

NONDEL

ResiCentral LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(602) 252-4146



Effective Date:
1/24/25 10:13 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

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 table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.5 to 8.625.

High Balance 25 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.5 to 8.625.

High Balance 20 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.75 to 8.625.

High Balance 15 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.5 to 8.625.

High Balance 10 Year Fixed Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 4.75 to 8.625.

High Balance Adjustable Rate Express Loan Programs

Primary • No Sub Fin • No Non-Occ Co • No Self Employment • No Rental Income • Only 1 Property Owned
High Balance SOFR ARM Margin = 3.00%

High Balance 10% SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.5 to 8.625.

High Balance 7% SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.125 to 8.625.

High Balance 5% SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 4.75 to 8.625.

High Balance 3% SOFR ARM Express table with columns: Rate, Days to Lock (30, 45, 60), and rows for various rates from 5.5 to 8.625.

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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.020	95.970	95.919	
5.625	96.678	96.628	96.577	
5.75	97.170	97.112	97.053	
5.875	97.825	97.767	97.708	
5.99	98.463	98.404	98.346	
6	98.463	98.404	98.346	
6.125	99.060	99.002	98.943	
6.25	99.446	99.379	99.319	
6.375	100.044	99.977	99.916	
6.49	100.606	100.539	100.479	
6.5	100.606	100.539	100.479	
6.625	101.105	101.038	100.978	
6.75	101.322	101.239	101.163	
6.875	101.821	101.737	101.662	
6.99	102.257	102.174	102.098	
7	102.257	102.174	102.098	
7.125	102.656	102.572	102.497	
7.25	103.064	102.888	102.777	
7.375	103.485	103.272	103.153	
7.49	103.883	103.648	103.519	
7.5	103.883	103.648	103.519	
7.625	104.273	104.038	103.909	
7.75	104.500	104.266	104.137	
7.875	104.916	104.682	104.553	
8	104.945	104.711	104.582	
8.125	105.241	105.007	104.878	
8.25	105.120	104.952	104.790	
8.375	105.465	105.297	105.135	
8.5	105.767	105.600	105.437	
8.625	106.113	105.946	105.784	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.020	95.970	95.919	
5.625	96.678	96.628	96.577	
5.75	97.170	97.112	97.053	
5.875	97.825	97.767	97.708	
5.99	98.463	98.404	98.346	
6	98.463	98.404	98.346	
6.125	99.060	99.002	98.943	
6.25	99.446	99.379	99.319	
6.375	100.044	99.977	99.916	
6.49	100.606	100.539	100.479	
6.5	100.606	100.539	100.479	
6.625	101.105	101.038	100.978	
6.75	101.322	101.239	101.163	
6.875	101.821	101.737	101.662	
6.99	102.257	102.174	102.098	
7	102.257	102.174	102.098	
7.125	102.656	102.572	102.497	
7.25	103.064	102.888	102.777	
7.375	103.485	103.272	103.153	
7.49	103.883	103.648	103.519	
7.5	103.883	103.648	103.519	
7.625	104.273	104.038	103.909	
7.75	104.500	104.266	104.137	
7.875	104.916	104.682	104.553	
8	104.945	104.711	104.582	
8.125	105.241	105.007	104.878	
8.25	105.120	104.952	104.790	
8.375	105.465	105.297	105.135	
8.5	105.767	105.600	105.437	
8.625	106.113	105.946	105.784	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.443	97.334	97.242	
5.625	98.061	97.953	97.861	
5.75	98.665	98.566	98.464	
5.875	99.253	99.144	99.052	
5.99	99.826	99.717	99.625	
6	99.826	99.717	99.625	
6.125	100.360	100.251	100.159	
6.25	100.742	100.625	100.531	
6.375	101.276	101.159	101.065	
6.49	101.780	101.663	101.569	
6.5	101.780	101.663	101.569	
6.625	102.246	102.128	102.035	
6.75	102.059	101.925	101.828	
6.875	102.526	102.392	102.295	
6.99	102.958	102.824	102.727	
7	102.958	102.824	102.727	
7.125	103.360	103.226	103.128	
7.25	103.411	103.177	103.048	
7.375	103.879	103.644	103.516	
7.49	104.314	104.079	103.950	
7.5	104.314	104.079	103.950	
7.625	104.707	104.473	104.344	
7.75	105.091	104.857	104.728	
7.875	105.463	105.229	105.100	
8	105.826	105.592	105.463	
8.125	106.084	105.850	105.721	
8.25	106.074	105.906	105.744	
8.375	106.379	106.212	106.049	
8.5	106.647	106.480	106.317	
8.625	107.013	106.845	106.683	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.996	96.945	96.885	
4.875	97.446	97.396	97.336	
4.99	97.881	97.831	97.770	
5	97.881	97.831	97.770	
5.125	98.303	98.253	98.192	
5.25	98.944	98.868	98.794	
5.375	99.367	99.292	99.218	
5.49	99.774	99.699	99.625	
5.5	99.774	99.699	99.625	
5.625	100.169	100.093	100.019	
5.75	100.537	100.462	100.387	
5.875	100.853	100.777	100.703	
5.99	101.145	101.069	100.995	
6	101.145	101.069	100.995	
6.125	101.417	101.341	101.267	
6.25	101.583	101.516	101.446	
6.375	101.830	101.763	101.693	
6.49	102.079	102.012	101.943	
6.5	102.079	102.012	101.943	
6.625	102.311	102.245	102.175	
6.75	102.444	102.377	102.303	
6.875	102.699	102.632	102.559	
6.99	102.931	102.864	102.791	
7	102.931	102.864	102.791	
7.125	103.126	103.059	102.986	
7.25	103.262	103.119	102.972	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	96.438	96.413	96.377	
4.625	96.858	96.833	96.797	
4.75	97.859	97.792	97.715	
4.875	98.310	98.243	98.165	
4.99	98.744	98.677	98.600	
5	98.744	98.677	98.600	
5.125	99.167	99.100	99.022	
5.25	99.593	99.514	99.431	
5.375	100.011	99.919	99.829	
5.49	100.419	100.327	100.236	
5.5	100.419	100.327	100.236	
5.625	100.813	100.721	100.630	
5.75	101.181	101.089	100.999	
5.875	101.522	101.430	101.339	
5.99	101.839	101.747	101.656	
6	101.839	101.747	101.656	
6.125	102.136	102.044	101.953	
6.25	101.977	101.893	101.807	
6.375	102.274	102.191	102.104	
6.49	102.549	102.465	102.379	
6.5	102.549	102.465	102.379	
6.625	102.806	102.722	102.636	
6.75	102.807	102.723	102.633	
6.875	103.063	102.979	102.889	
6.99	103.295	103.211	103.121	
7	103.295	103.211	103.121	

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Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.75	96.941	96.853	96.721
5.875	97.609	97.530	97.402
5.99	98.210	98.131	98.003
6	98.210	98.131	98.003
6.125	98.734	98.657	98.528
6.25	99.362	99.264	99.154
6.375	99.934	99.845	99.738
6.49	100.528	100.440	100.335
6.5	100.528	100.440	100.335
6.625	100.959	100.873	100.766
6.75	101.226	101.119	101.020
6.875	101.719	101.621	101.523
6.99	102.150	102.054	101.955
7	102.150	102.054	101.955
7.125	102.536	102.442	102.342
7.25	102.909	102.817	102.701
7.375	103.361	103.275	103.158
7.49	103.544	103.458	103.342
7.5	103.544	103.458	103.342
7.625	103.915	103.834	103.692
7.75	104.291	104.209	104.068
7.875	104.724	104.642	104.502
7.99	104.788	104.705	104.573
8	104.788	104.705	104.573
8.125	105.130	105.047	104.915
8.25	105.511	105.384	105.273
8.375	105.896	105.567	105.454
8.49	106.085	105.981	105.886
8.5	106.085	105.981	105.886
8.625	106.357	106.254	106.161

Conforming 25 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.75	96.941	96.853	96.721
5.875	97.609	97.530	97.402
5.99	98.210	98.131	98.003
6	98.210	98.131	98.003
6.125	98.734	98.657	98.528
6.25	99.362	99.264	99.154
6.375	99.934	99.845	99.738
6.49	100.528	100.440	100.335
6.5	100.528	100.440	100.335
6.625	100.959	100.873	100.766
6.75	101.226	101.119	101.020
6.875	101.719	101.621	101.523
6.99	102.150	102.054	101.955
7	102.150	102.054	101.955
7.125	102.536	102.442	102.342
7.25	102.909	102.817	102.701
7.375	103.361	103.275	103.158
7.49	103.544	103.458	103.342
7.5	103.544	103.458	103.342
7.625	103.915	103.834	103.692
7.75	104.291	104.209	104.068
7.875	104.724	104.642	104.502
7.99	104.788	104.705	104.573
8	104.788	104.705	104.573
8.125	105.130	105.047	104.915
8.25	105.511	105.384	105.273
8.375	105.896	105.567	105.454
8.49	106.085	105.981	105.886
8.5	106.085	105.981	105.886
8.625	106.357	106.254	106.161

Conforming 20 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	97.156	97.151	96.999
5.625	97.749	97.729	97.568
5.75	98.430	98.410	98.248
5.875	98.970	98.950	98.786
5.99	99.482	99.462	99.297
6	99.482	99.462	99.297
6.125	99.981	99.959	99.803
6.25	100.560	100.525	100.382
6.375	101.059	101.024	100.879
6.49	101.441	101.405	101.262
6.5	101.441	101.405	101.262
6.625	101.829	101.794	101.647
6.75	101.709	101.657	101.503
6.875	102.088	102.035	101.882
6.99	102.439	102.386	102.230
7	102.439	102.386	102.230
7.125	102.768	102.715	102.558
7.25	102.998	102.928	102.811
7.375	103.366	103.296	103.177
7.49	103.867	103.781	103.670
7.5	103.867	103.781	103.670
7.625	104.319	104.233	104.121
7.75	104.830	104.744	104.631
7.875	105.163	105.078	104.963
7.99	105.474	105.388	105.272
8	105.474	105.388	105.272
8.125	105.768	105.682	105.565
8.25	106.132	106.054	105.979
8.375	106.433	106.355	106.278
8.49	106.724	106.646	106.568

Conforming 15 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5	97.760	97.747	97.736
5.125	98.211	98.201	98.191
5.25	98.558	98.550	98.537
5.375	98.888	98.880	98.867
5.49	99.238	99.230	99.214
5.5	99.238	99.230	99.214
5.625	100.004	99.970	99.959
5.75	100.364	100.333	100.323
5.875	100.684	100.653	100.644
5.99	100.920	100.890	100.878
6	100.920	100.890	100.878
6.125	101.316	101.341	101.341
6.25	101.508	101.533	101.534
6.375	101.779	101.805	101.806
6.49	101.960	101.986	101.984
6.5	101.960	101.986	101.984
6.625	102.176	102.157	102.144
6.75	102.302	102.284	102.270
6.875	102.635	102.616	102.602
6.99	102.847	102.829	102.812
7	102.847	102.829	102.812
7.125	102.843	102.770	102.694
7.25	103.102	103.030	102.951
7.375	103.359	103.288	103.207
7.49	103.727	103.656	103.577
7.5	103.602	103.531	103.452
7.625	102.778	102.686	102.284
7.75	103.043	102.952	102.548
7.875	103.261	103.170	102.766
7.99	103.589	103.499	103.091

Conforming 10 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4.75	97.516	97.532	97.486
4.875	97.922	97.938	97.891
4.99	98.305	98.321	98.272
5	98.305	98.321	98.272
5.125	98.907	98.907	98.879
5.25	99.241	99.241	99.212
5.375	99.569	99.569	99.540
5.49	99.917	99.917	99.886
5.5	99.917	99.917	99.886
5.625	100.483	100.467	100.461
5.75	100.829	100.813	100.806
5.875	101.172	101.156	101.150
5.99	101.431	101.415	101.406
6	101.431	101.415	101.406
6.125	101.525	101.540	101.548
6.25	101.764	101.780	101.787
6.375	102.082	102.098	102.106
6.49	102.286	102.302	102.306
6.5	102.286	102.302	102.306
6.625	102.459	102.428	102.403
6.75	102.608	102.576	102.552
6.875	102.938	102.907	102.883
6.99	103.148	103.117	103.090
7	103.148	103.117	103.090
7.125	103.145	103.075	102.992
7.25	103.378	103.309	103.225
7.375	103.633	103.564	103.479
7.49	103.874	103.804	103.722
7.5	103.874	103.804	103.722
7.625	103.078	102.989	102.583

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High Balance HomePossible Fixed Loan Programs

High Balance 30 Year HomePossible Fixed. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 6.25 to 8.875.

High Balance 25 Year HomePossible Fixed. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 6.25 to 8.875.

High Balance 20 Year HomePossible Fixed. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 6 to 8.875.

High Balance 15 Year HomePossible Fixed. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 5.25 to 7.75.

High Balance 10 Year HomePossible Fixed. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 5.25 to 8.

High Balance HomePossible Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomePossible ARM. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 5.125 to 0.

High Balance 7/6 SOFR HomePossible ARM. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 5 to 8.625.

High Balance 5/6 SOFR HomePossible ARM. Table with columns: Rate, Days to Lock (30, 45, 60) and rows of interest rates from 5.25 to 0.

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

Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	96.941	96.853	96.721
5.875	97.609	97.530	97.402
5.99	98.210	98.131	98.003
6	98.210	98.131	98.003
6.125	98.734	98.657	98.528
6.25	99.362	99.264	99.154
6.375	99.934	99.845	99.738
6.49	100.528	100.440	100.335
6.5	100.528	100.440	100.335
6.625	100.959	100.873	100.766
6.75	101.226	101.119	101.020
6.875	101.719	101.621	101.523
6.99	102.150	102.054	101.955
7	102.150	102.054	101.955
7.125	102.536	102.442	102.342
7.25	102.909	102.817	102.701
7.375	103.361	103.275	103.158
7.49	103.544	103.458	103.342
7.5	103.544	103.458	103.342
7.625	103.915	103.834	103.692
7.75	104.291	104.209	104.068
7.875	104.724	104.642	104.502
7.99	104.788	104.705	104.573
8	104.788	104.705	104.573
8.125	105.130	105.047	104.915
8.25	105.511	105.384	105.273
8.375	105.696	105.567	105.454

Conforming CHOICEHome 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	96.941	96.853	96.721
5.875	97.609	97.530	97.402
5.99	98.210	98.131	98.003
6	98.210	98.131	98.003
6.125	98.734	98.657	98.528
6.25	99.362	99.264	99.154
6.375	99.934	99.845	99.738
6.49	100.528	100.440	100.335
6.5	100.528	100.440	100.335
6.625	100.959	100.873	100.766
6.75	101.226	101.119	101.020
6.875	101.719	101.621	101.523
6.99	102.150	102.054	101.955
7	102.150	102.054	101.955
7.125	102.536	102.442	102.342
7.25	102.909	102.817	102.701
7.375	103.361	103.275	103.158
7.49	103.544	103.458	103.342
7.5	103.544	103.458	103.342
7.625	103.915	103.834	103.692
7.75	104.291	104.209	104.068
7.875	104.724	104.642	104.502
7.99	104.788	104.705	104.573
8	104.788	104.705	104.573
8.125	105.130	105.047	104.915
8.25	105.511	105.384	105.273
8.375	105.696	105.567	105.454

Conforming CHOICEHome 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	98.430	98.410	98.248
5.875	98.970	98.950	98.786
5.99	99.482	99.462	99.297
6	99.482	99.462	99.297
6.125	99.981	99.959	99.803
6.25	100.560	100.525	100.382
6.375	101.059	101.024	100.879
6.49	101.441	101.405	101.262
6.5	101.441	101.405	101.262
6.625	101.829	101.794	101.647
6.75	101.709	101.657	101.503
6.875	102.088	102.035	101.882
6.99	102.439	102.386	102.230
7	102.439	102.386	102.230
7.125	102.768	102.715	102.558
7.25	102.998	102.928	102.811
7.375	103.366	103.296	103.177
7.49	103.867	103.781	103.670
7.5	103.867	103.781	103.670
7.625	104.319	104.233	104.121
7.75	104.830	104.744	104.631
7.875	105.163	105.078	104.963
8	105.474	105.388	105.272
8.125	105.768	105.682	105.565
8.25	106.132	106.054	105.979
8.375	106.433	106.355	106.278
8.5	106.724	106.646	106.568

Conforming CHOICEHome 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5	97.760	97.747	97.736
5.125	98.211	98.201	98.191
5.25	98.558	98.550	98.537
5.375	98.888	98.880	98.867
5.49	99.238	99.230	99.214
5.5	99.238	99.230	99.214
5.625	100.004	99.970	99.959
5.75	100.364	100.333	100.323
5.875	100.684	100.653	100.644
5.99	100.920	100.890	100.878
6	100.920	100.890	100.878
6.125	101.316	101.341	101.341
6.25	101.508	101.533	101.534
6.375	101.779	101.805	101.806
6.49	101.960	101.986	101.984
6.5	101.960	101.986	101.984
6.625	102.176	102.157	102.144
6.75	102.302	102.284	102.270
6.875	102.635	102.616	102.602
6.99	102.847	102.829	102.812
7	102.847	102.829	102.812
7.125	102.843	102.770	102.694
7.25	103.102	103.030	102.951
7.375	103.359	103.288	103.207
7.49	103.727	103.656	103.577
7.5	103.802	103.531	103.452

Conforming CHOICEHome 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	97.516	97.532	97.486
4.875	97.922	97.938	97.891
4.99	98.305	98.321	98.272
5	98.305	98.321	98.272
5.125	98.907	98.907	98.879
5.25	99.241	99.241	99.212
5.375	99.569	99.569	99.540
5.49	99.917	99.917	99.886
5.5	99.917	99.917	99.886
5.625	100.483	100.467	100.461
5.75	100.829	100.813	100.806
5.875	101.172	101.156	101.150
5.99	101.431	101.415	101.406
6	101.431	101.415	101.406
6.125	101.525	101.540	101.548
6.25	101.764	101.780	101.787
6.375	102.082	102.098	102.106
6.49	102.286	102.302	102.306
6.5	102.286	102.302	102.306
6.625	102.459	102.428	102.403
6.75	102.608	102.576	102.552
6.875	102.938	102.907	102.883
7	103.148	103.117	103.090
7.125	103.145	103.075	102.992
7.25	103.378	103.309	103.225
7.375	103.633	103.564	103.479

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

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

Conforming MHAdvantage Fixed Loan Programs

Conforming MHAdvantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.170	97.112	97.053	
5.875	97.825	97.767	97.708	
5.99	98.463	98.404	98.346	
6	98.463	98.404	98.346	
6.125	99.060	99.002	98.943	
6.25	99.446	99.379	99.319	
6.375	100.044	99.977	99.916	
6.49	100.606	100.539	100.479	
6.5	100.606	100.539	100.479	
6.625	101.105	101.038	100.978	
6.75	101.322	101.239	101.163	
6.875	101.821	101.737	101.662	
6.99	102.257	102.174	102.098	
7	102.257	102.174	102.098	
7.125	102.656	102.572	102.497	
7.25	103.064	102.888	102.777	
7.375	103.485	103.272	103.153	
7.49	103.883	103.648	103.519	
7.5	103.883	103.648	103.519	
7.625	104.273	104.038	103.909	
7.75	104.500	104.266	104.137	
7.875	104.916	104.682	104.553	
7.99	104.945	104.711	104.582	
8	104.945	104.711	104.582	
8.125	105.241	105.007	104.878	
8.25	105.120	104.952	104.790	
8.375	105.465	105.297	105.135	

Conforming MHAdvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.170	97.112	97.053	
5.875	97.825	97.767	97.708	
5.99	98.463	98.404	98.346	
6	98.463	98.404	98.346	
6.125	99.060	99.002	98.943	
6.25	99.446	99.379	99.319	
6.375	100.044	99.977	99.916	
6.49	100.606	100.539	100.479	
6.5	100.606	100.539	100.479	
6.625	101.105	101.038	100.978	
6.75	101.322	101.239	101.163	
6.875	101.821	101.737	101.662	
6.99	102.257	102.174	102.098	
7	102.257	102.174	102.098	
7.125	102.656	102.572	102.497	
7.25	103.064	102.888	102.777	
7.375	103.485	103.272	103.153	
7.49	103.883	103.648	103.519	
7.5	103.883	103.648	103.519	
7.625	104.273	104.038	103.909	
7.75	104.500	104.266	104.137	
7.875	104.916	104.682	104.553	
7.99	104.945	104.711	104.582	
8	104.945	104.711	104.582	
8.125	105.241	105.007	104.878	
8.25	105.120	104.952	104.790	
8.375	105.465	105.297	105.135	

Conforming MHAdvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.443	97.334	97.242	
5.625	98.061	97.953	97.861	
5.75	98.665	98.556	98.464	
5.875	99.253	99.144	99.052	
5.99	99.826	99.717	99.625	
6	99.826	99.717	99.625	
6.125	100.360	100.251	100.159	
6.25	100.742	100.625	100.531	
6.375	101.276	101.159	101.065	
6.49	101.780	101.663	101.569	
6.5	101.780	101.663	101.569	
6.625	102.246	102.128	102.035	
6.75	102.059	101.925	101.828	
6.875	102.526	102.392	102.295	
6.99	102.958	102.824	102.727	
7	102.958	102.824	102.727	
7.125	103.360	103.226	103.128	
7.25	103.411	103.177	103.048	
7.375	103.879	103.644	103.516	
7.49	104.314	104.079	103.950	
7.5	104.314	104.079	103.950	
7.625	104.707	104.473	104.344	
7.75	105.091	104.857	104.728	
7.875	105.463	105.229	105.100	
8	105.826	105.592	105.463	
8.125	106.084	105.850	105.721	
8.25	106.074	105.906	105.744	

Conforming MHAdvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.996	96.945	96.885	
4.875	97.446	97.396	97.336	
4.99	97.881	97.831	97.770	
5	97.881	97.831	97.770	
5.125	98.303	98.253	98.192	
5.25	98.944	98.868	98.794	
5.375	99.367	99.292	99.218	
5.49	99.774	99.699	99.625	
5.5	99.774	99.699	99.625	
5.625	100.169	100.093	100.019	
5.75	100.537	100.462	100.387	
5.875	100.853	100.777	100.703	
5.99	101.145	101.069	100.995	
6	101.145	101.069	100.995	
6.125	101.417	101.341	101.267	
6.25	101.583	101.516	101.446	
6.375	101.830	101.763	101.693	
6.49	102.079	102.012	101.943	
6.5	102.079	102.012	101.943	
6.625	102.311	102.245	102.175	
6.75	102.444	102.377	102.303	
6.875	102.699	102.632	102.559	
6.99	102.931	102.864	102.791	
7	102.931	102.864	102.791	
7.125	103.126	103.059	102.986	
7.25	103.262	103.119	102.972	

Conforming MHAdvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.859	97.792	97.715	
4.875	98.310	98.243	98.165	
4.99	98.744	98.677	98.600	
5	98.744	98.677	98.600	
5.125	99.167	99.100	99.022	
5.25	99.593	99.514	99.431	
5.375	100.011	99.919	99.829	
5.49	100.419	100.327	100.236	
5.5	100.419	100.327	100.236	
5.625	100.813	100.721	100.630	
5.75	101.181	101.089	100.999	
5.875	101.522	101.430	101.339	
5.99	101.839	101.747	101.656	
6	101.839	101.747	101.656	
6.125	102.136	102.044	101.953	
6.25	101.977	101.893	101.807	
6.375	102.274	102.191	102.104	
6.49	102.549	102.465	102.379	
6.5	102.549	102.465	102.379	
6.625	102.806	102.722	102.636	
6.75	102.807	102.723	102.633	
6.875	103.063	102.979	102.889	
7	103.295	103.211	103.121	
7.125	103.539	103.456	103.366	
7.25	103.587	103.444	103.297	
7.375	103.828	103.685	103.538	

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



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

Conventional Loan Level Adjustments

Table with columns: Product, FICO Score, LTV Ratio, and various interest rate adjustments for Purchase (Term > 15 Years).

Table with columns: Loan Feature, FICO Score, LTV Ratio, and various interest rate adjustments for Purchase.

Table with columns: Product, FICO Score, LTV Ratio, and various interest rate adjustments for Limited Cash-out Refinances (Term > 15 Years).

Table with columns: Loan Feature, FICO Score, LTV Ratio, and various interest rate adjustments for Limited Cash-out Refinances.

Table with columns: Product, FICO Score, LTV Ratio, and various interest rate adjustments for Cash-out Refinance Loans.

Table with columns: Loan Feature, FICO Score, LTV Ratio, and various interest rate adjustments for Cash-out Refinance Loans.

Table with columns: Product, FICO Score, LTV Ratio, and various interest rate adjustments for Conforming Fixed and ARM.

Table with columns: Loan Feature, FICO Score, LTV Ratio, and various interest rate adjustments for Conventional ARMs.

Table with columns: All Products/Loan Amounts, FICO Score, LTV Ratio, and various interest rate adjustments.

Table with columns: Product, LTV Ratio, FICO Score, and various interest rate adjustments for LPMI Adjustments - FICO Score/LTV Ratio.

Table with columns: Refinance Purpose, Occupancy, Other Adjustments, LTV Ratio, FICO Score, and various interest rate adjustments for Miscellaneous LPMI Adjustments - FICO Score/LTV Ratio.

Table with columns: Loan Amount Adjusters, Amount Range, 30/25yr Fixed, 20yr Fixed, 15yr Fixed, 10yr Fixed, ARM, and various interest rate adjustments.

Table with columns: Fees, Amount, and various fee types like Empower Bankless Delivery Fee, Non-Del Delivery Fee, Tax Service Fee, Taxes Due Prep Fee.

Table with columns: Max Price (Including All Adjustments), Fixed, ARM, and various price points.

Table with columns: State, 30/25yr Cont Fixed, All Other Cont Term, 30/25yr HB Fixed, All Other HB Terms, and various interest rate adjustments for State Adjusters.

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

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

VA Fixed Loan Programs

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 30 Year Fixed.

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 25 Year Fixed.

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 20 Year Fixed.

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 15 Year Fixed.

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 10 Year Fixed.

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 5/1 ARM.

Table with 4 columns: Rate, Days to Lock (30, 45, 60), and data rows for VA 3/1 ARM.

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



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 VA Lender ID: 789529-00-00

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

VA Fixed Loan Level Adjustments

Loan Features	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	580 - 619
VA LTV ≤ 80% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 80%, ≤ 95% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 95%, ≤ 100% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Refinance **	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%
VA Streamline/IRRRL	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-0.875%	-1.125%
VA Purchase	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA HI Bal ≥ \$1,000,000 ***	-0.500%	-0.500%	-0.500%	-1.375%	-1.500%	-1.625%	-1.750%	N/A
VA HI Bal Adjustment **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A
VA Manual U/W (w/AUS) **	-0.375%	-0.375%	-0.375%	-0.375%	-1.500%	N/A	N/A	N/A
All VA **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.400%	-0.450%
VA LTV > 100 **	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%
VA Cashout Refinance	0.000%	0.000%	0.000%	-0.050%	-0.150%	-0.150%	-0.150%	-0.150%
VA IRRRL LTV > 105%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

** Excluding VA IRRRL
 *** Based on VA Total Loan Amount

Loan Size ***	VA 30 Year						VA
	≤ 4.125%	4.25-4.625%	4.75-5.125%	5.25-5.625%	5.75-6.125%	≥ 6.25%	<30yr/ARMs
≤ \$85,000	-0.550%	-0.550%	-0.550%	-0.550%	-0.550%	-0.550%	-0.550%
\$85,001 - \$110,000	-0.300%	-0.300%	-0.300%	-0.300%	-0.300%	-0.300%	-0.300%
\$110,001 - \$125,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.300%
\$125,001 - \$150,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.300%
\$150,001 - \$175,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
\$175,001 - \$200,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
\$200,001 - \$300,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
\$300,001 - \$400,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
> \$400,000	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%

*** Based on VA Total Loan Amount

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

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

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

FICO Adjusters	
VA	
720+	0.400%
680-719	0.250%
660-679	0.250%
640-659	0.000%
620-639	0.000%
600-619	-0.500%
580-599	-1.250%

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



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

Jumbo Elite Loan Programs

Jumbo Elite 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
6.25	89.988	89.925	89.800
6.375	90.363	90.300	90.175
6.5	90.738	90.675	90.550
6.625	91.113	91.050	90.925
6.75	91.488	91.425	91.300
6.875	91.988	91.925	91.800
6.99	92.438	92.375	92.250
7	92.488	92.425	92.300
7.125	92.738	92.675	92.550
7.25	92.988	92.925	92.800
7.375	93.238	93.175	93.050
7.5	93.488	93.425	93.300
7.625	93.613	93.550	93.425
7.75	93.738	93.675	93.550
7.875	93.863	93.800	93.675
7.99	93.938	93.875	93.750
8	93.988	93.925	93.800
8.125	94.113	94.050	93.925
8.25	94.238	94.175	94.050
8.375	94.363	94.300	94.175

NONDEL

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



Effective Date:
 1/24/25 10:13 AM

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

Jumbo Elite Loan Level Adjustments

FICO Score	FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
≥800	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
780-799	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
760-779	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
740-759	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	-0.250%	-0.625%	NA
720-739	0.375%	0.375%	0.375%	0.375%	0.125%	-0.125%	-0.375%	NA	NA
700-719	0.375%	0.375%	0.375%	0.250%	0.125%	NA	NA	NA	NA
680-699	0.250%	0.250%	0.250%	0.250%	-0.125%	NA	NA	NA	NA

Loan Amount	Loan Amount/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
\$1,000,001-\$1.5MM	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	NA
\$1,500,001-\$2MM	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.375%	-0.500%	NA
\$2,000,001-\$2.5MM	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	NA	NA
\$2,500,001-\$3MM	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	NA	NA	NA	NA

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

Cashout FICO	Cashout/FICO/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Cashout and FICO ≥ 740	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	-0.750%	NA	NA	NA
Cashout and FICO < 740	-0.250%	-0.250%	-0.250%	-0.375%	-0.625%	-0.875%	NA	NA	NA

Occupancy	Occupancy/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.750%	-1.250%	NA	NA	NA
Investment	-0.750%	-0.750%	-0.750%	-0.750%	-1.000%	-1.250%	NA	NA	NA

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

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

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

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

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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	97.939	97.773	97.620	
6.125	98.369	98.202	98.050	
6.25	98.799	98.632	98.480	
6.375	99.208	99.042	98.889	
6.5	99.586	99.420	99.267	
6.625	99.943	99.777	99.624	
6.75	100.285	100.118	99.966	
6.875	100.610	100.444	100.292	
7	100.926	100.759	100.607	
7.125	101.219	101.047	100.891	
7.25	101.494	101.316	101.156	
7.375	101.754	101.573	101.411	
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	96.939	96.773	96.620	
6.125	97.369	97.202	97.050	
6.25	97.799	97.632	97.480	
6.375	98.208	98.042	97.889	
6.5	98.586	98.420	98.267	
6.625	98.943	98.777	98.624	
6.75	99.285	99.118	98.966	
6.875	99.610	99.444	99.292	
7	99.926	99.759	99.607	
7.125	100.219	100.047	99.891	
7.25	100.494	100.316	100.156	
7.375	100.754	100.573	100.411	
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	97.639	97.473	97.320	
6.125	98.069	97.902	97.750	
6.25	98.499	98.332	98.180	
6.375	98.908	98.742	98.589	
6.5	99.286	99.120	98.967	
6.625	99.643	99.477	99.324	
6.75	99.985	99.818	99.666	
6.875	100.310	100.144	99.992	
7	100.626	100.459	100.307	
7.125	100.919	100.747	100.591	
7.25	101.194	101.016	100.856	
7.375	101.454	101.273	101.111	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier SOFR ARM Margin = 2.75%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	99.052	98.990	98.927	
6.25	99.412	99.349	99.287	
6.375	99.755	99.693	99.630	
6.5	100.083	100.021	99.958	
6.625	100.396	100.333	100.271	
6.75	100.693	100.630	100.568	
6.875	100.896	100.833	100.771	
7	101.083	101.021	100.958	
7.125	101.255	101.193	101.130	
7.25	101.412	101.349	101.287	
7.375	101.552	101.490	101.427	
7.5	101.677	101.615	101.552	
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	
6	99.131	99.068	99.006	
6.125	99.475	99.412	99.350	
6.25	99.803	99.740	99.678	
6.375	100.115	100.053	99.990	
6.5	100.412	100.350	100.287	
6.625	100.693	100.631	100.568	
6.75	100.881	100.818	100.756	
6.875	101.053	100.990	100.928	
7	101.209	101.147	101.084	
7.125	101.350	101.287	101.225	
7.25	101.475	101.412	101.350	
7.375	101.584	101.522	101.459	
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	99.167	99.104	99.042	
6.125	99.495	99.432	99.370	
6.25	99.807	99.745	99.682	
6.375	100.104	100.042	99.979	
6.5	100.385	100.323	100.260	
6.625	100.651	100.588	100.526	
6.75	100.823	100.760	100.698	
6.875	100.979	100.917	100.854	
7	101.120	101.057	100.995	
7.125	101.245	101.182	101.120	
7.25	101.354	101.292	101.229	
7.375	101.448	101.385	101.323	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 90 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
7.375	99.825	99.658	99.506	
7.5	100.465	100.298	100.146	
7.625	101.071	100.899	100.743	
7.75	101.581	101.404	101.244	
7.875	101.976	101.795	101.633	
8	102.350	102.165	102.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 90 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
7.375	98.825	98.658	98.506	
7.5	99.465	99.298	99.146	
7.625	100.071	99.899	99.743	
7.75	100.581	100.404	100.244	
7.875	100.976	100.795	100.633	
8	101.350	101.165	101.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 90 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
7.375	99.525	99.358	99.206	
7.5	100.165	99.998	99.846	
7.625	100.771	100.599	100.443	
7.75	101.281	101.104	100.944	
7.875	101.676	101.495	101.333	
8	102.050	101.865	101.700	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	98.294	98.231	98.169	
6.25	98.669	98.606	98.544	
6.375	99.028	98.966	98.903	
6.5	99.372	99.309	99.247	
6.625	99.700	99.637	99.575	
6.75	100.012	99.950	99.887	
6.875	100.231	100.169	100.106	
7	100.434	100.372	100.309	
7.125	100.622	100.559	100.497	
7.25	100.794	100.731	100.669	
7.375	100.950	100.887	100.825	
7.5	101.091	101.028	100.966	
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:
9/11/23 4:00 PM

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

Jumbo Premier Loan Level Adjustments

FICO Score	Purchase FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	0.125%	0.125%	-0.125%	-0.250%	-1.000%	NA	NA	NA	NA
700-719	0.125%	0.125%	0.125%	-0.125%	-0.250%	-1.125%	-1.500%	NA	NA
720-739	0.125%	0.125%	0.125%	0.125%	-0.125%	-0.375%	-0.750%	NA	NA
740-759	0.250%	0.250%	0.250%	0.125%	0.125%	-0.125%	-0.500%	-3.375%	NA
760-779	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-2.375%	NA
780-999	0.500%	0.500%	0.375%	0.250%	0.125%	0.000%	-0.125%	-1.375%	NA

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

FICO Score	Rate/Term FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	0.000%	0.000%	-0.250%	-0.375%	-1.125%	NA	NA	NA	NA
700-719	0.000%	0.000%	0.000%	-0.250%	-0.375%	-1.250%	-1.625%	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.500%	-0.875%	NA	NA
740-759	0.125%	0.125%	0.125%	0.000%	0.000%	-0.250%	-0.625%	-3.500%	NA
760-779	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-0.375%	-2.500%	NA
780-999	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-1.500%	NA

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

FICO Score	Cashout Refinance FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.000%	0.000%	0.000%	-0.250%	NA	NA	NA	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	-0.250%	NA	NA	NA	NA
740-759	0.125%	0.125%	0.125%	0.000%	0.000%	NA	NA	NA	NA
760-779	0.250%	0.250%	0.125%	0.000%	-0.125%	NA	NA	NA	NA
780-999	0.375%	0.375%	0.250%	0.125%	0.000%	NA	NA	NA	NA

Amount	Premier 90	
	Amount/LTV	
	80.01-85%	85.01-90%
<\$1MM	0.000%	0.000%
\$1,000,001-\$1.5MM	-0.375%	-0.375%
\$1,500,001-\$2MM	NA	NA
\$2,000,001-\$2.5MM	NA	NA
\$2,500,001-\$3MM	NA	NA
\$3,000,001-\$3.5MM	NA	NA

Amount	Loan Amount/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
<\$1MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$1,000,001-\$1.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
\$1,500,001-\$2MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
\$2,000,001-\$2.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA	NA
\$2,500,001-\$3MM	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA	NA	NA
\$3,000,001-\$3.5MM	-0.250%	-0.250%	-0.375%	NA	NA	NA	NA	NA	NA

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

Loan Amount Adjustment	Premier 90	
	Loan Amount Adjustment	
	80.01-85%	85.01-90%
\$806,501 - \$1,499,999	0.000%	0.000%
\$1,500,000 - \$1,999,999	0.125%	0.125%
\$2,000,000 - \$3,000,000	0.250%	0.250%

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

Amount	Premier 90	
	Amount/LTV	
	80.01-85%	85.01-90%
20 yr Fixed (add to 30 yr Fixed)	0.250%	0.250%
30 yr Fixed	0.000%	0.000%
Temp Buy Down	-0.500%	-0.500%

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

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

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%

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

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%

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

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

Amt Range	Max Price Premier		
	30yr	25yr	20yr
<=\$1MM	101.825	100.825	101.825
>\$1MM - \$1,499,999	101.825	100.825	101.825
\$1,500,000 - \$1,999,999	101.850	100.825	101.825
\$2MM - \$3MM	102.075	100.825	101.825

Loan Amount	Max Price Premier 90		
	30yr	25yr	20yr
<=\$1MM	101.075	100.075	100.775
>\$1MM - \$1,499,999	100.825	99.825	100.525
\$1,500,000 - \$1,999,999	100.950	99.825	100.525
\$2MM - \$3MM	101.075	99.825	100.525

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

Jumbo Premier ARM Loan Level Adjustments

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

FICO Score	Rate/Term FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	NA	NA	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
780-999	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	NA	NA

FICO Score	Cashout Refinance FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	NA	NA	NA	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	NA	NA	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	NA	NA	NA	NA
780-999	0.250%	0.250%	0.250%	0.125%	0.000%	NA	NA	NA	NA

Amount	Loan Amount/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
< 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%	-0.500%	-0.625%	-0.750%	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 (LR & 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%

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

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

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

ARM Max Price	
Loan Amount	Max Price ARM
<=\$1MM	100.925
>\$1MM - \$1,499,999	100.925
\$1,5MM - \$1,999,999	101.050
\$2MM - \$3MM	101.175

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

Fees	
Tax Service Fee	\$ 75
Emerging Banker Delivery Fee	\$ 845
Non-Del Delivery Fee	\$ 995

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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	89.648	89.523	89.398	
5.375	90.773	90.648	90.523	
5.5	91.773	91.648	91.523	
5.625	92.773	92.648	92.523	
5.75	93.773	93.648	93.523	
5.875	94.648	94.523	94.398	
6	95.523	95.398	95.273	
6.125	96.273	96.148	96.023	
6.25	97.023	96.898	96.773	
6.375	97.648	97.523	97.398	
6.5	98.273	98.148	98.023	
6.625	98.898	98.773	98.648	
6.75	99.398	99.273	99.148	
6.875	99.898	99.773	99.648	
7	100.273	100.148	100.023	
7.125	100.648	100.523	100.398	
7.25	101.023	100.898	100.773	
7.375	101.273	101.148	101.023	
7.5	101.523	101.398	101.273	
7.625	101.773	101.648	101.523	
7.75	101.898	101.773	101.648	
7.875	102.023	101.898	101.773	
8	102.148	102.023	101.898	
8.125	102.273	102.148	102.023	
8.25	102.398	102.273	102.148	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	90.541	90.416	90.291	
5.25	91.416	91.291	91.166	
5.375	92.291	92.166	92.041	
5.5	93.166	93.041	92.916	
5.625	93.916	93.791	93.666	
5.75	94.666	94.541	94.416	
5.875	95.416	95.291	95.166	
6	96.166	96.041	95.916	
6.125	96.791	96.666	96.541	
6.25	97.416	97.291	97.166	
6.375	98.041	97.916	97.791	
6.5	98.666	98.541	98.416	
6.625	99.166	99.041	98.916	
6.75	99.666	99.541	99.416	
6.875	100.041	99.916	99.791	
7	100.416	100.291	100.166	
7.125	100.666	100.541	100.416	
7.25	100.916	100.791	100.666	
7.375	101.166	101.041	100.916	
7.5	101.291	101.166	101.041	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum SOFR ARM Margin = 2.75%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.25	90.33	90.205	90.08	
5.375	91.33	91.205	91.08	
5.5	92.33	92.205	92.08	
5.625	93.33	93.205	93.08	
5.75	94.205	94.08	93.955	
5.875	95.08	94.955	94.83	
6	95.955	95.83	95.705	
6.125	96.705	96.58	96.455	
6.25	97.455	97.33	97.205	
6.375	98.08	97.955	97.83	
6.5	98.705	98.58	98.455	
6.625	99.205	99.08	98.955	
6.75	99.705	99.58	99.455	
6.875	100.205	100.08	99.955	
7	100.58	100.455	100.33	
7.125	100.955	100.83	100.705	
7.25	101.205	101.08	100.955	
7.375	101.455	101.33	101.205	
7.5	101.58	101.455	101.33	
7.625	101.705	101.58	101.455	
7.75	101.83	101.705	101.58	
7.875	101.925	101.83	101.705	
8	101.925	101.925	101.83	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.125	93.362	93.237	93.112	
5.25	94.112	93.987	93.862	
5.375	94.862	94.737	94.612	
5.5	95.487	95.362	95.237	
5.625	96.112	95.987	95.862	
5.75	96.737	96.612	96.487	
5.875	97.362	97.237	97.112	
6	97.987	97.862	97.737	
6.125	98.487	98.362	98.237	
6.25	98.987	98.862	98.737	
6.375	99.487	99.362	99.237	
6.5	99.987	99.862	99.737	
6.625	100.362	100.237	100.112	
6.75	100.737	100.612	100.487	
6.875	100.987	100.862	100.737	
7	101.112	100.987	100.862	
7.125	101.237	101.112	100.987	
7.25	101.362	101.237	101.112	
7.375	101.425	101.362	101.237	
7.5	101.425	101.425	101.362	
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	92.742	92.617	92.492	
6.25	93.617	93.492	93.367	
6.375	94.367	94.242	94.117	
6.5	95.117	94.992	94.867	
6.625	95.867	95.742	95.617	
6.75	96.617	96.492	96.367	
6.875	97.242	97.117	96.992	
7	97.867	97.742	97.617	
7.125	98.367	98.242	98.117	
7.25	98.867	98.742	98.617	
7.375	99.367	99.242	99.117	
7.5	99.867	99.742	99.617	
7.625	100.242	100.117	99.992	
7.75	100.617	100.492	100.367	
7.875	100.867	100.742	100.617	
8	101.117	100.992	100.867	
8.125	101.242	101.117	100.992	
8.25	101.367	101.242	101.117	
8.375	101.492	101.367	101.242	
8.5	101.617	101.492	101.367	
8.625	101.742	101.617	101.492	
8.75	101.867	101.742	101.617	
8.875	101.925	101.867	101.742	
9	101.925	101.925	101.867	
0	0	0	0	

NONDEL

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



Effective Date:
 1/24/25 10:13 AM

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

Jumbo Premier Platinum Loan Level Adjustments

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

Misc Adjustments	
Purchase	0.625%
Cashout	-0.500%
Investment	-0.500%
Loan Amount > \$2MM	-0.250%
Escrow Waiver	-0.125%
Condo >65% LTV	-0.125%
CO-OP	-0.750%
Second Home	-0.125%
2-4 units <= 65%LTV	-0.125%
2-4 units >65%LTV	-0.250%
Guideline Exception	-0.25%

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

Loan Amount Adjustment 30yr	
\$306,501 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

Misc Adjustments	
Guideline Exception	-0.25%

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