769	98.659	98.594	
5.625	99.426	99.283	99.156	
5.75	99.991	99.851	99.656	
5.875	100.384	100.245	100.053	
5.99	100.822	100.754	100.663	
6	100.874	100.806	100.715	
6.125	101.381	101.312	101.211	
6.25	101.728	101.571	101.470	
6.375	101.642	101.558	101.421	
6.49	102.122	101.951	101.755	
6.5	102.241	102.144	102.027	
6.625	102.736	102.565	102.424	
6.75	103.119	102.948	102.736	
6.875	102.928	102.874	102.718	
6.99	103.378	103.221	103.040	
7	103.424	103.311	103.155	
7.125	103.953	103.796	103.614	
7.25	104.365	104.208	104.026	
7.375	103.301	103.144	102.962	
7.49	103.769	103.612	103.430	
7.5	103.812	103.655	103.473	
7.625	104.309	104.152	103.970	
7.75	104.689	104.532	104.350	
7.875	103.483	103.678	103.432	
7.99	103.807	104.002	103.756	
8	103.807	104.002	103.756	
8.125	104.106	104.300	104.055	
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	96.877	96.763	96.624	
5.25	97.909	97.782	97.501	
5.375	98.353	98.226	97.945	
5.49	98.615	98.472	98.305	
5.5	98.769	98.626	98.459	
5.625	99.426	99.283	99.116	
5.75	99.991	99.851	99.656	
5.875	100.384	100.245	99.964	
5.99	100.739	100.582	100.400	
6	100.790	100.634	100.452	
6.125	101.349	101.192	101.010	
6.25	101.728	101.564	101.348	
6.375	101.609	101.445	101.221	
6.49	102.122	101.951	101.755	
6.5	102.241	102.076	101.804	
6.625	102.736	102.565	102.369	
6.75	103.119	102.948	102.736	
6.875	102.877	102.720	102.538	
6.99	103.378	103.221	103.040	
7	103.424	103.267	103.085	
7.125	103.953	103.796	103.614	
7.25	104.365	104.208	104.026	
7.375	103.301	103.144	102.962	
7.49	103.769	103.612	103.430	
7.5	103.812	103.655	103.473	
7.625	104.309	104.152	103.970	
7.75	104.689	104.532	104.350	
7.875	101.453	101.648	101.402	
7.99	101.777	101.972	101.726	
8	101.777	101.972	101.726	
8.125	102.076	102.270	102.025	
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	96.195	96.080	95.941	
5.25	97.909	97.782	97.501	
5.125	96.877	96.763	96.624	
5.625	99.426	99.283	99.116	
5.5	98.769	98.626	98.459	
5.375	98.353	98.226	97.945	
5.75	99.991	99.851	99.656	
5.875	100.384	100.245	99.964	
6	100.790	100.634	100.452	
6.125	101.349	101.192	101.010	
6.25	101.728	101.564	101.348	
6.375	101.609	101.445	101.221	
6.5	102.241	102.076	101.804	
6.625	102.736	102.565	102.369	
6.75	103.119	102.948	102.736	
6.875	102.877	102.720	102.538	
7	103.424	103.267	103.085	
7.125	103.953	103.796	103.614	
7.25	104.365	104.208	104.026	
7.375	103.301	103.144	102.962	
7.5	103.812	103.655	103.473	
7.625	104.309	104.152	103.970	
7.75	104.689	104.532	104.350	
7.875	101.453	101.648	101.402	
8	101.777	101.972	101.726	
8.125	102.076	102.270	102.025	
5.99	100.739	100.582	100.400	
6.99	103.378	103.221	103.040	
7.99	101.777	101.972	101.726	
5.49	98.615	98.472	98.305	
6.49	102.122	101.951	101.755	
7.49	103.769	103.612	103.430	
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	96.677	96.640	96.515	
4.375	97.200	97.163	97.038	
4.49	97.710	97.673	97.548	
4.5	97.710	97.673	97.548	
4.625	98.203	98.166	98.041	
4.75	98.769	98.721	98.596	
4.875	98.972	98.923	98.798	
4.99	99.175	99.088	98.963	
5	99.175	99.088	98.963	
5.125	99.603	99.515	99.390	
5.25	100.246	100.198	100.073	
5.375	100.400	100.351	100.226	
5.49	100.552	100.483	100.358	
5.5	100.552	100.483	100.358	
5.625	100.899	100.792	100.667	
5.75	101.394	101.264	101.139	
5.875	101.188	101.094	100.969	
5.99	101.526	101.431	101.306	
6	101.526	101.431	101.306	
6.125	102.023	101.893	101.768	
6.25	102.507	102.377	102.252	
6.375	101.972	101.937	101.812	
6.49	102.469	102.339	102.214	
6.5	102.469	102.339	102.214	
6.625	102.966	102.836	102.711	
6.75	103.459	103.329	103.204	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	96.136	96.021	95.896	
4.375	96.706	96.591	96.466	
4.49	97.276	97.161	97.036	
4.5	97.276	97.161	97.036	
4.625	97.846	97.731	97.606	
4.75	98.769	98.721	98.596	
4.875	98.972	98.923	98.798	
4.99	99.108	99.059	98.934	
5	99.108	99.059	98.934	
5.125	99.456	99.326	99.201	
5.25	100.246	100.198	100.073	
5.375	100.400	100.351	100.226	
5.49	100.531	100.483	100.358	
5.5	100.531	100.483	100.358	
5.625	100.860	100.730	100.605	
5.75	101.394	101.264	101.139	
5.875	100.964	100.833	100.708	
5.99	101.498	101.368	101.243	
6	101.498	101.368	101.243	
6.125	102.023	101.893	101.768	
6.25	102.507	102.377	102.252	
6.375	101.961	101.830	101.705	
6.49	102.469	102.339	102.214	
6.5	102.469	102.339	102.214	
6.625	102.966	102.836	102.711	
6.75	103.459	103.329	103.204	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	90.030	89.955	89.830	
4.375	90.280	90.205	90.080	
4.5	90.412	90.337	90.212	
4.625	90.530	90.455	90.330	
4.75	91.546	91.457	91.332	
4.875	91.796	91.707	91.582	
5	91.909	91.819	91.694	
5.125	92.046	91.957	91.832	
5.25	92.859	92.769	92.644	
5.5	93.359	93.269	93.144	
5.625	93.359	93.269	93.144	
5.75	94.265	94.175	94.050	
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	

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VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	96.557	96.521	96.396	
5.25	97.303	97.228	97.103	
5.375	97.926	97.874	97.749	
5.49	98.552	98.500	98.375	
5.5	98.606	98.554	98.429	
5.625	99.228	99.176	99.051	
5.75	99.634	99.495	99.370	
5.875	100.010	99.942	99.817	
5.99	100.590	100.521	100.396	
6	100.642	100.573	100.448	
6.125	101.088	101.020	100.895	
6.25	101.475	101.318	101.193	
6.375	101.305	101.220	101.095	
6.49	101.851	101.767	101.642	
6.5	101.851	101.767	101.642	
6.625	102.338	102.253	102.128	
6.75	102.633	102.462	102.337	
6.875	102.151	102.097	101.972	
6.99	102.309	102.153	102.028	
7	102.588	102.534	102.409	
7.125	102.884	102.762	102.637	
7.25	103.346	103.189	103.064	
7.375	101.670	101.513	101.388	
7.49	102.180	102.024	101.899	
7.5	102.180	102.024	101.899	
7.625	102.678	102.521	102.396	
7.75	103.007	102.851	102.726	
7.875	100.217	100.411	100.286	
7.99	100.540	100.735	100.610	
8	100.540	100.735	100.610	
8.125	100.839	101.033	100.908	
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	90.227	90.113	89.988	
5.25	92.003	91.876	91.751	
5.375	92.199	92.070	91.945	
5.49	91.222	91.170	91.045	
5.5	92.869	92.726	92.601	
5.625	93.526	93.383	93.258	
5.75	94.334	94.195	94.070	
5.875	94.478	94.339	94.214	
5.99	95.026	94.869	94.744	
6	95.078	94.921	94.796	
6.125	95.656	95.499	95.374	
6.25	96.175	96.018	95.893	
6.375	95.902	95.738	95.613	
6.49	96.271	96.100	95.975	
6.5	96.271	96.100	95.975	
6.625	96.786	96.615	96.490	
6.75	97.333	97.162	97.037	
6.875	96.508	96.351	96.226	
6.99	97.009	96.853	96.728	
7	97.055	96.898	96.773	
7.125	97.584	97.427	97.302	
7.25	98.046	97.889	97.764	
7.375	96.370	96.213	96.088	
7.49	96.880	96.724	96.599	
7.5	96.880	96.724	96.599	
7.625	97.378	97.221	97.096	
7.75	97.707	97.551	97.426	
7.875	92.887	93.081	92.956	
7.99	93.210	93.405	93.280	
8	93.210	93.405	93.280	
8.125	93.509	93.703	93.578	
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	88.200	88.085	87.960	
4.875	88.902	88.788	88.663	
4.99	89.539	89.425	89.300	
5	89.595	89.480	89.355	
5.125	90.277	90.163	90.038	
5.25	92.003	91.876	91.751	
5.375	92.249	92.107	91.982	
5.49	91.222	91.170	91.045	
5.5	92.919	92.776	92.651	
5.625	93.576	93.433	93.308	
5.75	94.334	94.195	94.070	
5.875	94.487	94.339	94.214	
5.99	95.076	94.919	94.794	
6	95.128	94.971	94.846	
6.125	95.706	95.549	95.424	
6.25	96.225	96.068	95.943	
6.375	95.902	95.738	95.613	
6.49	96.321	96.150	96.025	
6.5	96.321	96.150	96.025	
6.625	96.836	96.665	96.540	
6.75	97.383	97.212	97.087	
6.875	96.558	96.401	96.276	
6.99	97.059	96.903	96.778	
7	97.105	96.948	96.823	
7.125	97.634	97.477	97.352	
7.25	98.096	97.939	97.814	
7.375	96.420	96.263	96.138	
7.49	96.930	96.774	96.649	
7.5	96.930	96.774	96.649	
7.625	97.428	97.271	97.146	
7.75	92.576	92.770	92.645	
7.875	92.887	93.081	92.956	
7.99	93.210	93.405	93.280	
8	93.210	93.405	93.280	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	88.824	88.787	88.662	
4.375	89.325	89.288	89.163	
4.49	89.802	89.765	89.640	
4.5	89.802	89.765	89.640	
4.625	90.248	90.211	90.086	
4.75	93.644	93.596	93.471	
4.875	93.847	93.798	93.673	
4.99	93.983	93.934	93.809	
5	93.983	93.934	93.809	
5.125	94.029	93.981	93.856	
5.25	95.121	95.073	94.948	
5.375	95.275	95.226	95.101	
5.49	95.406	95.358	95.233	
5.5	95.406	95.358	95.233	
5.625	95.526	95.478	95.353	
5.75	95.980	95.875	95.750	
5.875	95.618	95.512	95.387	
5.99	95.930	95.825	95.700	
6	95.930	95.825	95.700	
6.125	96.005	95.900	95.775	
6.25	96.793	96.687	96.562	
6.375	96.423	96.318	96.193	
6.49	96.597	96.492	96.367	
6.5	96.597	96.492	96.367	
6.625	96.761	96.656	96.531	
6.75	94.059	93.929	93.804	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	87.644	87.607	87.482	
4.375	88.145	88.108	87.983	
4.49	88.622	88.585	88.460	
4.5	88.622	88.585	88.460	
4.625	89.068	89.031	88.906	
4.75	93.644	93.596	93.471	
4.875	93.847	93.798	93.673	
4.99	93.983	93.934	93.809	
5	93.983	93.934	93.809	
5.125	94.029	93.981	93.856	
5.25	95.121	95.073	94.948	
5.375	95.275	95.226	95.101	
5.49	95.406	95.358	95.233	
5.5	95.406	95.358	95.233	
5.625	95.526	95.478	95.353	
5.75	95.980	95.875	95.750	
5.875	95.618	95.512	95.387	
5.99	95.930	95.825	95.700	
6	95.930	95.825	95.700	
6.125	96.005	95.900	95.775	
6.25	96.793	96.687	96.562	
6.375	96.423	96.318	96.193	
6.49	96.597	96.492	96.367	
6.5	96.597	96.492	96.367	
6.625	96.761	96.656	96.531	
6.75	94.059	93.929	93.804	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	90.030	89.955	89.830	
4.375	90.280	90.205	90.080	
4.5	90.412	90.337	90.212	
4.625	90.530	90.455	90.330	
4.75	91.546	91.457	91.332	
4.875	91.796	91.707	91.582	
5	91.909	91.819	91.694	
5.125	92.046	91.957	91.832	
5.25	92.859	92.769	92.644	
5.5	93.359	93.269	93.144	
5.625	93.359	93.269	93.144	
5.75	94.265	94.175	94.050	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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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VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.909	97.782	97.657	
5.375	98.353	98.226	98.101	
5.49	98.707	98.655	98.530	
5.5	98.769	98.709	98.584	
5.625	99.426	99.283	99.158	
5.75	99.991	99.851	99.726	
5.875	100.384	100.245	100.120	
5.99	100.822	100.754	100.629	
6	100.874	100.806	100.681	
6.125	101.431	101.362	101.237	
6.25	101.728	101.621	101.496	
6.375	101.682	101.598	101.473	
6.49	102.122	101.951	101.826	
6.5	102.241	102.144	102.019	
6.625	102.736	102.611	102.486	
6.75	103.119	102.948	102.823	
6.875	102.928	102.874	102.749	
6.99	103.378	103.221	103.096	
7	103.424	103.311	103.186	
7.125	103.953	103.796	103.671	
7.25	104.365	104.208	104.083	
7.375	103.301	103.144	103.019	
7.49	103.769	103.612	103.487	
7.5	103.812	103.655	103.530	
7.625	104.309	104.152	104.027	
7.75	104.689	104.532	104.407	
7.875	103.533	103.728	103.603	
7.99	103.857	104.052	103.927	
8	103.857	104.052	103.927	
8.125	104.156	104.350	104.225	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.909	97.782	97.657	
5.375	98.353	98.226	98.101	
5.49	98.615	98.472	98.347	
5.5	98.769	98.626	98.501	
5.625	99.426	99.283	99.158	
5.75	99.991	99.851	99.726	
5.875	100.384	100.245	100.120	
5.99	100.739	100.582	100.457	
6	100.790	100.634	100.509	
6.125	101.349	101.192	101.067	
6.25	101.728	101.564	101.439	
6.375	101.609	101.445	101.320	
6.49	102.122	101.951	101.826	
6.5	102.241	102.076	101.951	
6.625	102.736	102.565	102.440	
6.75	103.119	102.948	102.823	
6.875	102.877	102.720	102.595	
6.99	103.378	103.221	103.096	
7	103.424	103.267	103.142	
7.125	103.953	103.796	103.671	
7.25	104.365	104.208	104.083	
7.375	103.301	103.144	103.019	
7.49	103.769	103.612	103.487	
7.5	103.812	103.655	103.530	
7.625	104.309	104.152	104.027	
7.75	104.689	104.532	104.407	
7.875	101.503	101.698	101.573	
7.99	101.827	102.022	101.897	
8	101.827	102.022	101.897	
8.125	102.126	102.320	102.195	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.195	96.080	95.955	
5.125	96.877	96.763	96.638	
5.25	97.909	97.782	97.657	
5.375	98.353	98.226	98.101	
5.49	98.615	98.472	98.347	
5.5	98.769	98.626	98.501	
5.625	99.426	99.283	99.158	
5.75	99.991	99.851	99.726	
5.875	100.384	100.245	100.120	
5.99	100.739	100.582	100.457	
6	100.790	100.634	100.509	
6.125	101.349	101.192	101.067	
6.25	101.728	101.564	101.439	
6.375	101.609	101.445	101.320	
6.49	102.122	101.951	101.826	
6.5	102.241	102.076	101.951	
6.625	102.736	102.565	102.440	
6.75	103.119	102.948	102.823	
6.875	102.877	102.720	102.595	
6.99	103.378	103.221	103.096	
7	103.424	103.267	103.142	
7.125	103.953	103.796	103.671	
7.25	104.365	104.208	104.083	
7.375	103.301	103.144	103.019	
7.49	103.769	103.612	103.487	
7.5	103.812	103.655	103.530	
7.625	104.309	104.152	104.027	
7.75	104.689	104.532	104.407	
7.875	101.503	101.698	101.573	
7.99	101.827	102.022	101.897	
8	101.827	102.022	101.897	
8.125	102.126	102.320	102.195	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.677	96.640	96.515	
4.375	97.200	97.163	97.038	
4.49	97.710	97.673	97.548	
4.5	97.710	97.673	97.548	
4.625	98.203	98.166	98.041	
4.75	98.769	98.721	98.596	
4.875	98.972	98.923	98.798	
4.99	99.175	99.088	98.963	
5	99.175	99.088	98.963	
5.125	99.603	99.515	99.390	
5.25	100.246	100.198	100.073	
5.375	100.400	100.351	100.226	
5.49	100.552	100.483	100.358	
5.5	100.552	100.483	100.358	
5.625	100.899	100.792	100.667	
5.75	101.394	101.264	101.139	
5.875	101.188	101.094	100.969	
5.99	101.526	101.431	101.306	
6	101.526	101.431	101.306	
6.125	102.023	101.893	101.768	
6.25	102.507	102.377	102.252	
6.375	101.972	101.937	101.812	
6.49	102.469	102.339	102.214	
6.5	102.469	102.339	102.214	
6.625	102.966	102.836	102.711	
6.75	103.459	103.329	103.204	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	96.136	96.021	95.896	
4.375	96.706	96.591	96.466	
4.5	97.276	97.161	97.036	
4.625	97.846	97.731	97.606	
4.75	98.769	98.721	98.596	
4.875	98.972	98.923	98.798	
5	99.108	99.059	98.934	
4.99	99.108	99.059	98.934	
5.25	100.246	100.198	100.073	
5.125	99.456	99.326	99.201	
5.625	100.860	100.730	100.605	
5.5	100.531	100.483	100.358	
5.375	100.400	100.351	100.226	
5.75	101.394	101.264	101.139	
5.875	100.964	100.833	100.708	
6	101.498	101.368	101.243	
6.125	102.023	101.893	101.768	
6.25	102.507	102.377	102.252	
6.375	101.961	101.830	101.705	
6.5	102.469	102.339	102.214	
6.625	102.966	102.836	102.711	
6.75	103.459	103.329	103.204	
5.99	101.498	101.368	101.243	
4.49	97.276	97.161	97.036	
5.49	100.531	100.483	100.358	

VA 5/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
4.25	90.030	89.955	89.830	
4.375	90.280	90.205	90.080	
4.5	90.412	90.337	90.212	
4.625	90.530	90.455	90.330	
4.75	91.546	91.457	91.332	
4.875	91.796	91.707	91.582	
5	91.909	91.819	91.694	
5.125	92.046	91.957	91.832	
5.25	92.859	92.769	92.644	
5.5	93.359	93.269	93.144	
5.625	93.359	93.269	93.144	
5.75	94.265	94.175	94.050	
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:
6/24/25 11:01 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	97.430	97.378	97.253	
5.375	98.076	98.024	97.899	
5.49	98.702	98.650	98.525	
5.5	98.756	98.704	98.579	
5.625	99.378	99.326	99.201	
5.75	99.634	99.495	99.370	
5.875	100.160	100.092	99.967	
5.99	100.740	100.671	100.546	
6	100.792	100.723	100.598	
6.125	101.238	101.170	101.045	
6.25	101.475	101.318	101.193	
6.375	101.455	101.370	101.245	
6.49	102.001	101.917	101.792	
6.5	102.001	101.917	101.792	
6.625	102.488	102.403	102.278	
6.75	102.633	102.462	102.337	
6.875	102.301	102.247	102.122	
6.99	102.309	102.153	102.028	
7	102.738	102.684	102.559	
7.125	102.966	102.912	102.787	
7.25	103.346	103.189	103.064	
7.375	101.743	101.626	101.501	
7.49	102.180	102.024	101.899	
7.5	102.180	102.024	101.899	
7.625	102.678	102.521	102.396	
7.75	103.007	102.851	102.726	
7.875	100.367	100.561	100.436	
7.99	100.690	100.885	100.760	
8	100.690	100.885	100.760	
8.125	100.989	101.183	101.058	
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	92.003	91.876	91.751	
5.375	92.199	92.070	91.945	
5.49	91.372	91.320	91.195	
5.5	92.869	92.726	92.601	
5.625	93.526	93.383	93.258	
5.75	94.334	94.195	94.070	
5.875	94.478	94.339	94.214	
5.99	95.026	94.869	94.744	
6	95.078	94.921	94.796	
6.125	95.656	95.499	95.374	
6.25	96.175	96.018	95.893	
6.375	95.902	95.738	95.613	
6.49	96.271	96.100	95.975	
6.5	96.271	96.100	95.975	
6.625	96.786	96.615	96.490	
6.75	97.333	97.162	97.037	
6.875	96.508	96.351	96.226	
6.99	97.009	96.853	96.728	
7	97.055	96.898	96.773	
7.125	97.584	97.427	97.302	
7.25	98.046	97.889	97.764	
7.375	96.370	96.213	96.088	
7.49	96.880	96.724	96.599	
7.5	96.880	96.724	96.599	
7.625	97.378	97.221	97.096	
7.75	97.707	97.551	97.426	
7.875	93.037	93.231	93.106	
7.99	93.360	93.555	93.430	
8	93.360	93.555	93.430	
8.125	93.659	93.853	93.728	
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	88.200	88.085	87.960	
4.875	88.902	88.788	88.663	
4.99	89.539	89.425	89.300	
5	89.595	89.480	89.355	
5.125	90.277	90.163	90.038	
5.25	92.003	91.876	91.751	
5.375	92.249	92.107	91.982	
5.49	91.372	91.320	91.195	
5.5	92.919	92.776	92.651	
5.625	93.576	93.433	93.308	
5.75	94.334	94.195	94.070	
5.875	94.487	94.339	94.214	
5.99	95.076	94.919	94.794	
6	95.128	94.971	94.846	
6.125	95.706	95.549	95.424	
6.25	96.225	96.068	95.943	
6.375	95.902	95.738	95.613	
6.49	96.321	96.150	96.025	
6.5	96.321	96.150	96.025	
6.625	96.836	96.665	96.540	
6.75	97.383	97.212	97.087	
6.875	96.558	96.401	96.276	
6.99	97.059	96.903	96.778	
7	97.105	96.948	96.823	
7.125	97.634	97.477	97.352	
7.25	98.096	97.939	97.814	
7.375	96.420	96.263	96.138	
7.49	96.930	96.774	96.649	
7.5	96.930	96.774	96.649	
7.625	97.428	97.271	97.146	
7.75	92.726	92.920	92.795	
7.875	93.037	93.231	93.106	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	88.824	88.787	88.662	
4.375	89.325	89.288	89.163	
4.49	89.802	89.765	89.640	
4.5	89.802	89.765	89.640	
4.625	90.248	90.211	90.086	
4.75	93.644	93.596	93.471	
4.875	93.847	93.798	93.673	
4.99	93.983	93.934	93.809	
5	93.983	93.934	93.809	
5.125	94.029	93.981	93.856	
5.25	95.121	95.073	94.948	
5.375	95.275	95.226	95.101	
5.49	95.406	95.358	95.233	
5.5	95.406	95.358	95.233	
5.625	95.526	95.478	95.353	
5.75	95.980	95.875	95.750	
5.875	95.618	95.512	95.387	
5.99	95.930	95.825	95.700	
6	95.930	95.825	95.700	
6.125	96.005	95.900	95.775	
6.25	96.793	96.687	96.562	
6.375	96.423	96.318	96.193	
6.49	96.597	96.492	96.367	
6.5	96.597	96.492	96.367	
6.625	96.761	96.656	96.531	
6.75	94.059	93.929	93.804	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	87.644	87.607	87.482	
4.375	88.145	88.108	87.983	
4.49	88.622	88.585	88.460	
4.5	88.622	88.585	88.460	
4.625	89.068	89.031	88.906	
4.75	93.644	93.596	93.471	
4.875	93.847	93.798	93.673	
4.99	93.983	93.934	93.809	
5	93.983	93.934	93.809	
5.125	94.029	93.981	93.856	
5.25	95.121	95.073	94.948	
5.375	95.275	95.226	95.101	
5.49	95.406	95.358	95.233	
5.5	95.406	95.358	95.233	
5.625	95.526	95.478	95.353	
5.75	95.980	95.875	95.750	
5.875	95.618	95.512	95.387	
5.99	95.930	95.825	95.700	
6	95.930	95.825	95.700	
6.125	96.005	95.900	95.775	
6.25	96.793	96.687	96.562	
6.375	96.423	96.318	96.193	
6.49	96.597	96.492	96.367	
6.5	96.597	96.492	96.367	
6.625	96.761	96.656	96.531	
6.75	94.059	93.929	93.804	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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	0.000%
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



Effective Date:
1/31/25 12:22 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 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%
IN	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
Phoenix, AZ 85040
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Effective Date:
6/24/25 11:01 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

Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	98.066	97.900	97.747	
6.125	98.496	98.329	98.177	
6.25	98.925	98.759	98.606	
6.375	99.325	99.159	99.006	
6.5	99.694	99.528	99.375	
6.625	100.047	99.880	99.728	
6.75	100.384	100.217	100.065	
6.875	100.705	100.538	100.386	
7	101.018	100.851	100.699	
7.125	101.308	101.137	100.980	
7.25	101.576	101.399	101.239	
7.375	101.833	101.651	101.489	
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	97.066	96.900	96.747	
6.125	97.496	97.329	97.177	
6.25	97.925	97.759	97.606	
6.375	98.325	98.159	98.006	
6.5	98.694	98.528	98.375	
6.625	99.047	98.880	98.728	
6.75	99.384	99.217	99.065	
6.875	99.705	99.538	99.386	
7	100.018	99.851	99.699	
7.125	100.308	100.137	99.980	
7.25	100.576	100.399	100.239	
7.375	100.833	100.651	100.489	
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	97.766	97.600	97.447	
6.125	98.196	98.029	97.877	
6.25	98.625	98.459	98.306	
6.375	99.025	98.859	98.706	
6.5	99.394	99.228	99.075	
6.625	99.747	99.580	99.428	
6.75	100.084	99.917	99.765	
6.875	100.405	100.238	100.086	
7	100.718	100.551	100.399	
7.125	101.008	100.837	100.680	
7.25	101.276	101.099	100.939	
7.375	101.533	101.351	101.189	
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 = 4.31%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6	99.051	98.989	98.926	
6.125	99.411	99.348	99.286	
6.25	99.754	99.692	99.629	
6.375	100.083	100.020	99.958	
6.5	100.395	100.333	100.270	
6.625	100.692	100.629	100.567	
6.75	100.895	100.833	100.770	
6.875	101.083	101.020	100.958	
7	101.254	101.192	101.129	
7.125	101.411	101.348	101.286	
7.25	101.551	101.489	101.426	
7.375	101.676	101.614	101.551	
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	99.105	99.043	98.980	
6	99.449	99.387	99.324	
6.125	99.777	99.715	99.652	
6.25	100.090	100.027	99.965	
6.375	100.387	100.324	100.262	
6.5	100.668	100.605	100.543	
6.625	100.855	100.793	100.730	
6.75	101.027	100.965	100.902	
6.875	101.184	101.121	101.059	
7	101.324	101.262	101.199	
7.125	101.449	101.387	101.324	
7.25	101.559	101.496	101.434	
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	99.209	99.147	99.084	
6.125	99.538	99.475	99.413	
6.25	99.850	99.788	99.725	
6.375	100.147	100.084	100.022	
6.5	100.428	100.366	100.303	
6.625	100.694	100.631	100.569	
6.75	100.866	100.803	100.741	
6.875	101.022	100.959	100.897	
7	101.163	101.100	101.038	
7.125	101.288	101.225	101.163	
7.25	101.397	101.334	101.272	
7.375	101.491	101.428	101.366	
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	98.171	98.108	98.046	
6.125	98.546	98.483	98.421	
6.25	98.905	98.842	98.780	
6.375	99.249	99.186	99.124	
6.5	99.577	99.514	99.452	
6.625	99.889	99.827	99.764	
6.75	100.108	100.046	99.983	
6.875	100.311	100.249	100.186	
7	100.499	100.436	100.374	
7.125	100.671	100.608	100.546	
7.25	100.827	100.764	100.702	
7.375	100.967	100.905	100.842	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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Jumbo Premier Loan Level Adjustments

		Purchase FICO Score/LTV Ratio								
FICO		LTV Ratio								
Score		0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
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%	-0.625%	-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		LTV Ratio								
Score	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
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	NA
680-699	NA	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	NA
720-739	0.625%	0.375%	0.250%	0.125%	-0.125%	-0.375%	NA	NA	NA	NA
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	-0.125%	NA	NA	NA	NA
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	0.000%	0.000%	NA	NA	NA
780-999	1.125%	0.750%	0.500%	0.250%	0.125%	0.125%	0.125%	NA	NA	NA

		Loan Amount/LTV Ratio								
Amount		LTV Ratio								
		0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0-\$1MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	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%	0.000%
\$1,500,001-\$2MM	0.000%	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%	0.000%	NA	NA	NA	NA
\$2,500,001-\$3MM	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA	NA	NA	NA
\$3,000,001-\$3.5MM	-0.250%	-0.250%	-0.375%	NA	NA	NA	NA	NA	NA	NA

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

Units		Occupancy Type/LTV Ratio								
		LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	-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%
CA		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%
FL, NV		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-1.000%
GA		0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%

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
\$1,500MM - \$1,999,999	101.950	100.825	101.525
\$2MM - \$3MM	102.075	100.825	101.525

NONDEL

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Phoenix, AZ 85040
(623) 252-4149



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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%	-0.500%	-1.250%	-2.250%	-3.250%	-4.500%	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%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA

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

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
\$2MM - \$3MM	101.175

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	Adjustment	
\$806,501 - \$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	

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

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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.259	91.134	91.009	
5.375	92.259	92.134	92.009	
5.5	93.259	93.134	93.009	
5.625	94.259	94.134	94.009	
5.75	95.009	94.884	94.759	
5.875	95.759	95.634	95.509	
6	96.509	96.384	96.259	
6.125	97.259	97.134	97.009	
6.25	97.884	97.759	97.634	
6.375	98.509	98.384	98.259	
6.5	99.134	99.009	98.884	
6.625	99.634	99.509	99.384	
6.75	100.009	99.884	99.759	
6.875	100.259	100.134	100.009	
7	100.509	100.384	100.259	
7.125	100.884	100.759	100.634	
7.25	101.134	101.009	100.884	
7.375	101.259	101.134	101.009	
7.5	101.384	101.259	101.134	
7.625	101.509	101.384	101.259	
7.75	101.634	101.509	101.384	
7.875	101.759	101.634	101.509	
8	101.884	101.759	101.634	
8.125	101.925	101.884	101.759	
8.25	101.925	101.925	101.884	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	92.599	92.474	92.349	
5.25	93.349	93.224	93.099	
5.375	94.099	93.974	93.849	
5.5	94.849	94.724	94.599	
5.625	95.599	95.474	95.349	
5.75	96.224	96.099	95.974	
5.875	96.849	96.724	96.599	
6	97.474	97.349	97.224	
6.125	98.099	97.974	97.849	
6.25	98.599	98.474	98.349	
6.375	99.099	98.974	98.849	
6.5	99.474	99.349	99.224	
6.625	99.849	99.724	99.599	
6.75	100.099	99.974	99.849	
6.875	100.349	100.224	100.099	
7	100.599	100.474	100.349	
7.125	100.724	100.599	100.474	
7.25	100.849	100.724	100.599	
7.375	100.974	100.849	100.724	
7.5	101.099	100.974	100.849	
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 = 4.31%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.25	91.473	91.348	91.223	
5.375	92.598	92.473	92.348	
5.5	93.723	93.598	93.473	
5.625	94.848	94.723	94.598	
5.75	95.723	95.598	95.473	
5.875	96.473	96.348	96.223	
6	97.223	97.098	96.973	
6.125	97.848	97.723	97.598	
6.25	98.473	98.348	98.223	
6.375	98.973	98.848	98.723	
6.5	99.348	99.223	99.098	
6.625	99.723	99.598	99.473	
6.75	100.098	99.973	99.848	
6.875	100.473	100.348	100.223	
7	100.723	100.598	100.473	
7.125	100.973	100.848	100.723	
7.25	101.098	100.973	100.848	
7.375	101.223	101.098	100.973	
7.5	101.348	101.223	101.098	
7.625	101.425	101.348	101.223	
7.75	101.425	101.425	101.348	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.125	94.527	94.402	94.277	
5.25	95.152	95.027	94.902	
5.375	95.777	95.652	95.527	
5.5	96.402	96.277	96.152	
5.625	97.027	96.902	96.777	
5.75	97.652	97.527	97.402	
5.875	98.152	98.027	97.902	
6	98.652	98.527	98.402	
6.125	99.152	99.027	98.902	
6.25	99.527	99.402	99.277	
6.375	99.902	99.777	99.652	
6.5	100.277	100.152	100.027	
6.625	100.402	100.277	100.152	
6.75	100.527	100.402	100.277	
6.875	100.652	100.527	100.402	
7	100.777	100.652	100.527	
7.125	100.902	100.777	100.652	
7.25	100.925	100.902	100.777	
7.375	100.925	100.925	100.902	
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	93.781	93.656	93.531	
6.25	94.531	94.406	94.281	
6.375	95.281	95.156	95.031	
6.5	96.031	95.906	95.781	
6.625	96.656	96.531	96.406	
6.75	97.281	97.156	97.031	
6.875	97.781	97.656	97.531	
7	98.281	98.156	98.031	
7.125	98.781	98.656	98.531	
7.25	99.281	99.156	99.031	
7.375	99.656	99.531	99.406	
7.5	100.031	99.906	99.781	
7.625	100.281	100.156	100.031	
7.75	100.531	100.406	100.281	
7.875	100.656	100.531	100.406	
8	100.781	100.656	100.531	
8.125	100.906	100.781	100.656	
8.25	101.031	100.906	100.781	
8.375	101.156	101.031	100.906	
8.5	101.281	101.156	101.031	
8.625	101.406	101.281	101.156	
8.75	101.425	101.406	101.281	
8.875	101.425	101.425	101.406	
0	0	0	0	
0	0	0	0	

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Jumbo Premier Platinum Loan Level Adjustments

FICO Score	FICO Score/LTV Ratio						
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
≥800	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	0.000%
780-799	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	0.000%
760-779	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%
740-759	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%
720-739	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%

Misc Adjustments	
Purchase	0.625%
Cashout	-0.250%
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%