

NONDEL

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



Effective Date:
5/8/25 2:39 PM

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

Conforming Fixed Express Loan Programs

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

Conforming 30 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.25	95.826	95.799	95.762
5.375	96.491	96.464	96.427
5.49	97.131	97.104	97.067
5.5	97.131	97.104	97.067
5.625	97.753	97.726	97.689
5.75	98.143	98.111	98.074
5.875	98.758	98.726	98.689
5.99	99.366	99.334	99.297
6	99.366	99.334	99.297
6.125	99.906	99.874	99.837
6.25	100.165	100.125	100.081
6.375	100.687	100.647	100.603
6.49	101.155	101.115	101.071
6.5	101.155	101.115	101.071
6.625	101.601	101.561	101.517
6.75	101.897	101.845	101.794
6.875	102.321	102.269	102.217
6.99	102.750	102.697	102.646
7	102.750	102.697	102.646
7.125	103.132	103.080	103.029
7.25	103.301	103.226	103.149
7.375	103.659	103.586	103.528
7.49	104.033	103.970	103.912
7.5	104.033	103.970	103.912
7.625	104.382	104.333	104.274
7.75	104.552	104.503	104.444
7.875	104.891	104.841	104.783
7.99	104.800	104.750	104.692
8	104.800	104.750	104.692
8.125	105.031	104.981	104.923

Conforming 25 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.25	95.826	95.799	95.762
5.375	96.491	96.464	96.427
5.49	97.131	97.104	97.067
5.5	97.131	97.104	97.067
5.625	97.753	97.726	97.689
5.75	98.143	98.111	98.074
5.875	98.758	98.726	98.689
5.99	99.366	99.334	99.297
6	99.366	99.334	99.297
6.125	99.906	99.874	99.837
6.25	100.165	100.125	100.081
6.375	100.687	100.647	100.603
6.49	101.155	101.115	101.071
6.5	101.155	101.115	101.071
6.625	101.601	101.561	101.517
6.75	101.897	101.845	101.794
6.875	102.321	102.269	102.217
6.99	102.750	102.697	102.646
7	102.750	102.697	102.646
7.125	103.132	103.080	103.029
7.25	103.301	103.226	103.149
7.375	103.659	103.586	103.528
7.49	104.033	103.970	103.912
7.5	104.033	103.970	103.912
7.625	104.382	104.333	104.274
7.75	104.552	104.503	104.444
7.875	104.891	104.841	104.783
7.99	104.800	104.750	104.692
8	104.800	104.750	104.692
8.125	105.031	104.981	104.923

Conforming 20 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5	96.265	96.198	96.118
5.125	96.913	96.846	96.766
5.25	97.537	97.470	97.399
5.375	98.138	98.071	97.990
5.49	98.726	98.664	98.598
5.5	98.726	98.664	98.598
5.625	99.266	99.203	99.138
5.75	99.907	99.845	99.779
5.875	100.470	100.408	100.342
5.99	101.012	100.950	100.884
6	101.012	100.950	100.884
6.125	101.519	101.457	101.391
6.25	101.354	101.284	101.211
6.375	101.857	101.788	101.715
6.49	102.331	102.262	102.188
6.5	102.331	102.262	102.188
6.625	102.775	102.706	102.632
6.75	102.388	102.328	102.262
6.875	102.843	102.773	102.707
6.99	103.261	103.191	103.125
7	103.261	103.191	103.125
7.125	103.639	103.569	103.503
7.25	103.547	103.474	103.415
7.375	103.962	103.901	103.850
7.49	104.365	104.316	104.265
7.5	104.365	104.316	104.265
7.625	104.732	104.689	104.638
7.75	105.086	105.044	104.993
7.875	105.423	105.381	105.329
8	105.742	105.700	105.649

Conforming 15 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
4.5	97.313	97.280	97.216
4.625	97.672	97.640	97.575
4.75	98.110	98.084	98.044
4.875	98.513	98.488	98.447
4.99	98.876	98.850	98.810
5	98.876	98.850	98.810
5.125	99.238	99.212	99.172
5.25	99.583	99.557	99.516
5.375	99.915	99.889	99.849
5.49	100.255	100.219	100.163
5.5	100.255	100.219	100.163
5.625	100.545	100.509	100.453
5.75	100.833	100.798	100.742
5.875	101.137	101.102	101.046
5.99	101.348	101.313	101.256
6	101.348	101.313	101.256
6.125	101.690	101.655	101.598
6.25	101.834	101.798	101.742
6.375	102.151	102.116	102.059
6.49	102.579	102.544	102.487
6.5	102.579	102.544	102.487
6.625	102.900	102.864	102.808
6.75	103.105	103.064	103.008
6.875	103.422	103.381	103.325
6.99	103.709	103.668	103.612

Conforming 10 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
4.25	96.464	96.428	96.362
4.375	96.874	96.836	96.771
4.49	97.273	97.236	97.171
4.5	97.273	97.236	97.171
4.625	97.663	97.626	97.561
4.75	98.727	98.686	98.630
4.875	99.130	99.089	99.033
4.99	99.492	99.452	99.395
5	99.492	99.452	99.395
5.125	99.854	99.814	99.757
5.25	100.109	100.159	100.102
5.375	100.531	100.491	100.434
5.49	100.798	100.758	100.701
5.5	100.798	100.758	100.701
5.625	101.098	101.057	101.001
5.75	101.156	101.106	101.034
5.875	101.485	101.435	101.363
5.99	101.746	101.696	101.623
6	101.746	101.696	101.623
6.125	102.138	102.088	102.015
6.25	101.884	101.839	101.782
6.375	102.227	102.182	102.125
6.49	102.680	102.634	102.578
6.5	102.680	102.634	102.578
6.625	103.001	102.955	102.899

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 = 4.35%

Conforming 10% SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
6	98.303	98.223	98.128
6.125	98.765	98.685	98.580
6.25	99.205	99.124	99.029
6.375	99.486	99.405	99.310
6.5	99.739	99.659	99.564
6.625	99.950	99.870	99.774
6.75	100.179	100.099	100.004
6.875	100.187	100.106	100.011
7	100.361	100.281	100.186
7.125	100.767	100.687	100.592
7.25	101.017	100.937	100.842
7.375	101.033	100.953	100.858
7.5	101.042	100.962	100.867
7.625	101.042	100.962	100.867
7.75	101.049	100.968	100.873
7.875	101.064	100.984	100.889
8	101.074	100.993	100.898
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

Conforming 7% SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
5.25	97.111	97.030	96.935
5.375	97.450	97.370	97.275
5.5	97.809	97.729	97.633
5.625	98.195	98.115	98.020
5.75	98.543	98.463	98.368
5.875	98.835	98.754	98.659
6	99.082	99.001	98.906
6.125	99.263	99.183	99.087
6.25	99.507	99.426	99.331
6.375	99.719	99.639	99.544
6.5	99.910	99.830	99.735
6.625	100.068	99.987	99.892
6.75	100.343	100.263	100.168
6.875	100.548	100.468	100.373
7	100.777	100.696	100.601
7.125	101.050	100.970	100.875
7.25	101.233	101.153	101.058
7.375	101.280	101.200	101.105
7.5	101.383	101.303	101.208
7.625	101.571	101.490	101.395
7.75	101.689	101.609	101.514
7.875	101.705	101.625	101.530
8	101.711	101.631	101.536
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

Conforming 5% SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
5.25	97.61	97.531	97.43
5.375	97.958	97.888	97.79
5.5	98.305	98.225	98.13
5.625	98.615	98.535	98.44
5.75	98.896	98.805	98.71
5.875	99.100	99.020	98.925
6	99.325	99.245	99.15
6.125	99.563	99.483	99.388
6.25	99.819	99.739	99.644
6.375	99.979	99.898	99.803
6.5	100.176	100.096	100.001
6.625	100.430	100.349	100.254
6.75	100.724	100.644	100.549
6.875	100.830	100.750	100.655
7	100.885	100.805	100.711
7.125	100.867	100.786	100.697
7.25	100.776	100.695	100.606
7.375	100.655	100.575	100.485
7.5	100.524	100.443	100.354
7.625	100.396	100.315	100.226
7.75	100.268	100.187	100.098
8	101.508	101.428	101.333
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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High Balance Fixed Express Loan Programs

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

High Balance 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	96.829	96.802	96.765	5.5
5.625	97.451	97.424	97.387	5.625
5.75	97.841	97.809	97.772	5.75
5.875	98.456	98.424	98.387	5.875
5.99	99.064	99.032	98.995	5.99
6	99.064	99.032	98.995	6
6.125	99.604	99.572	99.535	6.125
6.25	99.863	99.823	99.779	6.25
6.375	100.385	100.345	100.301	6.375
6.49	100.853	100.813	100.769	6.49
6.5	100.853	100.813	100.769	6.5
6.625	101.299	101.259	101.215	6.625
6.75	101.595	101.543	101.492	6.75
6.875	102.010	101.967	101.915	6.875
6.99	102.448	102.395	102.344	6.99
7	102.448	102.395	102.344	7
7.125	102.830	102.778	102.727	7.125
7.25	102.999	102.926	102.867	7.25
7.375	103.357	103.284	103.226	7.375
7.49	103.731	103.668	103.610	7.49
7.5	103.731	103.668	103.610	7.5
7.625	104.080	104.031	103.972	7.625
7.75	104.250	104.201	104.142	7.75
7.875	104.580	104.539	104.481	7.875
7.99	104.873	104.823	104.765	7.99
8	104.873	104.823	104.765	8
8.125	104.604	104.554	104.496	8.125
8.25	104.294	104.164	104.032	8.25
8.375	104.580	104.451	104.319	8.375
8.49	104.841	104.712	104.580	8.49
8.5	104.841	104.712	104.580	8.5
8.625	104.346	104.217	104.085	8.625
9	0.000	0.000	0.000	9

High Balance 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	96.829	96.802	96.765	5.5
5.625	97.451	97.424	97.387	5.625
5.75	97.841	97.809	97.772	5.75
5.875	98.456	98.424	98.387	5.875
5.99	99.064	99.032	98.995	5.99
6	99.064	99.032	98.995	6
6.125	99.604	99.572	99.535	6.125
6.25	99.863	99.823	99.779	6.25
6.375	100.385	100.345	100.301	6.375
6.49	100.853	100.813	100.769	6.49
6.5	100.853	100.813	100.769	6.5
6.625	101.299	101.259	101.215	6.625
6.75	101.595	101.543	101.492	6.75
6.875	102.010	101.967	101.915	6.875
6.99	102.448	102.395	102.344	6.99
7	102.448	102.395	102.344	7
7.125	102.830	102.778	102.727	7.125
7.25	102.999	102.926	102.867	7.25
7.375	103.357	103.284	103.226	7.375
7.49	103.731	103.668	103.610	7.49
7.5	103.731	103.668	103.610	7.5
7.625	104.080	104.031	103.972	7.625
7.75	104.250	104.201	104.142	7.75
7.875	104.580	104.539	104.481	7.875
7.99	104.873	104.823	104.765	7.99
8	104.873	104.823	104.765	8
8.125	104.604	104.554	104.496	8.125
8.25	104.294	104.164	104.032	8.25
8.375	104.580	104.451	104.319	8.375
8.49	104.841	104.712	104.580	8.49
8.5	104.841	104.712	104.580	8.5
8.625	104.346	104.217	104.085	8.625
9	0.000	0.000	0.000	9

High Balance 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	95.063	94.966	94.857	5.5
5.625	95.692	95.595	95.485	5.625
5.75	96.303	96.214	96.111	5.75
5.875	96.922	96.833	96.730	5.875
5.99	97.511	97.421	97.319	5.99
6	97.511	97.421	97.319	6
6.125	98.077	97.988	97.885	6.125
6.25	98.648	98.559	98.456	6.25
6.375	99.122	99.033	98.930	6.375
6.49	99.546	99.456	99.354	6.49
6.5	99.546	99.456	99.354	6.5
6.625	99.938	99.849	99.746	6.625
6.75	100.191	100.091	99.982	6.75
6.875	100.584	100.485	100.375	6.875
6.99	100.943	100.844	100.734	6.99
7	100.943	100.844	100.734	7
7.125	101.263	101.164	101.054	7.125
7.25	101.309	101.187	101.069	7.25
7.375	101.579	101.457	101.339	7.375
7.49	101.819	101.697	101.579	7.49
7.5	101.819	101.697	101.579	7.5
7.625	102.029	101.907	101.789	7.625
7.75	101.521	101.420	101.310	7.75
7.875	101.785	101.683	101.573	7.875
7.99	102.019	101.917	101.807	7.99
8	102.019	101.917	101.807	8
8.125	101.684	101.582	101.472	8.125
8.25	100.651	100.447	100.242	8.25
8.375	100.871	100.667	100.462	8.375
8.49	101.069	100.864	100.659	8.49
8.5	101.069	100.864	100.659	8.5
8.625	100.512	100.308	100.103	8.625
9	0.000	0.000	0.000	9

High Balance 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	96.894	96.853	96.797	5
5.125	97.231	97.190	97.134	5.125
5.25	97.696	97.646	97.573	5.25
5.375	98.023	97.973	97.901	5.375
5.49	98.347	98.297	98.225	5.49
5.5	98.347	98.297	98.225	5.5
5.625	98.624	98.575	98.502	5.625
5.75	98.900	98.850	98.777	5.75
5.875	99.164	99.115	99.042	5.875
5.99	99.455	99.406	99.333	5.99
6	99.455	99.406	99.333	6
6.125	99.702	99.652	99.580	6.125
6.25	100.020	99.970	99.897	6.25
6.375	100.287	100.238	100.165	6.375
6.49	100.635	100.585	100.512	6.49
6.5	100.635	100.585	100.512	6.5
6.625	100.868	100.818	100.745	6.625
6.75	101.105	101.051	100.978	6.75
6.875	101.341	101.286	101.214	6.875
6.99	101.557	101.502	101.429	6.99
7	101.557	101.502	101.429	7
7.125	101.695	101.640	101.568	7.125
7.25	101.672	101.536	101.386	7.25
7.375	101.864	101.728	101.558	7.375
7.49	102.035	101.899	101.729	7.49
7.5	102.035	101.899	101.729	7.5

High Balance 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.25	96.379	96.341	96.277	4.25
4.375	96.789	96.751	96.686	4.375
4.49	97.188	97.151	97.086	4.49
4.5	97.188	97.151	97.086	4.5
4.625	97.578	97.541	97.476	4.625
4.75	98.642	98.601	98.545	4.75
4.875	99.045	99.004	98.948	4.875
4.99	99.407	99.367	99.310	4.99
5	99.407	99.367	99.310	5
5.125	99.769	99.729	99.672	5.125
5.25	100.114	100.074	100.017	5.25
5.375	100.446	100.406	100.349	5.375
5.49	100.713	100.673	100.616	5.49
5.5	100.713	100.673	100.616	5.5
5.625	101.013	100.972	100.916	5.625
5.75	101.071	101.021	100.949	5.75
5.875	101.400	101.350	101.278	5.875
5.99	101.661	101.611	101.538	5.99
6	101.661	101.611	101.538	6
6.125	102.053	102.003	101.930	6.125
6.25	101.799	101.754	101.697	6.25
6.375	102.142	102.097	102.040	6.375
6.49	102.595	102.540	102.483	6.49
6.5	102.595	102.540	102.483	6.5
6.625	102.916	102.870	102.814	6.625
6.75	103.095	103.054	102.988	6.75

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 = 4.35%

High Balance 10% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5.5	96.691	96.610	96.515	5.5
5.625	97.161	97.081	96.986	5.625
5.75	97.579	97.499	97.404	5.75
5.875	97.910	97.836	97.740	5.875
6	98.303	98.223	98.128	6
6.125	98.765	98.685	98.590	6.125
6.25	99.205	99.124	99.029	6.25
6.375	99.486	99.405	99.310	6.375
6.5	99.739	99.659	99.564	6.5
6.625	99.954	99.870	99.774	6.625
6.75	100.179	100.099	100.004	6.75
6.875	100.187	100.106	100.011	6.875
7	100.361	100.281	100.186	7
7.125	100.767	100.687	100.592	7.125
7.25	101.017	100.937	100.842	7.25
7.375	101.033	100.953	100.858	7.375
7.5	101.042	100.962	100.867	7.5
7.625	101.042	100.962	100.867	7.625
7.75	101.049	100.968	100.873	7.75
7.875	101.064	100.984	100.889	7.875
8	101.074	100.993	100.898	8
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0

High Balance 7%

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



Effective Date:
5/8/25 2:39 PM

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

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

Conforming Fixed Loan Programs

Conforming 30 Day Fixed			
	Rate	Days to Lock	30 Year Fixed
5.5	97.00	95.979	96.942
6.0	97.50	96.561	97.526
6.5	98.018	97.986	97.947
7.0	98.633	98.961	98.922
7.5	99.249	99.936	99.939
8.0	99.864	99.909	99.912
8.5	100.480	100.000	99.996
9.0	101.096	100.000	100.000
9.5	101.712	100.000	100.000
10.0	102.328	100.000	100.000
10.5	102.944	100.000	100.000
11.0	103.560	100.000	100.000
11.5	104.176	100.000	100.000
12.0	104.792	100.000	100.000
12.5	105.408	100.000	100.000
13.0	106.024	100.000	100.000
13.5	106.640	100.000	100.000
14.0	107.256	100.000	100.000
14.5	107.872	100.000	100.000
15.0	108.488	100.000	100.000
15.5	109.104	100.000	100.000
16.0	109.720	100.000	100.000
16.5	110.336	100.000	100.000
17.0	110.952	100.000	100.000
17.5	111.568	100.000	100.000
18.0	112.184	100.000	100.000
18.5	112.800	100.000	100.000
19.0	113.416	100.000	100.000
19.5	114.032	100.000	100.000
20.0	114.648	100.000	100.000
20.5	115.264	100.000	100.000
21.0	115.880	100.000	100.000
21.5	116.496	100.000	100.000
22.0	117.112	100.000	100.000
22.5	117.728	100.000	100.000
23.0	118.344	100.000	100.000
23.5	118.960	100.000	100.000
24.0	119.576	100.000	100.000
24.5	120.192	100.000	100.000
25.0	120.808	100.000	100.000
25.5	121.424	100.000	100.000
26.0	122.040	100.000	100.000
26.5	122.656	100.000	100.000
27.0	123.272	100.000	100.000
27.5	123.888	100.000	100.000
28.0	124.504	100.000	100.000
28.5	125.120	100.000	100.000
29.0	125.736	100.000	100.000
29.5	126.352	100.000	100.000
30.0	126.968	100.000	100.000
30.5	127.584	100.000	100.000
31.0	128.200	100.000	100.000
31.5	128.816	100.000	100.000
32.0	129.432	100.000	100.000
32.5	130.048	100.000	100.000
33.0	130.664	100.000	100.000
33.5	131.280	100.000	100.000
34.0	131.896	100.000	100.000
34.5	132.512	100.000	100.000
35.0	133.128	100.000	100.000
35.5	133.744	100.000	100.000
36.0	134.360	100.000	100.000
36.5	134.976	100.000	100.000
37.0	135.592	100.000	100.000
37.5	136.208	100.000	100.000
38.0	136.824	100.000	100.000
38.5	137.440	100.000	100.000
39.0	138.056	100.000	100.000
39.5	138.672	100.000	100.000
40.0	139.288	100.000	100.000
40.5	139.904	100.000	100.000
41.0	140.520	100.000	100.000
41.5	141.136	100.000	100.000
42.0	141.752	100.000	100.000
42.5	142.368	100.000	100.000
43.0	142.984	100.000	100.000
43.5	143.600	100.000	100.000
44.0	144.216	100.000	100.000
44.5	144.832	100.000	100.000
45.0	145.448	100.000	100.000
45.5	146.064	100.000	100.000
46.0	146.680	100.000	100.000
46.5	147.296	100.000	100.000
47.0	147.912	100.000	100.000
47.5	148.528	100.000	100.000
48.0	149.144	100.000	100.000
48.5	149.760	100.000	100.000
49.0	150.376	100.000	100.000
49.5	150.992	100.000	100.000
50.0	151.608	100.000	100.000
50.5	152.224	100.000	100.000
51.0	152.840	100.000	100.000
51.5	153.456	100.000	100.000
52.0	154.072	100.000	100.000
52.5	154.688	100.000	100.000
53.0	155.304	100.000	100.000
53.5	155.920	100.000	100.000
54.0	156.536	100.000	100.000
54.5	157.152	100.000	100.000
55.0	157.768	100.000	100.000
55.5	158.384	100.000	100.000
56.0	158.999	100.000	100.000
56.5	159.615	100.000	100.000
57.0	160.231	100.000	100.000
57.5	160.847	100.000	100.000
58.0	161.463	100.000	100.000
58.5	162.079	100.000	100.000
59.0	162.695	100.000	100.000
59.5	163.311	100.000	100.000
60.0	163.927	100.000	100.000
60.5	164.543	100.000	100.000
61.0	165.159	100.000	100.000
61.5	165.775	100.000	100.000
62.0	166.391	100.000	100.000
62.5	167.007	100.000	100.000
63.0	167.623	100.000	100.000
63.5	168.239	100.000	100.000
64.0	168.855	100.000	100.000
64.5	169.471	100.000	100.000
65.0	170.087	100.000	100.000
65.5	170.703	100.000	100.000
66.0	171.319	100.000	100.000
66.5	171.935	100.000	100.000
67.0	172.551	100.000	100.000
67.5	173.167	100.000	100.000
68.0	173.783	100.000	100.000
68.5	174.399	100.000	100.000
69.0	175.015	100.000	100.000
69.5	175.631	100.000	100.000
70.0	176.247	100.000	100.000
70.5	176.863	100.000	100.000
71.0	177.479	100.000	100.000
71.5	178.095	100.000	100.000
72.0	178.711	100.000	100.000
72.5	179.327	100.000	100.000
73.0	179.943	100.000	100.000
73.5	180.559	100.000	100.000
74.0	181.175	100.000	100.000
74.5	181.791	100.000	100.000
75.0	182.407	100.000	100.000
75.5	183.023	100.000	100.000
76.0	183.639	100.000	100.000
76.5	184.255	100.000	100.000
77.0	184.871	100.000	100.000
77.5	185.487	100.000	100.000
78.0	186.103	100.000	100.000
78.5	186.719	100.000	100.000
79.0	187.335	100.000	100.000
79.5	187.951	100.000	100.000
80.0	188.567	100.000	100.000
80.5	189.183	100.000	100.000
81.0	189.799	100.000	100.000
81.5	190.415	100.000	100.000
82.0	191.031	100.000	100.000
82.5	191.647	100.000	100.000
83.0	192.263	100.000	100.000
83.5	192.879	100.000	100.000
84.0	193.495	100.000	100.000
84.5	194.111	100.000	100.000
85.0	194.727	100.000	100.000
85.5	195.343	100.000	100.000
86.0	195.959	100.000	100.000
86.5	196.575	100.000	100.000
87.0	197.191	100.000	100.000
87.5	197.807	100.000	100.000
88.0	198.423	100.000	100.000
88.5	199.039	100.000	100.000
89.0	199.655	100.000	100.000
89.5	200.271	100.000	100.000
90.0	200.887	100.000	100.000
90.5	201.503	100.000	100.000
91.0	202.119	100.000	100.000
91.5	202.735	100.000	100.000
92.0	203.351	100.000	100.000
92.5	203.967	100.000	100.000
93.0	204.583	100.000	100.000
93.5	205.199	100.000	100.000
94.0	205.815	100.000	100.000
94.5	206.431	100.000	100.000
95.0	207.047	100.000	100.000
95.5	207.663	100.000	100.000
96.0	208.279	100.000	100.000
96.5	208.895	100.000	100.000
97.0	209.511	100.000	100.000
97.5	210.127	100.000	100.000
98.0	210.743	100.000	100.000
98.5	211.359	100.000	100.000
99.0	211.975	100.000	100.000
99.5	212.591	100.000	100.000
100.0	213.207	100.000	100.000

Rate	Days to Lock		
	30	45	60
5.5	97.00	96.59	96.342
5.625	97.621	97.01	97.628
5.75	98.018	97.986	97.944
5.875	98.633	98.601	98.565
6.0	99.242	99.209	99.212
6.125	99.781	99.729	99.712
6.25	100.040	100.000	99.956
6.375	100.650	100.950	100.910
6.40	101.030	100.900	100.864
6.5	101.030	100.900	100.866
6.6	101.471	100.850	100.818
6.625	101.772	100.800	100.772
6.75	102.196	100.750	100.726
6.875	102.625	100.700	100.680
6.99	102.625	100.700	100.680
7.125	103.007	102.955	103.004
7.25	103.176	103.103	103.104
7.375	103.318	103.161	103.161
7.5	103.461	103.219	103.219
7.5	103.461	103.219	103.219
7.5	103.908	103.845	103.787
7.625	104.297	104.208	104.148
7.75	104.721	104.632	104.573
7.875	104.721	104.632	104.573
7.99	104.675	104.625	104.567
8.0	104.675	104.625	104.567
8.125	104.894	104.846	104.786
8.25	104.586	104.466	104.324
8.375	104.586	104.466	104.324
8.5	104.586	104.466	104.324
8.625	104.586	104.466	104.324
8.75	104.586	104.466	104.324
8.875	104.586	104.466	104.324
9.0	104.586	104.466	104.324
9.125	104.586	104.466	104.324
9.25	104.586	104.466	104.324
9.375	104.586	104.466	104.324
9.5	104.586	104.466	104.324
9.625	104.586	104.466	104.324
9.75	104.586	104.466	104.324
9.875	104.586	104.466	104.324
10.0	104.586	104.466	104.324
10.125	104.586	104.466	104.324
10.25	104.586	104.466	104.324
10.375	104.586	104.466	104.324
10.5	104.586	104.466	104.324
10.625	104.586	104.466	104.324
10.75	104.586	104.466	104.324
10.875	104.586	104.466	104.324
11.0	104.586	104.466	104.324
11.125	104.586	104.466	104.324
11.25	104.586	104.466	104.324
11.375	104.586	104.466	104.324
11.5	104.586	104.466	104.324
11.625	104.586	104.466	104.324
11.75	104.586	104.466	104.324
11.875	104.586	104.466	104.324
12.0	104.586	104.466	104.324
12.125	104.586	104.466	104.324
12.25	104.586	104.466	104.324
12.375	104.586	104.466	104.324
12.5	104.586	104.466	104.324
12.625	104.586	104.466	104.324
12.75	104.586	104.466	104.324
12.875	104.586	104.466	104.324
13.0	104.586	104.466	104.324
13.125	104.586	104.466	104.324
13.25	104.586	104.466	104.324
13.375	104.586	104.466	104.324
13.5	104.586	104.466	104.324
13.625	104.586	104.466	104.324
13.75	104.586	104.466	104.324
13.875	104.586	104.466	104.324
14.0	104.586	104.466	104.324
14.125	104.586	104.466	104.324
14.25	104.586	104.466	104.324
14.375	104.586	104.466	104.324
14.5	104.586	104.466	104.324
14.625	104.586	104.466	104.324
14.75	104.586	104.466	104.324
14.875	104.586	104.466	104.324
15.0	104.586	104.466	104.324

Confirming 20 Day Fixed			
Rate	Days to Lock		
	30	45	60
5.75	96.140	96.073	95.993
5.50	96.125	96.058	95.978
5.25	97.412	97.345	97.265
5.375	98.013	97.946	97.865
5.00	98.603	98.536	98.455
5.5	98.601	98.538	98.473
5.625	99.201	99.134	99.054
5.75	99.782	99.720	99.654
5.875	99.340	99.273	99.193
5.99	100.887	100.825	100.755
6	100.887	100.825	100.755
6.125	101.390	101.322	101.252
6.35	101.229	101.159	101.089
6.375	101.732	101.663	101.593
6.49	102.026	102.137	102.060
6.58	102.026	102.137	102.060
6.625	102.692	102.581	102.471
6.75	102.273	102.203	102.137
6.875	102.718	102.648	102.580
7	103.135	103.066	103.000
7.125	103.135	103.066	103.000
7.25	103.514	103.444	103.378
7.375	103.425	103.355	103.285
7.5	103.837	103.766	103.695
7.625	104.240	104.171	104.100
7.75	104.240	104.171	104.100
7.875	104.693	104.624	104.554
8	104.961	104.914	104.868
7.75	105.298	105.256	105.214

Conforming 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.25	96.418	96.386	96.362
4.375	96.775	96.743	96.719
4.49	97.188	97.155	97.130
4.5	97.188	97.155	97.091
4.625	97.547	97.513	97.480
4.75	97.959	97.925	97.892
4.875	98.388	98.353	98.320
5	98.751	98.725	98.688
5.125	98.751	98.725	98.688
5.25	99.458	99.432	99.393
5.375	99.790	99.764	99.725
5.49	100.130	100.094	100.038
5.625	100.130	100.094	100.038
5.75	100.420	100.384	100.347
5.875	100.708	100.673	100.617
6	101.012	100.977	100.921
6.125	101.318	101.283	101.227
6.25	101.223	101.188	101.133
6.375	101.565	101.530	101.475
6.5	101.709	101.673	101.618
6.625	101.991	101.955	101.930
6.75	102.454	102.419	102.363
6.875	102.454	102.419	102.363
7	102.775	102.739	102.683
7.125	102.953	102.917	102.861

Conforming 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	90
4.65	97.148	97.111	97.048	
4.75	97.537	97.501	97.437	
4.85	98.062	98.061	98.005	
4.95	99.005	98.964	98.905	
4.99	99.367	99.327	99.270	
5.05	99.327	99.287	99.230	
5.125	99.729	99.689	99.632	
5.25	100.074	100.034	99.977	
5.375	100.406	100.366	100.309	
5.5	100.632	100.632	100.575	
5.5	100.673	100.633	100.576	
5.625	100.973	100.932	100.875	
5.75	101.031	100.991	100.938	
5.875	101.307	101.310	101.257	
5.99	101.621	101.581	101.499	
6.125	101.621	101.581	101.499	
6.25	102.013	101.963	101.898	
6.375	102.715	102.714	102.657	
6.49	102.102	102.102	102.000	
6.5	102.555	102.509	102.453	
6.6	102.555	102.509	102.453	
6.75	102.875	102.830	102.774	
6.875	103.055	103.014	102.958	
7	103.372	103.331	103.275	
7.125	103.693	103.618	103.562	
7.25	104.015	103.965	103.908	

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

[illegible][illegible]

Conforming 5% SOFR ARM				
Rate	Days to Lock			
	30	45	60	75
5.625	98.138	98.450	98.416	98.314
5.875	98.761	98.688	98.588	98.585
6.125	98.975	98.895	98.800	98.715
6.375	99.205	99.120	99.020	98.935
6.625	99.438	99.314	99.263	99.155
6.875	99.657	99.511	99.455	99.355
7.125	99.864	99.701	99.644	99.544
7.375	100.051	99.871	99.817	99.717
7.625	100.305	100.224	100.170	100.070
7.875	100.527	100.444	100.389	100.289
8.125	100.705	100.625	100.570	100.470
8.375	100.760	100.680	100.630	100.530
8.625	100.742	100.661	100.610	100.510
8.875	100.650	100.569	100.518	100.418
9.125	100.480	100.400	100.350	100.250
9.375	100.239	100.160	100.110	100.010
9.625	100.030	99.950	99.900	99.800
9.875	99.853	99.773	99.723	99.623
10.125	99.701	99.621	99.571	99.471
10.375	99.573	99.493	99.443	99.343
10.625	99.469	99.389	99.339	99.239
10.875	99.388	99.308	99.258	99.158
11.125	99.329	99.249	99.199	99.099
11.375	99.290	99.210	99.160	99.060
11.625	99.269	99.189	99.139	99.039
11.875	99.255	99.175	99.125	99.025
12.125	99.247	99.167	99.117	99.017
12.375	99.244	99.164	99.114	99.014
12.625	99.246	99.166	99.116	99.016
12.875	99.252	99.172	99.122	99.022
13.125	99.262	99.182	99.132	99.032
13.375	99.275	99.195	99.145	99.045
13.625	99.291	99.211	99.161	99.061
13.875	99.309	99.229	99.179	99.079
14.125	99.329	99.249	99.199	99.099
14.375	99.350	99.270	99.220	99.120
14.625	99.372	99.292	99.242	99.142
14.875	99.395	99.315	99.265	99.165
15.125	99.419	99.339	99.289	99.189
15.375	99.443	99.363	99.313	99.213
15.625	99.468	99.388	99.338	99.238
15.875	99.493	99.413	99.363	99.263
16.125	99.518	99.438	99.388	99.288
16.375	99.543	99.463	99.413	99.313
16.625	99.568	99.488	99.438	99.338
16.875	99.593	99.513	99.463	99.363
17.125	99.618	99.538	99.488	99.388
17.375	99.643	99.563	99.513	99.413
17.625	99.668	99.588	99.538	99.438
17.875	99.693	99.613	99.563	99.463
18.125	99.718	99.638	99.588	99.488
18.375	99.743	99.663	99.613	99.513
18.625	99.768	99.688	99.638	99.538
18.875	99.793	99.713	99.663	99.563
19.125	99.818	99.738	99.688	99.588
19.375	99.843	99.763	99.713	99.613
19.625	99.868	99.788	99.738	99.638
19.875	99.893	99.813	99.763	99.663
20.125	99.918	99.838	99.788	99.688
20.375	99			

[illegible]

NONDEL

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



Effective Date:
5/8/25 2:39 PM

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

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

High Balance Fixed Loan Programs

High Balance 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.704	96.677	96.640	
5.625	97.326	97.299	97.262	
5.75	97.716	97.684	97.647	
5.875	98.331	98.299	98.262	
5.99	98.939	98.907	98.870	
6	98.939	98.907	98.870	
6.125	99.479	99.447	99.410	
6.25	99.738	99.698	99.654	
6.375	100.260	100.220	100.176	
6.49	100.728	100.688	100.644	
6.5	100.728	100.688	100.644	
6.625	101.174	101.134	101.090	
6.75	101.470	101.418	101.367	
6.875	101.894	101.842	101.790	
6.99	102.323	102.270	102.219	
7	102.323	102.270	102.219	
7.125	102.795	102.653	102.602	
7.25	102.874	102.801	102.742	
7.375	103.232	103.159	103.101	
7.49	103.606	103.543	103.485	
7.5	103.606	103.543	103.485	
7.625	103.955	103.906	103.847	
7.75	104.125	104.076	104.017	
7.875	104.464	104.414	104.356	
7.99	104.748	104.698	104.640	
8	104.748	104.698	104.640	
8.125	104.479	104.429	104.371	
8.25	104.169	104.039	103.907	
8.375	104.455	104.326	104.194	
8.49	104.716	104.587	104.455	
8.5	104.716	104.587	104.455	
8.625	104.221	104.092	103.960	
0	0.000	0.000	0.000	

High Balance 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.704	96.677	96.640	
5.625	97.326	97.299	97.262	
5.75	97.716	97.684	97.647	
5.875	98.331	98.299	98.262	
5.99	98.939	98.907	98.870	
6	98.939	98.907	98.870	
6.125	99.479	99.447	99.410	
6.25	99.738	99.698	99.654	
6.375	100.260	100.220	100.176	
6.49	100.728	100.688	100.644	
6.5	100.728	100.688	100.644	
6.625	101.174	101.134	101.090	
6.75	101.470	101.418	101.367	
6.875	101.894	101.842	101.790	
6.99	102.323	102.270	102.219	
7	102.323	102.270	102.219	
7.125	102.795	102.653	102.602	
7.25	102.874	102.801	102.742	
7.375	103.232	103.159	103.101	
7.49	103.606	103.543	103.485	
7.5	103.606	103.543	103.485	
7.625	103.955	103.906	103.847	
7.75	104.125	104.076	104.017	
7.875	104.464	104.414	104.356	
7.99	104.748	104.698	104.640	
8	104.748	104.698	104.640	
8.125	104.479	104.429	104.371	
8.25	104.169	104.039	103.907	
8.375	104.455	104.326	104.194	
8.49	104.716	104.587	104.455	
8.5	104.716	104.587	104.455	
8.625	104.221	104.092	103.960	
0	0.000	0.000	0.000	

High Balance 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	94.938	94.841	94.732	
5.625	95.567	95.470	95.360	
5.75	96.178	96.089	95.986	
5.875	96.797	96.708	96.605	
5.99	97.386	97.296	97.194	
6	97.386	97.296	97.194	
6.125	97.952	97.863	97.760	
6.25	98.523	98.434	98.331	
6.375	98.997	98.908	98.805	
6.49	99.421	99.331	99.229	
6.5	99.421	99.331	99.229	
6.625	99.813	99.724	99.621	
6.75	100.066	99.965	99.857	
6.875	100.459	100.360	100.250	
6.99	100.818	100.719	100.609	
7	100.818	100.719	100.609	
7.125	101.138	101.039	100.929	
7.25	101.184	101.062	100.944	
7.375	101.454	101.332	101.214	
7.49	101.694	101.572	101.454	
7.5	101.694	101.572	101.454	
7.625	101.904	101.782	101.664	
7.75	101.396	101.295	101.185	
7.875	101.660	101.558	101.448	
7.99	101.894	101.792	101.682	
8.125	101.559	101.457	101.347	
8.25	100.526	100.322	100.117	
8.375	100.746	100.542	100.337	
8.5	100.944	100.739	100.534	
8.625	100.387	100.183	99.978	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.571	97.521	97.448	
5.375	97.898	97.848	97.776	
5.49	98.222	98.172	98.100	
5.5	98.222	98.172	98.100	
5.625	98.499	98.450	98.377	
5.75	98.775	98.725	98.652	
5.875	99.039	98.990	98.917	
5.99	99.330	99.281	99.208	
6	99.330	99.281	99.208	
6.125	99.577	99.527	99.455	
6.25	99.895	99.845	99.772	
6.375	100.162	100.113	100.040	
6.49	100.510	100.460	100.387	
6.5	100.510	100.460	100.387	
6.625	100.743	100.693	100.620	
6.75	100.980	100.928	100.853	
6.875	101.216	101.161	101.089	
6.99	101.432	101.377	101.304	
7	101.432	101.377	101.304	
7.125	101.570	101.515	101.443	
7.25	101.547	101.411	101.241	
7.375	101.729	101.603	101.433	
7.49	101.910	101.774	101.604	
7.5	101.910	101.774	101.604	
7.625	102.068	101.932	101.762	
0	0.000	0.000	0.000	

High Balance 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.083	97.026	96.961	
4.625	97.453	97.416	97.351	
4.75	98.517	98.476	98.420	
4.875	98.920	98.879	98.823	
4.99	99.282	99.242	99.185	
5	99.282	99.242	99.185	
5.125	99.644	99.604	99.547	
5.25	99.989	99.949	99.892	
5.375	100.321	100.281	100.224	
5.49	100.588	100.548	100.491	
5.5	100.588	100.548	100.491	
5.625	100.888	100.847	100.791	
5.75	100.946	100.896	100.824	
5.875	101.275	101.225	101.153	
5.99	101.536	101.486	101.413	
6	101.536	101.486	101.413	
6.125	101.928	101.878	101.805	
6.25	101.674	101.629	101.572	
6.375	102.017	101.972	101.915	
6.49	102.470	102.424	102.368	
6.5	102.470	102.424	102.368	
6.625	102.791	102.745	102.689	
6.75	102.970	102.929	102.873	
6.875	103.287	103.246	103.190	
7	103.574	103.533	103.477	
7.125	103.861	103.820	103.764	

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

High Balance 10% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5.5	96.566	96.485	96.390	
5.625	97.036	96.956	96.861	
5.75	97.454	97.374	97.279	
5.875	97.791	97.711	97.615	
6	98.178	98.098	98.003	
6.125	98.640	98.560	98.465	
6.25	99.080	98.999	98.904	
6.375	99.374	99.290	99.195	
6.5	99.614	99.534	99.439	
6.625	99.825	99.745	99.649	
6.75	100.054	99.974	99.879	
6.875	100.062	99.981	99.886	
7	100.236	100.156	100.061	
7.125	100.642	100.562	100.467	
7.25	100.892	100.812	100.717	
7.375	100.908	100.828	100.733	
7.5	100.917	100.837	100.742	
7.625	100.917	100.837	100.742	
7.75	100.924	100.843	100.748	
7.875	100.939	100.859	100.764	
8	100.949	100.868	100.773	
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 ARM				
Rate	Days to Lock			
	30	45	60	
4.75	95.151	95.070	94.975	
4.875	95.650	95.569	95.474	
5	96.129	96.048	95.953	
5.125	96.580	96.499	96.404	
5.25	96.986	96.905	96.810	
5.375	97.325	97.245	97.150	
5.5	97.684	97.603	97.508	
5.625	98.070	97.990	97.895	
5.75	98.418	98.338	98.243	
5.875	98.710	98.629	98.534	
6	98.957	98.876	98.781	
6.125	99.138	99.058	98.962	
6.25	99.382	99.301	99.206	
6.375	99.594	99.514	99.419	
6.5	99.785	99.705	99.610	
6.625	99.943	99.862	99.767	
6.75	100.218	100.138	100.043	
6.875	100.423	100.343	100.248	
7	100.652	100.571	100.476	
7.125	100.925	100.845	100.750	
7.25	101.108	101.028	100.933	
7.375	101.155	101.075	100.980	
7.5	101.258	101.178	101.083	
7.625	101.446	101.365	101.270	
7.75	101.564	101.484	101.389	
7.875	101.580	101.500	101.405	
8	101.586	101.506	101.411	
0	0.000	0.000	0.000	

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ResiCentral, LLC
4001 E. Broadway Road, Suite B-17
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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	
5.25	95.701	95.674	95.637	
5.375	96.366	96.339	96.302	
5.49	97.006	96.979	96.942	
5.5	97.006	96.979	96.942	
5.625	97.628	97.601	97.564	
5.75	98.018	97.986	97.949	
5.875	98.633	98.601	98.564	
5.99	99.241	99.209	99.172	
6	99.241	99.209	99.172	
6.125	99.781	99.749	99.712	
6.25	100.040	100.000	99.956	
6.375	100.562	100.522	100.478	
6.49	101.030	100.990	100.946	
6.5	101.030	100.990	100.946	
6.625	101.476	101.436	101.392	
6.75	101.772	101.720	101.669	
6.875	102.196	102.144	102.092	
6.99	102.625	102.572	102.521	
7	102.625	102.572	102.521	
7.125	103.007	102.955	102.904	
7.25	103.176	103.103	103.044	
7.375	103.534	103.461	103.403	
7.49	103.908	103.845	103.787	
7.5	103.908	103.845	103.787	
7.625	104.257	104.208	104.149	
7.75	104.427	104.378	104.319	
7.875	104.766	104.716	104.658	
8	104.675	104.625	104.567	
8.125	104.906	104.856	104.798	
8.25	104.596	104.466	104.334	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.701	95.674	95.637	
5.375	96.366	96.339	96.302	
5.49	97.006	96.979	96.942	
5.5	97.006	96.979	96.942	
5.625	97.628	97.601	97.564	
5.75	98.018	97.986	97.949	
5.875	98.633	98.601	98.564	
5.99	99.241	99.209	99.172	
6	99.241	99.209	99.172	
6.125	99.781	99.749	99.712	
6.25	100.040	100.000	99.956	
6.375	100.562	100.522	100.478	
6.49	101.030	100.990	100.946	
6.5	101.030	100.990	100.946	
6.625	101.476	101.436	101.392	
6.75	101.772	101.720	101.669	
6.875	102.196	102.144	102.092	
6.99	102.625	102.572	102.521	
7	102.625	102.572	102.521	
7.125	103.007	102.955	102.904	
7.25	103.176	103.103	103.044	
7.375	103.534	103.461	103.403	
7.49	103.908	103.845	103.787	
7.5	103.908	103.845	103.787	
7.625	104.257	104.208	104.149	
7.75	104.427	104.378	104.319	
7.875	104.766	104.716	104.658	
8	104.675	104.625	104.567	
8.125	104.906	104.856	104.798	
8.25	104.596	104.466	104.334	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.140	96.073	95.993	
5.125	96.788	96.721	96.641	
5.25	97.412	97.345	97.264	
5.375	98.013	97.946	97.865	
5.49	98.601	98.539	98.473	
5.5	98.601	98.539	98.473	
5.625	99.201	99.138	99.073	
5.75	99.782	99.720	99.654	
5.875	100.345	100.283	100.217	
5.99	100.887	100.825	100.759	
6	100.887	100.825	100.759	
6.125	101.394	101.332	101.266	
6.25	101.229	101.159	101.086	
6.375	101.732	101.663	101.590	
6.49	102.206	102.137	102.063	
6.5	102.206	102.137	102.063	
6.625	102.650	102.581	102.507	
6.75	102.273	102.203	102.137	
6.875	102.718	102.648	102.582	
6.99	103.136	103.066	103.000	
7	103.136	103.066	103.000	
7.125	103.514	103.444	103.378	
7.25	103.422	103.349	103.290	
7.375	103.837	103.776	103.725	
7.49	104.240	104.191	104.140	
7.5	104.240	104.191	104.140	
7.625	104.607	104.564	104.513	
7.75	104.961	104.919	104.868	
7.875	105.298	105.256	105.204	
8	105.617	105.575	105.524	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.188	97.155	97.091	
4.625	97.547	97.515	97.450	
4.75	97.985	97.959	97.919	
4.875	98.388	98.363	98.322	
4.99	98.751	98.725	98.685	
5	98.751	98.725	98.685	
5.125	99.113	99.087	99.047	
5.25	99.458	99.432	99.391	
5.375	99.790	99.764	99.724	
5.49	100.130	100.094	100.038	
5.5	100.130	100.094	100.038	
5.625	100.420	100.384	100.328	
5.75	100.708	100.673	100.617	
5.875	101.012	100.977	100.921	
5.99	101.223	101.188	101.131	
6	101.223	101.188	101.131	
6.125	101.565	101.530	101.473	
6.25	101.709	101.673	101.617	
6.375	102.026	101.991	101.934	
6.49	102.454	102.419	102.362	
6.5	102.454	102.419	102.362	
6.625	102.775	102.739	102.683	
6.75	102.980	102.939	102.883	
6.875	103.297	103.256	103.200	
6.99	103.584	103.543	103.487	
7	103.584	103.543	103.487	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.148	97.111	97.046	
4.625	97.538	97.501	97.436	
4.75	98.602	98.561	98.505	
4.875	99.005	98.964	98.908	
4.99	99.367	99.327	99.270	
5	99.367	99.327	99.270	
5.125	99.729	99.689	99.632	
5.25	100.074	100.034	99.977	
5.375	100.406	100.366	100.309	
5.49	100.673	100.633	100.576	
5.5	100.673	100.633	100.576	
5.625	100.973	100.932	100.876	
5.75	101.031	100.981	100.909	
5.875	101.360	101.310	101.238	
5.99	101.621	101.571	101.498	
6	101.621	101.571	101.498	
6.125	102.013	101.963	101.890	
6.25	101.759	101.714	101.657	
6.375	102.102	102.057	102.000	
6.49	102.555	102.509	102.453	
6.5	102.555	102.509	102.453	
6.625	102.876	102.830	102.774	
6.75	103.055	103.014	102.958	
6.875	103.372	103.331	103.275	
6.99	103.659	103.618	103.562	
7	103.659	103.618	103.562	

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

Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.314	95.268	95.249	
5.375	96.071	96.021	96.004	
5.49	96.755	96.703	96.687	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
7.99	104.694	104.678	104.653	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	

Conforming 25 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.314	95.268	95.249	
5.375	96.071	96.021	96.004	
5.49	96.755	96.703	96.687	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
7.99	104.694	104.678	104.653	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	

Conforming 20 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.459	95.323	95.320	
5.125	96.432	96.295	96.292	
5.25	97.221	97.083	97.080	
5.375	97.817	97.677	97.674	
5.49	98.416	98.274	98.271	
5.5	98.416	98.274	98.271	
5.625	98.964	98.838	98.823	
5.75	99.629	99.510	99.492	
5.875	100.177	100.055	100.038	
5.99	100.467	100.348	100.330	
6	100.467	100.348	100.330	
6.125	100.854	100.731	100.713	
6.25	101.063	100.949	100.915	
6.375	101.425	101.309	101.275	
6.49	101.776	101.662	101.627	
6.5	101.776	101.662	101.627	
6.625	102.090	101.972	101.937	
6.75	101.959	101.867	101.815	
6.875	102.298	102.205	102.153	
6.99	102.639	102.548	102.496	
7	102.639	102.548	102.496	
7.125	102.972	102.881	102.829	
7.25	103.282	103.224	103.169	
7.375	103.621	103.561	103.507	
7.49	103.951	103.894	103.839	
7.5	103.951	103.894	103.839	
7.625	104.317	104.310	104.303	
7.75	104.822	104.813	104.807	
7.875	105.140	105.130	105.124	
7.99	105.444	105.436	105.429	

Conforming 15 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.606	97.586	97.578	
4.625	97.587	97.540	97.532	
4.75	97.970	97.922	97.915	
4.875	98.369	98.318	98.312	
4.99	98.773	98.724	98.718	
5	98.773	98.724	98.718	
5.125	98.959	98.919	98.907	
5.25	99.431	99.387	99.376	
5.375	99.757	99.711	99.702	
5.49	100.105	100.059	100.049	
5.5	100.105	100.059	100.049	
5.625	100.251	100.214	100.174	
5.75	100.588	100.544	100.509	
5.875	100.869	100.826	100.791	
5.99	101.107	101.062	101.029	
6	101.107	101.062	101.029	
6.125	101.533	101.518	101.468	
6.25	101.912	101.890	101.843	
6.375	102.184	102.160	102.114	
6.49	102.314	102.289	102.243	
6.5	102.314	102.289	102.243	
6.625	102.581	102.536	102.489	
6.75	102.994	102.943	102.896	
6.875	103.281	103.230	103.183	
6.99	103.508	103.454	103.407	
7	103.508	103.454	103.407	
7.125	103.517	103.467	103.390	
7.25	103.802	103.739	103.665	
7.375	104.042	103.975	103.901	
7.49	104.386	104.320	104.247	

Conforming 10 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.812	96.756	96.790	
4.375	97.291	97.233	97.268	
4.49	97.799	97.741	97.775	
4.5	97.799	97.741	97.775	
4.625	98.330	98.214	98.232	
4.75	98.713	98.595	98.613	
4.875	99.109	98.990	99.009	
4.99	99.511	99.395	99.413	
5	99.511	99.395	99.413	
5.125	99.422	99.323	99.325	
5.25	99.875	99.776	99.777	
5.375	100.197	100.098	100.100	
5.49	100.542	100.443	100.445	
5.5	100.542	100.443	100.445	
5.625	100.599	100.502	100.487	
5.75	100.939	100.842	100.826	
5.875	101.240	101.144	101.128	
5.99	101.523	101.426	101.411	
6	101.523	101.426	101.411	
6.125	101.596	101.543	101.511	
6.25	101.988	101.934	101.901	
6.375	102.284	102.228	102.195	
6.49	102.438	102.382	102.349	
6.5	102.438	102.382	102.349	
6.625	102.721	102.661	102.611	
6.75	103.099	103.040	102.990	
6.875	103.384	103.324	103.274	
6.99	103.608	103.544	103.495	
7	103.608	103.544	103.495	
7.125	103.622	103.538	103.470	

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
5/8/25 2:39 PMIndicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**Conforming HomeReady Fixed Loan Programs**

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.006	96.979	96.942	
5.625	97.628	97.601	97.564	
5.75	98.018	97.986	97.949	
5.875	98.633	98.601	98.564	
5.99	99.241	99.209	99.172	
6	99.241	99.209	99.172	
6.125	99.781	99.749	99.712	
6.25	100.040	100.000	99.956	
6.375	100.562	100.522	100.478	
6.49	101.030	100.990	100.946	
6.5	101.030	100.990	100.946	
6.625	101.476	101.436	101.392	
6.75	101.772	101.720	101.669	
6.875	102.196	102.144	102.092	
6.99	102.625	102.572	102.521	
7	102.625	102.572	102.521	
7.125	103.007	102.955	102.904	
7.25	103.176	103.103	103.044	
7.375	103.534	103.461	103.403	
7.49	103.908	103.845	103.787	
7.5	103.908	103.845	103.787	
7.625	104.257	104.208	104.149	
7.75	104.427	104.378	104.319	
7.875	104.766	104.716	104.658	
7.99	104.675	104.625	104.567	
8	104.675	104.625	104.567	
8.125	104.906	104.856	104.798	
8.25	104.596	104.466	104.334	
8.375	104.882	104.753	104.621	
8.5	105.143	105.014	104.882	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.006	96.979	96.942	
5.625	97.628	97.601	97.564	
5.75	98.018	97.986	97.949	
5.875	98.633	98.601	98.564	
5.99	99.241	99.209	99.172	
6	99.241	99.209	99.172	
6.125	99.781	99.749	99.712	
6.25	100.040	100.000	99.956	
6.375	100.562	100.522	100.478	
6.49	101.030	100.990	100.946	
6.5	101.030	100.990	100.946	
6.625	101.476	101.436	101.392	
6.75	101.772	101.720	101.669	
6.875	102.196	102.144	102.092	
6.99	102.625	102.572	102.521	
7	102.625	102.572	102.521	
7.125	103.007	102.955	102.904	
7.25	103.176	103.103	103.044	
7.375	103.534	103.461	103.403	
7.49	103.908	103.845	103.787	
7.5	103.908	103.845	103.787	
7.625	104.257	104.208	104.149	
7.75	104.427	104.378	104.319	
7.875	104.766	104.716	104.658	
7.99	104.675	104.625	104.567	
8	104.675	104.625	104.567	
8.125	104.906	104.856	104.798	
8.25	104.596	104.466	104.334	
8.375	104.882	104.753	104.621	
8.49	105.143	105.014	104.882	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.140	96.073	95.993	
5.125	96.788	96.721	96.641	
5.25	97.412	97.345	97.264	
5.375	98.013	97.946	97.865	
5.49	98.601	98.539	98.473	
5.5	98.601	98.539	98.473	
5.625	99.201	99.138	99.073	
5.75	99.782	99.720	99.654	
5.875	100.345	100.283	100.217	
5.99	100.887	100.825	100.759	
6	100.887	100.825	100.759	
6.125	101.394	101.332	101.266	
6.25	101.229	101.159	101.086	
6.375	101.732	101.663	101.590	
6.49	102.206	102.137	102.063	
6.5	102.206	102.137	102.063	
6.625	102.650	102.581	102.507	
6.75	102.273	102.203	102.137	
6.875	102.718	102.648	102.582	
6.99	103.136	103.066	103.000	
7	103.136	103.066	103.000	
7.125	103.514	103.444	103.378	
7.25	103.422	103.349	103.290	
7.375	103.837	103.776	103.725	
7.49	104.240	104.191	104.140	
7.5	104.240	104.191	104.140	
7.625	104.607	104.564	104.513	
7.75	104.961	104.919	104.868	
7.875	105.298	105.256	105.204	
8	105.617	105.575	105.524	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.188	97.155	97.091	
4.625	97.547	97.515	97.450	
4.75	97.985	97.959	97.919	
4.875	98.388	98.363	98.322	
4.99	98.751	98.725	98.685	
5	98.751	98.725	98.685	
5.125	99.113	99.087	99.047	
5.25	99.458	99.432	99.391	
5.375	99.790	99.764	99.724	
5.49	100.130	100.094	100.038	
5.5	100.130	100.094	100.038	
5.625	100.420	100.384	100.328	
5.75	100.708	100.673	100.617	
5.875	101.012	100.977	100.921	
5.99	101.223	101.188	101.131	
6	101.223	101.188	101.131	
6.125	101.565	101.530	101.473	
6.25	101.709	101.673	101.617	
6.375	102.026	101.991	101.934	
6.49	102.454	102.419	102.362	
6.5	102.454	102.419	102.362	
6.625	102.775	102.739	102.683	
6.75	102.980	102.939	102.883	
6.875	103.297	103.256	103.200	
6.99	103.584	103.543	103.487	
7	103.584	103.543	103.487	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.148	97.111	97.046	
4.625	97.538	97.501	97.436	
4.75	98.602	98.561	98.505	
4.875	99.005	98.964	98.908	
4.99	99.367	99.327	99.270	
5	99.367	99.327	99.270	
5.125	99.729	99.689	99.632	
5.25	100.074	100.034	99.977	
5.375	100.406	100.366	100.309	
5.49	100.673	100.633	100.576	
5.5	100.673	100.633	100.576	
5.625	100.973	100.932	100.876	
5.75	101.031	100.981	100.909	
5.875	101.360	101.310	101.238	
5.99	101.621	101.571	101.498	
6	101.621	101.571	101.498	
6.125	102.013	101.963	101.890	
6.25	101.759	101.714	101.657	
6.375	102.102	102.057	102.000	
6.49	102.555	102.509	102.453	
6.5	102.555	102.509	102.453	
6.625	102.876	102.830	102.774	
6.75	103.055	103.014	102.958	
6.875	103.372	103.331	103.275	
7	103.659	103.618	103.562	
7.125	103.946	103.905	103.849	

Conforming HomeReady Adjustable Rate Loan ProgramsConforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
6	98.178	98.098	98.003	
6.125	98.640	98.560	98.465	
6.25	99.080	98.999	98.904	
6.375	99.361	99.280	99.185	
6.5	99.614	99.534	99.439	
6.625	99.825	99.745	99.649	
6.75	100.054	99.974	99.879	
6.875	100.062	99.981	99.886	
7	100.236	100.156	100.061	
7.125	100.642	100.562	100.467	
7.25	100.892	100.812	100.717	
7.375	100.908	100.828	100.733	
7.5	100.917	100.837	100.742	
7.625	100.917	100.837	100.742	
7.75	100.924	100.843	100.748	
7.875	100.939	100.859	100.764	
8	100.949	100.868	100.773	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.75	98.418	98.338	98.243	
5.875	98.710	98.629	98.534	
6	98.957	98.876	98.781	
6.125	99.138	99.058	98.962	
6.25	99.382	99.301	99.206	
6.375	99.594	99.514	99.419	
6.5	99.785	99.705	99.610	
6.625	99.943	99.862	99.767	
6.75	100.218	100.138	100.043	
6.875	100.423	100.343	100.248	
7	100.652	100.571	100.476	
7.125	100.925	100.845	100.750	
7.25	101.108	101.028	100.933	
7.375	101.155	101.075	100.980	
7.5	101.258	101.178	101.083	
7.625	101.446	101.365	101.270	
7.75	101.564	101.484	101.389	
7.875	101.580	101.500	101.405	
8	101.586	101.506	101.411	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomeReady ARM			
Rate	Days to Lock		
	30	45	60
5.5	98.181	98.100	98.005
5.625	98.490	98.410	98.314
5.75	98.761	98.680	98.585
5.875	98.975	98.895	98.800
6	99.200	99.120	99.025
6.125	99.438	99.358	99.263
6.25	99.694	99.614	99.519
6.375	99.854	99.773	99.678
6.5	100.051	99.971	99.876
6.625	100.305	100.224	100.129
6.75	100.599	100.519	100.424
6.875	100.705	100.625	100.530
7	100.760	100.680	100.585
7.125	100.742	100.661	100.566
7.25	100.730	100.650	100.556
7.375	100.730	100.650	100.556
7.5	100.799	100.718	100.623
7.625	100.971	100.890	100.795
7.75	101.130	101.050	100.955
7.875	101.271	101.190	101.095
8	101.383	101.303	101.208
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
5/8/25 2:39 PMIndicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**High Balance HomeReady Fixed Loan Programs**

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.586	97.496	97.394	
6.125	98.152	98.063	97.960	
6.25	98.723	98.634	98.531	
6.375	99.197	99.108	99.005	
6.49	99.621	99.531	99.429	
6.5	99.621	99.531	99.429	
6.625	100.013	99.924	99.821	
6.75	100.266	100.166	100.057	
6.875	100.659	100.560	100.450	
6.99	101.018	100.919	100.809	
7	101.018	100.919	100.809	
7.125	101.338	101.239	101.129	
7.25	101.384	101.262	101.144	
7.375	101.654	101.532	101.414	
7.49	101.894	101.772	101.654	
7.5	101.894	101.772	101.654	
7.625	102.104	101.982	101.864	
7.75	101.596	101.495	101.385	
7.875	101.860	101.758	101.648	
7.99	102.094	101.992	101.882	
8	102.094	101.992	101.882	
8.125	101.759	101.657	101.547	
8.25	100.726	100.522	100.317	
8.375	100.946	100.742	100.537	
8.49	101.144	100.939	100.734	
8.5	101.144	100.939	100.734	
8.625	100.587	100.383	100.178	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.586	97.496	97.394	
6.125	98.152	98.063	97.960	
6.25	98.723	98.634	98.531	
6.375	99.197	99.108	99.005	
6.49	99.621	99.531	99.429	
6.5	99.621	99.531	99.429	
6.625	100.013	99.924	99.821	
6.75	100.266	100.166	100.057	
6.875	100.659	100.560	100.450	
6.99	101.018	100.919	100.809	
7	101.018	100.919	100.809	
7.125	101.338	101.239	101.129	
7.25	101.384	101.262	101.144	
7.375	101.654	101.532	101.414	
7.49	101.894	101.772	101.654	
7.5	101.894	101.772	101.654	
7.625	102.104	101.982	101.864	
7.75	101.596	101.495	101.385	
7.875	101.860	101.758	101.648	
7.99	102.094	101.992	101.882	
8	102.094	101.992	101.882	
8.125	101.759	101.657	101.547	
8.25	100.726	100.522	100.317	
8.375	100.946	100.742	100.537	
8.49	101.144	100.939	100.734	
8.5	101.144	100.939	100.734	
8.625	100.587	100.383	100.178	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.178	96.089	95.986	
5.875	96.797	96.708	96.605	
5.99	97.386	97.296	97.194	
6	97.386	97.296	97.194	
6.125	97.952	97.863	97.760	
6.25	98.523	98.434	98.331	
6.375	98.997	98.908	98.805	
6.49	99.421	99.331	99.229	
6.5	99.421	99.331	99.229	
6.625	99.813	99.724	99.621	
6.75	100.066	99.966	99.857	
6.875	100.459	100.360	100.250	
6.99	100.818	100.719	100.609	
7	100.818	100.719	100.609	
7.125	101.138	101.039	100.929	
7.25	101.184	101.062	100.944	
7.375	101.454	101.332	101.214	
7.49	101.694	101.572	101.454	
7.5	101.694	101.572	101.454	
7.625	101.904	101.782	101.664	
7.75	101.396	101.295	101.185	
7.875	101.660	101.558	101.448	
8	101.894	101.792	101.682	
8.125	101.559	101.457	101.347	
8.25	100.526	100.322	100.117	
8.375	100.746	100.542	100.337	
8.5	100.944	100.739	100.534	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.571	97.521	97.448	
5.375	97.898	97.848	97.776	
5.49	98.222	98.172	98.100	
5.5	98.222	98.172	98.100	
5.625	98.499	98.450	98.377	
5.75	98.775	98.725	98.652	
5.875	99.039	98.990	98.917	
5.99	99.330	99.281	99.208	
6	99.330	99.281	99.208	
6.125	99.577	99.527	99.455	
6.25	99.895	99.845	99.772	
6.375	100.162	100.113	100.040	
6.49	100.510	100.460	100.387	
6.5	100.510	100.460	100.387	
6.625	100.743	100.693	100.620	
6.75	100.980	100.926	100.853	
6.875	101.216	101.161	101.089	
6.99	101.432	101.377	101.304	
7	101.432	101.377	101.304	
7.125	101.570	101.515	101.443	
7.25	101.547	101.411	101.241	
7.375	101.739	101.603	101.433	
7.49	101.910	101.774	101.604	
7.5	101.910	101.774	101.604	
7.625	102.068	101.932	101.762	
0	0.000	0.000	0.000	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.371	97.321	97.248	
5.375	97.698	97.648	97.576	
5.49	98.022	97.972	97.900	
5.5	98.022	97.972	97.900	
5.625	98.299	98.250	98.177	
5.75	98.575	98.525	98.452	
5.875	98.839	98.790	98.717	
5.99	99.130	99.081	99.008	
6	99.130	99.081	99.008	
6.125	99.377	99.327	99.255	
6.25	99.695	99.645	99.572	
6.375	99.962	99.913	99.840	
6.5	100.310	100.260	100.187	
6.625	100.543	100.493	100.420	
6.75	100.780	100.726	100.653	
6.875	101.016	100.961	100.889	
7	101.232	101.177	101.104	
7.125	101.370	101.315	101.243	
7.25	101.347	101.211	101.041	
7.375	101.539	101.403	101.233	
7.5	101.710	101.574	101.404	
7.625	101.868	101.732	101.562	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance HomeReady Adjustable Rate Loan ProgramsHigh Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	95.633	95.553	95.458	
5.375	96.098	96.018	95.923	
5.5	96.566	96.485	96.390	
5.625	97.036	96.956	96.861	
5.75	97.454	97.374	97.279	
5.875	97.791	97.711	97.615	
6	98.178	98.098	98.003	
6.125	98.640	98.560	98.465	
6.25	99.080	98.999	98.904	
6.375	99.361	99.280	99.185	
6.5	99.614	99.534	99.439	
6.625	99.825	99.745	99.649	
6.75	100.054	99.974	99.879	
6.875	100.062	99.981	99.886	
7	100.236	100.156	100.061	
7.125	100.642	100.562	100.467	
7.25	100.892	100.812	100.717	
7.375	100.908	100.828	100.733	
7.5	100.917	100.837	100.742	
7.625	100.917	100.837	100.742	
7.75	100.924	100.843	100.748	
7.875	100.939	100.859	100.764	
8	100.949	100.868	100.773	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	96.129	96.048	95.953	
5.125	96.580	96.499	96.404	
5.25	96.986	96.905	96.810	
5.375	97.325	97.245	97.150	
5.5	97.684	97.603	97.508	
5.625	98.070	97.990	97.895	
5.75	98.418	98.338	98.243	
5.875	98.710	98.629	98.534	
6	98.957	98.876	98.781	
6.125	99.138	99.058	98.962	
6.25	99.382	99.301	99.206	
6.375	99.594	99.514	99.419	
6.5	99.785	99.705	99.610	
6.625	99.943	99.862	99.767	
6.75	100.218	100.138	100.043	
6.875	100.423	100.343	100.248	
7	100.652	100.571	100.476	
7.125	100.925	100.845	100.750	
7.25	101.108	101.028	100.933	
7.375	101.155	101.075	100.980	
7.5	101.258	101.178	101.083	
7.625	101.446	101.365	101.270	
7.75	101.564	101.484	101.389	
7.875	101.580	101.500	101.405	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	96.883	96.803	96.708	
5.125	97.171	97.091	96.991	
5.25	97.486	97.406	97.311	
5.375	97.843	97.763	97.668	
5.5	98.181	98.100	98.000	
5.625	98.490	98.410	98.311	
5.75	98.761	98.680	98.581	
5.875	98.975	98.895	98.802	
6	99.200	99.120	99.020	
6.125	99.438	99.358	99.261	
6.25	99.694	99.614	99.516	
6.375	99.854	99.773	99.677	
6.5	100.051	99.971	99.877	
6.625	100.305	100.224	100.127	
6.75	100.599	100.519	100.422	
6.875	100.705	100.625	100.528	
7	100.760	100.680	100.583	
7.125	100.742	100.661	100.566	
7.25	100.730	100.650	100.555	
7.375	100.730	100.650	100.555	
7.5	100.799	100.718	100.627	
7.625	100.971	100.890	100.797	
7.75	101.130	101.050	100.955	
7.875	101.271	101.190	101.091	

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
5/8/25 2:39 PMIndicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**Conforming HomePossible Fixed Loan Programs**

Conforming 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
7.99	104.694	104.678	104.653	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	
8.25	104.683	104.590	104.507	
8.375	104.942	104.848	104.766	
8.5	105.296	105.207	105.125	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
7.99	104.694	104.678	104.653	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	
8.25	104.683	104.590	104.507	
8.375	104.942	104.848	104.766	
8.49	105.296	105.207	105.125	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.459	95.323	95.320	
5.125	96.432	96.295	96.292	
5.25	97.221	97.083	97.080	
5.375	97.817	97.677	97.674	
5.49	98.416	98.274	98.271	
5.5	98.416	98.274	98.271	
5.625	98.964	98.838	98.823	
5.75	99.629	99.510	99.492	
5.875	100.177	100.055	100.038	
5.99	100.467	100.348	100.330	
6	100.467	100.348	100.330	
6.125	100.854	100.731	100.713	
6.25	101.063	100.949	100.915	
6.375	101.425	101.309	101.275	
6.49	101.776	101.662	101.627	
6.5	101.776	101.662	101.627	
6.625	102.090	101.972	101.937	
6.75	101.959	101.867	101.815	
6.875	102.298	102.205	102.153	
6.99	102.639	102.548	102.496	
7	102.639	102.548	102.496	
7.125	102.972	102.881	102.829	
7.25	103.282	103.224	103.169	
7.375	103.621	103.561	103.507	
7.49	103.951	103.894	103.839	
7.5	103.951	103.894	103.839	
7.625	104.317	104.310	104.303	
7.75	104.822	104.813	104.807	
7.875	105.140	105.130	105.124	
8	105.444	105.436	105.429	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.606	97.586	97.578	
4.625	97.587	97.540	97.532	
4.75	97.970	97.922	97.915	
4.875	98.369	98.318	98.312	
4.99	98.773	98.724	98.718	
5	98.773	98.724	98.718	
5.125	98.959	98.919	98.907	
5.25	99.431	99.387	99.376	
5.375	99.757	99.711	99.702	
5.49	100.105	100.059	100.049	
5.5	100.105	100.059	100.049	
5.625	100.251	100.214	100.174	
5.75	100.588	100.544	100.509	
5.875	100.869	100.826	100.791	
5.99	101.107	101.062	101.029	
6	101.107	101.062	101.029	
6.125	101.533	101.518	101.468	
6.25	101.912	101.890	101.843	
6.375	102.184	102.160	102.114	
6.49	102.314	102.289	102.243	
6.5	102.314	102.289	102.243	
6.625	102.581	102.536	102.489	
6.75	102.994	102.943	102.896	
6.875	103.281	103.230	103.183	
6.99	103.508	103.454	103.407	
7	103.508	103.454	103.407	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.812	96.756	96.790	
4.375	97.291	97.233	97.268	
4.49	97.799	97.741	97.775	
4.5	97.799	97.741	97.775	
4.625	98.330	98.214	98.232	
4.75	98.713	98.595	98.613	
4.875	99.109	98.990	99.009	
4.99	99.511	99.395	99.413	
5	99.511	99.395	99.413	
5.125	99.422	99.323	99.325	
5.25	99.875	99.776	99.777	
5.375	100.197	100.098	100.100	
5.49	100.542	100.443	100.445	
5.5	100.542	100.443	100.445	
5.625	100.599	100.502	100.487	
5.75	100.939	100.842	100.826	
5.875	101.240	101.144	101.128	
5.99	101.523	101.426	101.411	
6	101.523	101.426	101.411	
6.125	101.596	101.543	101.511	
6.25	101.988	101.934	101.901	
6.375	102.284	102.228	102.195	
6.49	102.438	102.382	102.349	
6.5	102.438	102.382	102.349	
6.625	102.721	102.661	102.611	
6.75	103.099	103.040	102.990	

Conforming HomePossible Adjustable Rate Loan ProgramsConforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	98.691	98.658	98.629	
6.125	98.959	98.921	98.888	
6.25	99.167	99.125	99.087	
6.375	99.237	99.191	99.148	
6.5	99.309	99.258	99.210	
6.625	99.379	99.323	99.272	
6.75	99.496	99.435	99.378	
6.875	99.469	99.403	99.342	
7	99.456	99.386	99.320	
7.125	99.446	99.370	99.299	
7.25	99.462	99.382	99.306	
7.375	99.499	99.414	99.334	
7.5	99.536	99.446	99.361	
7.625	99.573	99.479	99.389	
7.75	99.716	99.616	99.522	
7.875	99.941	99.837	99.738	
8	100.165	100.057	99.954	
8.125	100.390	100.278	100.170	
8.25	101.023	100.906	100.795	
8.375	101.975	101.855	101.741	
8.5	102.928	102.805	102.687	
8.625	103.880	103.754	103.633	
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	

Conforming 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	99.812	99.781	99.754	
6.125	100.226	100.191	100.160	
6.25	100.491	100.451	100.416	
6.375	100.549	100.505	100.465	
6.5	100.607	100.558	100.513	
6.625	100.665	100.612	100.562	
6.75	100.822	100.763	100.709	
6.875	100.879	100.816	100.757	
7	100.938	100.870	100.807	
7.125	101.009	100.937	100.869	
7.25	101.031	100.954	100.881	
7.375	101.014	100.931	100.854	
7.5	100.997	100.909	100.827	
7.625	100.980	100.887	100.800	
7.75	101.182	101.086	100.994	
7.875	101.558	101.457	101.361	
8	101.933	101.828	101.728	
8.125	102.309	102.200	102.096	
8.25	102.710	102.596	102.488	
8.375	103.131	103.013	102.901	
8.5	103.552	103.430	103.314	
8.625	103.973	103.847	103.726	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.5	98.756	98.743	98.733	
5.625	99.056	99.038	99.024	
5.75	99.341	99.319	99.301	
5.875	99.617	99.591	99.568	

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www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**High Balance HomePossible Fixed Loan Programs**

High Balance 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.192	96.161	96.115	
5.875	96.830	96.796	96.752	
5.99	97.341	97.304	97.262	
6	97.341	97.304	97.262	
6.125	97.976	97.937	97.895	
6.25	98.514	98.496	98.437	
6.375	99.113	99.089	99.033	
6.49	99.486	99.461	99.406	
6.5	99.486	99.461	99.406	
6.625	99.951	99.923	99.869	
6.75	100.187	100.157	100.126	
6.875	100.787	100.754	100.720	
6.99	101.059	101.025	100.991	
7	101.059	101.025	100.991	
7.125	101.380	101.345	101.310	
7.25	101.594	101.525	101.429	
7.375	101.975	101.905	101.810	
7.49	102.412	102.344	102.261	
7.5	102.412	102.344	102.261	
7.625	102.694	102.626	102.544	
7.75	101.965	101.948	101.910	
7.875	102.347	102.328	102.291	
7.99	102.699	102.680	102.644	
8	102.699	102.680	102.644	
8.125	102.576	102.561	102.537	
8.25	101.857	101.763	101.681	
8.375	102.162	102.068	101.986	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.192	96.161	96.115	
5.875	96.830	96.796	96.752	
5.99	97.341	97.304	97.262	
6	97.341	97.304	97.262	
6.125	97.976	97.937	97.895	
6.25	98.514	98.496	98.437	
6.375	99.113	99.089	99.033	
6.49	99.486	99.461	99.406	
6.5	99.486	99.461	99.406	
6.625	99.951	99.923	99.869	
6.75	100.187	100.157	100.126	
6.875	100.787	100.754	100.720	
6.99	101.059	101.025	100.991	
7	101.059	101.025	100.991	
7.125	101.380	101.345	101.310	
7.25	101.594	101.525	101.429	
7.375	101.975	101.905	101.810	
7.49	102.412	102.344	102.261	
7.5	102.412	102.344	102.261	
7.625	102.694	102.626	102.544	
7.75	101.965	101.948	101.910	
7.875	102.347	102.328	102.291	
7.99	102.699	102.680	102.644	
8	102.699	102.680	102.644	
8.125	102.576	102.561	102.537	
8.25	101.857	101.763	101.681	
8.375	102.162	102.068	101.986	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.093	95.957	95.952	
5.375	96.689	96.551	96.547	
5.49	97.288	97.148	97.144	
5.5	97.288	97.148	97.144	
5.625	97.836	97.712	97.696	
5.75	98.501	98.384	98.364	
5.875	99.049	98.929	98.910	
5.99	99.339	99.222	99.202	
6	99.339	99.222	99.202	
6.125	99.726	99.605	99.585	
6.25	100.192	100.080	100.044	
6.375	100.554	100.440	100.405	
6.49	100.905	100.793	100.757	
6.5	100.905	100.793	100.757	
6.625	101.219	101.102	101.067	
6.75	101.088	100.997	100.945	
6.875	101.427	101.336	101.283	
6.99	101.769	101.679	101.626	
7	101.769	101.679	101.626	
7.125	102.102	102.011	101.959	
7.25	102.411	102.353	102.299	
7.375	102.750	102.691	102.636	
7.49	103.080	103.023	102.968	
7.5	103.080	103.023	102.968	
7.625	103.446	103.439	103.432	
7.75	103.951	103.943	103.936	
7.875	104.269	104.260	104.253	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.579	97.532	97.524	
5.125	98.173	98.121	98.114	
5.25	98.303	98.263	98.250	
5.375	98.657	98.613	98.602	
5.49	99.020	98.975	98.965	
5.5	99.020	98.975	98.965	
5.625	99.652	99.606	99.596	
5.75	99.564	99.528	99.488	
5.875	99.908	99.866	99.831	
5.99	100.212	100.169	100.135	
6	100.212	100.169	100.135	
6.125	100.687	100.653	100.619	
6.25	101.111	101.092	101.045	
6.375	101.415	101.394	101.347	
6.49	101.573	101.551	101.504	
6.5	101.573	101.551	101.504	
6.625	102.042	102.017	101.971	
6.75	102.244	102.200	102.153	
6.875	102.567	102.519	102.470	
6.99	103.055	103.002	102.954	
7	103.055	103.002	102.954	
7.125	103.349	103.294	103.246	
7.25	103.349	103.287	103.212	
7.375	103.588	103.523	103.448	
7.49	103.807	103.743	103.669	
7.5	103.807	103.743	103.669	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.529	97.413	97.430	
4.875	97.925	97.808	97.825	
4.99	98.328	98.213	98.230	
5	98.328	98.213	98.230	
5.125	98.911	98.791	98.808	
5.25	98.691	98.594	98.594	
5.375	99.013	98.916	98.916	
5.49	99.358	99.261	99.261	
5.5	99.358	99.261	99.261	
5.625	99.971	99.874	99.874	
5.75	99.755	99.660	99.643	
5.875	100.056	99.962	99.944	
5.99	100.339	100.244	100.227	
6	100.339	100.244	100.227	
6.125	100.808	100.713	100.696	
6.25	100.803	100.752	100.718	
6.375	101.099	101.046	101.012	
6.49	101.253	101.200	101.165	
6.5	101.253	101.200	101.165	
6.625	101.713	101.658	101.624	
6.75	101.914	101.858	101.806	
6.875	102.199	102.142	102.090	
7	102.423	102.363	102.311	
7.125	102.714	102.652	102.600	
7.25	102.694	102.613	102.543	
7.375	102.931	102.847	102.778	

High Balance HomePossible Adjustable Rate Loan ProgramsHigh Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

High Balance 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.125	96.331	96.328	96.328	
5.25	96.739	96.732	96.728	
5.375	97.107	97.096	97.088	
5.5	97.475	97.460	97.447	
5.625	97.841	97.821	97.805	
5.75	98.154	98.130	98.109	
5.875	98.422	98.393	98.368	
6	98.691	98.658	98.629	
6.125	98.959	98.921	98.888	
6.25	99.167	99.125	99.087	
6.375	99.237	99.191	99.148	
6.5	99.309	99.258	99.210	
6.625	99.379	99.323	99.272	
6.75	99.496	99.435	99.378	
6.875	99.469	99.403	99.342	
7	99.456	99.386	99.320	
7.125	99.446	99.370	99.299	
7.25	99.462	99.382	99.306	
7.375	99.499	99.414	99.334	
7.5	99.536	99.446	99.361	
7.625	99.573	99.479	99.389	
7.75	99.716	99.616	99.522	
7.875	99.941	99.837	99.738	
8	100.165	100.057	99.954	
8.125	100.390	100.278	100.170	
8.25	101.023	100.906	100.795	
8.375	101.975	101.855	101.741	
8.5	102.928	102.805	102.687	
8.625	103.880	103.754	103.633	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5	96.613	96.615	96.621	
5.125	97.068	97.067	97.068	
5.25	97.476	97.470	97.468	
5.375	97.846	97.836	97.829	
5.5	98.217	98.202	98.191	
5.625	98.587	98.568	98.553	
5.75	98.962	98.959	98.940	
5.875	99.397	99.370	99.347	
6	99.812	99.761	99.754	
6.125	100.226	100.191	100.160	
6.25	100.491	100.451	100.416	
6.375	100.549	100.505	100.465	
6.5	100.607	100.558	100.513	
6.625	100.665	100.612	100.562	
6.75	100.822	100.763	100.709	
6.875	100.879	100.816	100.757	
7	100.938	100.870	100.807	
7.125	101.009	100.937	100.869	
7.25	101.031	100.954	100.881	
7.375	101.014	100.931	100.854	
7.5	100.997	100.909	100.827	
7.625	100.980	100.887	100.800	
7.75	101.182	101.086	100.994	
7.875	101.558	101.457	101.361	
8	101.933	101.828	101.728	
8.125	102.309	102.200	102.096	
8.25	102.710	102.596	102.488	
8.375	103.131	103.013	102.901	
8.5	103.552	103.430	103.314	
8.625	103.973	103.847	103.726	

High Balance 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.157	98.152	98.151	
5.375	98.457	98.448	98.442	
5.5	98.756	98.743	98.733	
5.625	99.056	99.038	99.024	
5.75	99.341	99.319	99.301	
5.875	99.617	99.591	99.568	
6	99.894	99.863	99.836	
6.125	100.170	100.135	100.104	
6.25	100.409	100.370	100.334	
6.375	100.532	100.487	100.447	
6.5	100.654	100.605	100.561	
6.625	100.777	100.723	100.674	
6.75	100.935	100.877	100.823	
6.875	100.943	100.880	100.821	
7	100.951	100.883	100.819	
7.125	100.959	100.886	100.818	
7.25	101.077	101.000	100.927	
7.375	101.286	101.204	101.126	
7.5	101.494	101.407	101.326	
7.625	101.702	101.611	101.525	
7.75	101.910	101.815	101.724	
7.875	102.118	102.018	101.923	
8	102.326	102.221	102.121	
8.125	102.533	102.423	102.320	
8.25	102.825	102.712	102.604	
8.375	103.185	103.068	102.956	
8.5	103.545	103.424	103.307	
8.625	103.906	103.779	103.659	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
7.99	104.694	104.678	104.653	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
7.99	104.694	104.678	104.653	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.221	97.083	97.080	
5.375	97.817	97.677	97.674	
5.49	98.416	98.274	98.271	
5.5	98.416	98.274	98.271	
5.625	98.964	98.838	98.823	
5.75	99.629	99.510	99.492	
5.875	100.177	100.055	100.038	
5.99	100.467	100.348	100.330	
6	100.467	100.348	100.330	
6.125	100.854	100.731	100.713	
6.25	101.063	100.949	100.915	
6.375	101.425	101.309	101.275	
6.49	101.776	101.662	101.627	
6.5	101.776	101.662	101.627	
6.625	102.090	101.972	101.937	
6.75	101.959	101.867	101.815	
6.875	102.298	102.205	102.153	
6.99	102.639	102.548	102.496	
7	102.639	102.548	102.496	
7.125	102.972	102.881	102.829	
7.25	103.282	103.224	103.169	
7.375	103.621	103.561	103.507	
7.49	103.951	103.894	103.839	
7.5	103.951	103.894	103.839	
7.625	104.317	104.310	104.303	
7.75	104.822	104.813	104.807	
7.875	105.140	105.130	105.124	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.606	97.586	97.578	
4.625	97.587	97.540	97.532	
4.75	97.970	97.922	97.915	
4.875	98.369	98.318	98.312	
4.99	98.773	98.724	98.718	
5	98.773	98.724	98.718	
5.125	98.959	98.919	98.907	
5.25	99.431	99.387	99.376	
5.375	99.757	99.711	99.702	
5.49	100.105	100.059	100.049	
5.5	100.105	100.059	100.049	
5.625	100.251	100.214	100.174	
5.75	100.588	100.544	100.509	
5.875	100.869	100.826	100.791	
5.99	101.107	101.062	101.029	
6	101.107	101.062	101.029	
6.125	101.533	101.518	101.468	
6.25	101.912	101.890	101.843	
6.375	102.184	102.160	102.114	
6.49	102.314	102.289	102.243	
6.5	102.314	102.289	102.243	
6.625	102.581	102.536	102.489	
6.75	102.994	102.943	102.896	
6.875	103.281	103.230	103.183	
6.99	103.508	103.454	103.407	
7	103.508	103.454	103.407	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.799	97.741	97.775	
4.625	98.330	98.214	98.232	
4.75	98.713	98.595	98.613	
4.875	99.109	98.990	99.009	
4.99	99.511	99.395	99.413	
5	99.511	99.395	99.413	
5.125	99.422	99.323	99.325	
5.25	99.875	99.776	99.777	
5.375	100.197	100.098	100.100	
5.49	100.542	100.443	100.445	
5.5	100.542	100.443	100.445	
5.625	100.599	100.502	100.487	
5.75	100.939	100.842	100.826	
5.875	101.240	101.144	101.128	
5.99	101.523	101.426	101.411	
6	101.523	101.426	101.411	
6.125	101.596	101.543	101.511	
6.25	101.988	101.934	101.901	
6.375	102.284	102.228	102.195	
6.49	102.438	102.382	102.349	
6.5	102.438	102.382	102.349	
6.625	102.721	102.661	102.611	
6.75	103.099	103.040	102.990	
6.875	103.384	103.324	103.274	
7	103.608	103.544	103.495	
7.125	103.622	103.538	103.470	

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Conforming MHADvantage Fixed Loan Programs

Conforming MHADvantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.006	96.979	96.942	
5.625	97.628	97.601	97.564	
5.75	98.018	97.986	97.949	
5.875	98.633	98.601	98.564	
5.99	99.241	99.209	99.172	
6	99.241	99.209	99.172	
6.125	99.781	99.749	99.712	
6.25	100.040	100.000	99.956	
6.375	100.562	100.522	100.478	
6.49	101.030	100.990	100.946	
6.5	101.030	100.990	100.946	
6.625	101.476	101.436	101.392	
6.75	101.772	101.720	101.669	
6.875	102.196	102.144	102.092	
6.99	102.625	102.572	102.521	
7	102.625	102.572	102.521	
7.125	103.007	102.955	102.904	
7.25	103.176	103.103	103.044	
7.375	103.534	103.461	103.403	
7.49	103.908	103.845	103.787	
7.5	103.908	103.845	103.787	
7.625	104.257	104.208	104.149	
7.75	104.427	104.378	104.319	
7.875	104.766	104.716	104.658	
7.99	104.675	104.625	104.567	
8	104.675	104.625	104.567	
8.125	104.906	104.856	104.798	

Conforming MHADvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.006	96.979	96.942	
5.625	97.628	97.601	97.564	
5.75	98.018	97.986	97.949	
5.875	98.633	98.601	98.564	
5.99	99.241	99.209	99.172	
6	99.241	99.209	99.172	
6.125	99.781	99.749	99.712	
6.25	100.040	100.000	99.956	
6.375	100.562	100.522	100.478	
6.49	101.030	100.990	100.946	
6.5	101.030	100.990	100.946	
6.625	101.476	101.436	101.392	
6.75	101.772	101.720	101.669	
6.875	102.196	102.144	102.092	
6.99	102.625	102.572	102.521	
7	102.625	102.572	102.521	
7.125	103.007	102.955	102.904	
7.25	103.176	103.103	103.044	
7.375	103.534	103.461	103.403	
7.49	103.908	103.845	103.787	
7.5	103.908	103.845	103.787	
7.625	104.257	104.208	104.149	
7.75	104.427	104.378	104.319	
7.875	104.766	104.716	104.658	
7.99	104.675	104.625	104.567	
8	104.675	104.625	104.567	
8.125	104.906	104.856	104.798	

Conforming MHADvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.140	96.073	95.993	
5.125	96.788	96.721	96.641	
5.25	97.412	97.345	97.264	
5.375	98.013	97.946	97.865	
5.49	98.601	98.539	98.473	
5.5	98.601	98.539	98.473	
5.625	99.201	99.138	99.073	
5.75	99.782	99.720	99.654	
5.875	100.345	100.283	100.217	
5.99	100.887	100.825	100.759	
6	100.887	100.825	100.759	
6.125	101.394	101.332	101.266	
6.25	101.229	101.159	101.086	
6.375	101.732	101.663	101.590	
6.49	102.206	102.137	102.063	
6.5	102.206	102.137	102.063	
6.625	102.650	102.581	102.507	
6.75	102.273	102.203	102.137	
6.875	102.718	102.648	102.582	
6.99	103.136	103.066	103.000	
7	103.136	103.066	103.000	
7.125	103.514	103.444	103.378	
7.25	103.422	103.349	103.290	
7.375	103.837	103.776	103.725	
7.49	104.240	104.191	104.140	
7.5	104.240	104.191	104.140	
7.625	104.607	104.564	104.513	

Conforming MHADvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.188	97.155	97.091	
4.625	97.547	97.515	97.450	
4.75	97.985	97.959	97.919	
4.875	98.388	98.363	98.322	
4.99	98.751	98.725	98.685	
5	98.751	98.725	98.685	
5.125	99.113	99.087	99.047	
5.25	99.458	99.432	99.391	
5.375	99.790	99.764	99.724	
5.49	100.130	100.094	100.038	
5.5	100.130	100.094	100.038	
5.625	100.420	100.384	100.328	
5.75	100.708	100.673	100.617	
5.875	101.012	100.977	100.921	
5.99	101.223	101.188	101.131	
6	101.223	101.188	101.131	
6.125	101.565	101.530	101.473	
6.25	101.709	101.673	101.617	
6.375	102.026	101.991	101.934	
6.49	102.454	102.419	102.362	
6.5	102.454	102.419	102.362	
6.625	102.775	102.739	102.683	
6.75	102.980	102.939	102.883	
6.875	103.297	103.256	103.200	
6.99	103.584	103.543	103.487	
7	103.584	103.543	103.487	

Conforming MHADvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.148	97.111	97.046	
4.625	97.538	97.501	97.436	
4.75	98.602	98.561	98.505	
4.875	99.005	98.964	98.908	
4.99	99.367	99.327	99.270	
5	99.367	99.327	99.270	
5.125	99.729	99.689	99.632	
5.25	100.074	100.034	99.977	
5.375	100.406	100.366	100.309	
5.49	100.673	100.633	100.576	
5.5	100.673	100.633	100.576	
5.625	100.973	100.932	100.876	
5.75	101.031	100.981	100.909	
5.875	101.360	101.310	101.238	
5.99	101.621	101.571	101.498	
6	101.621	101.571	101.498	
6.125	102.013	101.963	101.890	
6.25	101.759	101.714	101.657	
6.375	102.102	102.057	102.000	
6.49	102.555	102.509	102.453	
6.5	102.555	102.509	102.453	
6.625	102.876	102.830	102.774	
6.75	103.055	103.014	102.958	
6.875	103.372	103.331	103.275	
7	103.659	103.618	103.562	
7.125	103.946	103.905	103.849	

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High Balance HomePossible Fixed Loan Programs

FNMA Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.25	95.711	95.684	95.647	
5.375	96.377	96.350	96.313	
5.49	97.019	96.992	96.955	
5.5	97.019	96.992	96.955	
5.625	97.642	97.615	97.578	
5.75	98.201	98.169	98.132	
5.875	98.830	98.798	98.761	
5.99	99.452	99.420	99.383	
6	99.452	99.420	99.383	
6.125	100.031	99.999	99.962	
6.25	100.924	100.884	100.840	
6.375	101.482	101.442	101.398	
6.49	102.010	101.970	101.926	
6.5	102.010	101.970	101.926	
6.625	102.513	102.473	102.429	
6.75	102.657	102.605	102.554	
6.875	103.133	103.081	103.029	
6.99	103.625	103.572	103.521	
7	103.625	103.572	103.521	
7.125	104.059	104.007	103.956	
7.25	104.089	104.016	103.957	
7.375	104.543	104.470	104.412	
7.49	104.956	104.893	104.835	
7.5	104.956	104.893	104.835	
7.625	105.360	105.311	105.252	
7.75	104.816	104.767	104.708	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.25	95.314	95.268	95.249	
5.375	96.071	96.021	96.004	
5.49	96.755	96.703	96.687	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.923	97.889	97.844	
5.875	98.712	98.674	98.633	
5.99	99.314	99.274	99.233	
6	99.314	99.274	99.233	
6.125	99.877	99.836	99.796	
6.25	100.795	100.775	100.717	
6.375	101.444	101.417	101.363	
6.49	101.826	101.798	101.744	
6.5	101.826	101.798	101.744	
6.625	102.363	102.333	102.280	
6.75	102.559	102.528	102.497	
6.875	103.133	103.099	103.065	
6.99	103.535	103.501	103.468	
7	103.535	103.501	103.468	
7.125	103.837	103.800	103.766	
7.25	103.941	103.871	103.775	
7.375	104.383	104.317	104.232	
7.49	104.828	104.760	104.676	
7.5	104.828	104.760	104.676	
7.625	105.189	105.156	105.119	
7.75	104.359	104.341	104.303	

FHLMC FL 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.952	97.918	97.873	
5.875	98.741	98.703	98.662	
5.99	99.314	99.274	99.233	
6	99.314	99.274	99.233	
6.125	99.841	99.800	99.760	
6.25	100.247	100.227	100.169	
6.375	100.830	100.803	100.749	
6.49	101.264	101.236	101.182	
6.5	101.264	101.236	101.182	
6.625	101.731	101.701	101.648	
6.75	101.948	101.917	101.886	
6.875	102.520	102.486	102.452	
6.99	102.818	102.784	102.751	
7	102.818	102.784	102.751	
7.125	103.127	103.090	103.056	
7.25	103.586	103.516	103.420	
7.375	103.938	103.872	103.787	
7.49	104.342	104.274	104.190	
7.5	104.342	104.274	104.190	
7.625	104.615	104.582	104.545	
7.75	104.655	104.637	104.599	
7.875	105.014	104.995	104.958	
8	104.990	104.974	104.949	
8.125	105.298	105.283	105.259	

FHLMC TX 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.755	96.703	96.687	
5.625	97.410	97.356	97.340	
5.75	97.666	97.632	97.587	
5.875	98.454	98.416	98.375	
5.99	99.027	98.987	98.946	
6	99.027	98.987	98.946	
6.125	99.554	99.513	99.473	
6.25	99.982	99.962	99.904	
6.375	100.565	100.538	100.484	
6.49	100.999	100.971	100.917	
6.5	100.999	100.971	100.917	
6.625	101.466	101.436	101.383	
6.75	101.666	101.635	101.604	
6.875	102.239	102.205	102.171	
6.99	102.537	102.503	102.470	
7	102.537	102.503	102.470	
7.125	102.827	102.790	102.756	
7.25	103.187	103.117	103.021	
7.375	103.538	103.472	103.387	
7.49	103.942	103.874	103.790	
7.5	103.942	103.874	103.790	
7.625	104.216	104.183	104.146	
7.75	104.359	104.341	104.303	
7.875	104.718	104.699	104.662	
8	104.694	104.678	104.653	
8.125	105.002	104.987	104.963	

FHLMC FL 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.5	97.606	97.586	97.578	
4.625	97.587	97.540	97.532	
4.75	97.970	97.922	97.915	
4.875	98.369	98.318	98.312	
4.99	98.773	98.724	98.718	
5	98.773	98.724	98.718	
5.125	98.959	98.919	98.907	
5.25	99.431	99.387	99.376	
5.375	99.757	99.711	99.702	
5.49	100.105	100.059	100.049	
5.5	100.105	100.059	100.049	
5.625	100.251	100.214	100.174	
5.75	100.588	100.544	100.509	
5.875	100.869	100.826	100.791	
5.99	101.107	101.062	101.029	
6	101.107	101.062	101.029	
6.125	101.533	101.518	101.468	
6.25	101.912	101.890	101.843	
6.375	102.184	102.160	102.114	
6.49	102.314	102.289	102.243	
6.5	102.314	102.289	102.243	
6.625	102.581	102.536	102.489	
6.75	102.994	102.943	102.896	
6.875	103.281	103.230	103.183	
6.99	103.508	103.454	103.407	
7	103.508	103.454	103.407	

FHLMC TX 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.5	97.606	97.586	97.578	
4.625	97.587	97.540	97.532	
4.75	97.970	97.922	97.915	
4.875	98.369	98.318	98.312	
4.99	98.773	98.724	98.718	
5	98.773	98.724	98.718	
5.125	98.959	98.919	98.907	
5.25	99.431	99.387	99.376	
5.375	99.757	99.711	99.702	
5.49	100.105	100.059	100.049	
5.5	100.105	100.059	100.049	
5.625	100.251	100.214	100.174	
5.75	100.588	100.544	100.509	
5.875	100.869	100.826	100.791	
5.99	101.107	101.062	101.029	
6	101.107	101.062	101.029	
6.125	101.533	101.518	101.468	
6.25	101.912	101.890	101.843	
6.375	102.184	102.160	102.114	
6.5	102.314	102.289	102.243	
6.625	102.581	102.536	102.489	
6.75	102.994	102.943	102.896	
6.875	103.281	103.230	103.183	
7	103.508	103.454	103.407	
7.125	103.517	103.467	103.390	
7.25	103.802	103.739	103.665	

NONDEL

ResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(602) 252-4149



Effective Date:
5/8/25 2:39 PM

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

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

Conventional Loan Level Adjustments

Purchase (Term > 15 Years)										
Product	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
All Eligible Product	≥ 780	0.000%	0.000%	0.000%	0.000%	-0.375%	-0.375%	-0.250%	-0.250%	-0.125%
	780 - 770	0.000%	0.000%	0.000%	-0.250%	-0.625%	-0.375%	-0.500%	-0.375%	-0.250%
	770 - 760	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-0.625%	-0.750%	-0.625%	-0.500%
	760 - 750	0.000%	0.000%	-0.250%	-0.750%	-1.250%	-1.250%	-1.000%	-0.875%	-0.750%
	750 - 740	0.000%	0.000%	-0.375%	-0.875%	-1.750%	-1.500%	-1.250%	-1.125%	-0.875%
	740 - 730	0.000%	0.000%	-0.625%	-1.125%	-2.500%	-1.875%	-1.500%	-1.375%	-1.125%
	730 - 720	0.000%	0.000%	-0.750%	-1.250%	-3.125%	-2.125%	-1.750%	-1.625%	-1.250%
	720 - 710	0.000%	0.000%	-1.125%	-1.750%	-3.875%	-2.625%	-2.250%	-2.125%	-1.625%
	710 - 700	0.000%	0.000%	-1.250%	-1.875%	-4.375%	-3.125%	-2.750%	-2.625%	-2.125%
	≤ 699	0.000%	-0.125%	-1.500%	-2.125%	-2.750%	-2.875%	-2.625%	-2.250%	-1.750%

Purchase										
Loan Feature	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
Adjustable-rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%
Combi	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%
High Balance Fixed-Rate	-1.500%	-1.500%	-1.750%	-1.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
High Balance Arm	-1.250%	-1.250%	-1.500%	-1.500%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.875%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%

Limited Cash-out Refinances (Term > 15 Years)										
Product	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
All Eligible Product	≥ 780	0.000%	0.000%	0.000%	-0.125%	-0.500%	-0.625%	-0.500%	-0.375%	-0.375%
	780 - 770	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-1.000%	-0.750%	-0.625%	-0.625%
	770 - 760	0.000%	0.000%	-0.250%	-0.750%	-1.125%	-1.125%	-1.000%	-1.000%	-1.000%
	760 - 750	0.000%	0.000%	-0.500%	-1.000%	-1.625%	-1.750%	-1.500%	-1.250%	-1.250%
	750 - 740	0.000%	0.000%	-0.625%	-1.250%	-2.125%	-2.125%	-1.750%	-1.625%	-1.625%
	740 - 730	0.000%	0.000%	-0.875%	-1.625%	-2.625%	-2.625%	-2.125%	-2.000%	-2.000%
	730 - 720	0.000%	0.000%	-1.125%	-1.875%	-3.125%	-3.125%	-2.500%	-2.375%	-2.375%
	720 - 710	0.000%	0.000%	-1.250%	-2.000%	-3.625%	-3.625%	-3.000%	-2.875%	-2.875%
	710 - 700	0.000%	0.000%	-1.500%	-2.125%	-4.125%	-4.125%	-3.500%	-3.375%	-3.375%
	≤ 699	0.000%	-0.375%	-1.750%	-2.500%	-3.500%	-3.875%	-3.625%	-3.500%	-3.500%

Limited Cash-out Refinances										
Loan Feature	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%
Adjustable-rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%
Combi	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.125%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
High Balance Arm	-1.250%	-1.250%	-1.500%	-1.500%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.875%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%

Cash-out Refinance Loans					
Product	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%
All Eligible Product	≥ 780	-0.375%	-0.375%	-0.625%	-0.375%
	780 - 770	-0.375%	-0.375%	-0.875%	-0.375%
	770 - 760	-0.375%	-0.375%	-1.125%	-0.625%
	760 - 750	-0.375%	-0.500%	-1.375%	-0.875%
	750 - 740	-0.375%	-0.625%	-1.625%	-1.125%
	740 - 730	-0.375%	-0.750%	-1.875%	-1.375%
	730 - 720	-0.375%	-0.875%	-2.125%	-1.625%
	720 - 710	-0.375%	-1.000%	-2.375%	-1.875%
	710 - 700	-0.375%	-1.125%	-2.625%	-2.125%
	≤ 699	-0.375%	-1.375%	-2.875%	-2.375%

Cash-out Refinance Loans					
Loan Feature	FICO Score	≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%
Combi	0.000%	0.000%	-0.125%	-0.125%	-0.750%
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.125%
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.125%
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%
High Balance Fixed-Rate	-1.250%	-1.250%	-1.500%	-1.500%	-1.750%
High Balance Arm	-2.000%	-2.000%	-2.250%	-2.250%	-2.500%
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.875%	-1.125%

Miscellaneous		
Waive Impounds (Not Applicable for NY Loans)		0.000%
Conforming	Fixed and ARM	0.000%
	Fixed	0.000%
	ARM	0.000%
	Fixed	0.000%
	ARM	0.000%
	Fixed	0.000%
	ARM	0.000%
	Fixed	0.000%
	ARM	0.000%
	Fixed	0.000%
	ARM	0.000%
Conventional ARMs		0.000%
All Products/Loan Amounts		0.000%

Loan Amount Adjusters	Amount Range	30/25yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed	ARM
Conforming	0-99,999	-0.050%	-0.250%	-0.050%	-0.050%	-0.050%
	100,000-199,999	-0.050%	-0.250%	-0.050%	-0.050%	-0.050%
	200,000-299,999	-0.050%	-0.100%	-0.050%	-0.050%	-0.050%
	300,000-399,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
	400,000-499,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
	500,000-599,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
	600,000-699,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
	700,000-799,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
	800,000-899,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%
	900,000-999,999	-0.050%	-0.050%	-0.050%	-0.050%	-0.050%

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

Max Price (Including All Adjustments)	
Fixed	105.5
ARM	103.5

State Adjusters					
State	30/25yr Con Fixed	All Other Con Term	30/25yr HB Fixed	All Other HB Term	
AL	0.000%	0.000%	0.000%	0.000%	0.000%
AK	0.000%	0.000%	0.000%	0.000%	0.000%
AZ	0.000%	0.000%	0.000%	0.000%	0.000%
CA	0.000%	0.000%	0.000%	0.000%	0.000%
CO	0.000%	0.000%	0.000%	0.000%	0.000%
CT	0.000%	0.000%	0.000%	0.000%	0.000%
DC	0.000%	0.000%	0.000%	0.000%	0.000%
FL	0.000%	0.000%	0.000%	0.000%	0.000%
GA	0.000%	0.000%	0.000%	0.000%	0.000%
HI	0.000%	0.000%	0.000%	0.000%	0.000%
IL	0.000%	0.000%	0.000%	0.000%	0.000%
IN	0.000%	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%	0.000%
MD	0.000%	0.000%	0.000%	0.000%	0.000%
ME	0.000%	0.000%	0.000%	0.000%	0.000%
MN	0.000%	0.000%	0.000%	0.000%	0.000%
MI	0.000%	0.000%	0.000%	0.000%	0.000%
MS	0.000%	0.000%	0.000%	0.000%	0.000%
MT	0.000%	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%	0.000%	0.000%
NJ	0.000%	0.000%	0.000%	0.000%	0.000%
NM	0.000%	0.000%	0.000%	0.000%	0.000%
NY	0.000%	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%	0.000%	0.000%
SD	0.000%	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%	0.000%
TX	0.100%	0.100%	0.000%	0.000%	0.000%
UT	0.000%	0.000%	0.000%	0.000%	0.000%
VA	0.000%	0.000%	0.000%	0.000%	0.000%
WA	0.000%	0.000%	0.000%	0.000%	0.000%
WI	0.000%	0.000%	0.000%	0.000%	0.000%

Product		LTV Ratio	LPMI Adjustments - FICO Score/LTV Ratio								
			≥ 780	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
30, 25-Year Fixed	95.01 - 97.00%	-2.30%	-3.32%	-4.23%	-5.05%	-6.27%	-6.42%	-9.13%	-10.00%		
	95.01 - 95.00%	-1.80%	-2.82%	-3.73%	-4.55%	-5.77%	-5.92%	-8.63%	-9.50%		
	95.01 - 90.00%	-1.40%	-2.42%	-3.33%	-4.15%	-5.37%	-5.52%	-8.23%	-9.10%		
	90.01 - 85.00%	-0.74%	-1.77%	-2.68%	-3.50%	-4.72%	-4.87%	-7.58%	-8.45%		
	85.01 - 80.00%	-2.15%	-3.17%	-4.08%	-	-	-	-	-		
20, 15, 10-Year Fixed	95.01 - 97.00%	-2.42%	-3.44%	-4.35%	-5.17%	-6.39%	-6.54%	-9.24%	-10.10%		
	95.01 - 95.00%	-1.92%	-2.94%	-3.85%	-4.67%	-5.89%	-6.04%	-8.74%	-9.60%		
	95.01 - 90.00%	-1.52%	-2.54%	-3.45%	-4.27%	-5.49%	-5.64%	-8.34%	-9.20%		
	90.01 - 85.00%	-0.79%	-1.81%	-2.72%	-3.54%	-4.76%	-4.91%	-7.61%	-8.47%		
	85.01 - 80.00%	-2.21%	-3.23%	-4.14%	-	-	-	-	-		
10% 7/6, 5/6, 3% ARM	95.01 - 97.00%	-2.30%	-3.32%	-4.23%	-5.05%	-6.27%	-6.42%	-9.13%	-10.00%		
	95.01 - 95.00%	-1.80%	-2.82%	-3.73%	-4.55%	-5.77%	-5.92%	-8.63%	-9.50%		
	95.01 - 90.00%	-1.40%	-2.42%	-3.33%	-4.15%	-5.37%	-5.52%	-8.23%	-9.10%		
	90.01 - 85.00%	-0.74%	-1.77%	-2.68%	-3.50%	-4.72%	-4.87%	-7.58%	-8.45%		
	85.01 - 80.00%	-2.15%	-3.17%	-4.08%	-	-	-	-	-		

NONDEL

ResiCentral, LLC
801 E. Broadway Road, Suite 9-17
Phoenix, AZ 85046
(602) 252-4149



Effective Date:
2/25/25 2:30 PM

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

Conventional Loan Amount/Note Rate Adjustments

Loan Amount/Note Rate Adjusters - 30 Year														
Note Rate	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	HomeReady	HomePossible	Investment	
4.500	0.150	0.150	0.110	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.054	0.000	0.000	0.000
5.000	0.150	0.150	0.010	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.050	0.000	0.000	0.000
5.125	0.110	0.117	0.050	0.057	0.010	0.000	0.000	0.000	0.000	0.000	0.050	0.000	0.000	0.000
5.250	0.407	0.388	0.242	0.134	0.128	0.115	0.000	0.000	0.000	0.000	0.050	0.070	0.000	0.000
5.375	0.407	0.387	0.242	0.134	0.128	0.115	0.000	0.000	0.000	0.000	0.050	0.070	0.000	0.000
5.490	0.407	0.387	0.242	0.134	0.128	0.115	0.000	0.000	0.000	0.000	0.050	0.071	0.000	0.000
5.520	0.407	0.387	0.242	0.134	0.128	0.115	0.000	0.000	0.000	0.000	0.050	0.071	0.000	0.000
5.625	0.261	0.455	0.246	0.140	0.128	0.115	0.000	0.000	0.000	0.000	0.050	0.070	0.000	0.000
5.750	1.077	0.938	0.822	0.780	0.637	0.472	0.314	0.283	0.115	0.129	0.244	0.271	0.222	0.000
5.875	1.113	0.918	0.810	0.789	0.637	0.472	0.314	0.282	0.115	0.129	0.255	0.280	0.235	0.000
5.990	1.145	0.890	0.820	0.812	0.678	0.472	0.314	0.282	0.115	0.129	0.255	0.199	0.242	0.000
6.000	1.145	0.890	0.820	0.812	0.678	0.472	0.314	0.282	0.115	0.129	0.255	0.199	0.242	0.000
6.125	1.160	0.940	0.822	0.816	0.718	0.481	0.314	0.282	0.115	0.129	0.272	0.212	0.261	0.000
6.250	1.100	1.250	1.145	1.014	0.830	0.581	0.444	0.294	0.299	0.230	0.430	0.299	0.377	0.000
6.375	1.011	1.250	1.148	1.000	0.830	0.581	0.444	0.294	0.299	0.230	0.430	0.277	0.377	0.000
6.400	1.030	1.254	1.194	1.098	0.873	0.632	0.506	0.294	0.299	0.260	0.484	0.260	0.390	0.000
6.500	1.130	1.254	1.194	1.095	0.871	0.632	0.506	0.294	0.299	0.260	0.484	0.260	0.390	0.000
6.625	1.084	1.354	1.281	1.180	0.920	0.679	0.547	0.297	0.299	0.408	0.539	0.328	0.118	0.000
6.750	1.112	1.400	1.361	1.272	0.918	0.721	0.579	0.301	0.311	0.430	0.561	0.364	0.149	0.000
6.875	1.710	1.380	1.376	1.211	0.818	0.764	0.608	0.517	0.501	0.495	0.559	0.334	0.134	0.000
6.990	1.810	1.464	1.380	1.260	0.860	0.774	0.620	0.578	0.587	0.490	0.600	0.381	0.200	0.000
7.000	1.810	1.500	1.464	1.189	0.866	0.774	0.620	0.578	0.587	0.490	0.600	0.381	0.200	0.000
7.125	1.810	1.495	1.589	1.249	0.927	0.820	0.693	0.617	0.521	0.604	0.380	0.180	0.000	0.000
7.250	1.980	1.651	1.714	1.517	0.938	0.765	0.663	0.617	0.592	0.600	0.467	0.240	0.240	0.000
7.375	1.983	1.798	1.785	1.369	1.013	0.828	0.664	0.678	0.682	0.592	0.593	0.275	0.118	0.000
7.400	2.060	1.872	1.415	1.360	1.055	0.864	0.678	0.681	0.552	0.593	0.290	0.175	0.000	0.000
7.500	2.069	1.872	1.418	1.360	1.055	0.864	0.678	0.681	0.552	0.593	0.290	0.175	0.000	0.000
7.625	1.930	1.720	1.295	1.228	0.954	0.741	0.564	0.677	0.603	0.520	0.313	0.152	0.000	0.000
7.750	1.014	0.995	0.757	0.598	0.445	0.377	0.381	0.288	0.318	0.290	0.418	0.320	0.118	0.000
7.875	1.147	1.062	0.614	0.655	0.548	0.428	0.422	0.287	0.384	0.317	0.460	0.320	0.118	0.000
7.990	1.258	1.110	0.901	0.742	0.564	0.480	0.480	0.288	0.418	0.304	0.524	0.320	0.118	0.000
8.000	1.258	1.110	0.901	0.742	0.564	0.480	0.480	0.288	0.418	0.304	0.524	0.320	0.118	0.000
8.125	1.430	1.370	1.050	0.860	0.645	0.531	0.571	0.288	0.381	0.305	0.574	0.380	0.118	0.000
8.250	0.018	0.817	0.632	0.530	0.340	0.242	0.002	0.000	0.000	0.000	0.290	0.000	0.000	0.000
8.375	0.018	0.817	0.658	0.508	0.362	0.265	0.002	0.000	0.000	0.000	0.287	0.000	0.000	0.000
8.490	0.017	0.898	0.655	0.524	0.391	0.329	0.002	0.000	0.000	0.000	0.320	0.000	0.000	0.000
8.500	0.017	0.898	0.655	0.524	0.391	0.329	0.002	0.000	0.000	0.000	0.320	0.000	0.000	0.000
8.625	0.018	0.899	0.655	0.524	0.391	0.329	0.002	0.000	0.000	0.000	0.320	0.000	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	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	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	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	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	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	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	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	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	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

Loan Amount/Note Rate Adjusters - 15 Year									
Note Rate	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000			
4.490	0.000	0.000	0.000	0.000	0.000	0.000			
4.500	0.000	0.000	0.000	0.000	0.000	0.000			
4.625	0.000	0.000	0.000	0.000	0.000	0.000			
4.750	0.000	0.000	0.000	0.000	0.000	0.000			
4.875	0.000	0.000	0.000	0.000	0.000	0.000			
4.990	0.000	0.000	0.000	0.000	0.000	0.000			
5.000	0.000	0.000	0.000	0.000	0.000	0.000			
5.125	0.000	0.000	0.000	0.000	0.000	0.000			
5.250	0.000	0.000	0.000	0.000	0.000	0.000			
5.375	0.000	0.000	0.000	0.000	0.000	0.000			
5.500	0.000	0.000	0.000	0.000	0.000	0.000			
5.625	0.000	0.000	0.000	0.000	0.000	0.000			
5.750	0.000	0.000	0.000	0.000	0.000	0.000			
5.875	0.000	0.000	0.000	0.000	0.000	0.000			
6.000	0.000	0.000	0.000	0.000	0.000	0.000			
6.125	0.000	0.000	0.000	0.000	0.000	0.000			
6.250	0.000	0.000	0.000	0.000	0.000	0.000			
6.375	0.000	0.000	0.000	0.000	0.000	0.000			
6.500	0.000	0.000	0.000	0.000	0.000	0.000			
6.625	0.000	0.000	0.000	0.000	0.000	0.000			
6.750	0.000	0.000	0.000	0.000	0.000	0.000			
6.875	0.000	0.000	0.000	0.000	0.000	0.000			
6.990	0.000	0.000	0.000	0.000	0.000	0.000			
7.000	0.000	0.000	0.000	0.000	0.000	0.000			
7.125	0.000	0.000	0.000	0.000	0.000	0.000			
7.250	0.000	0.000	0.000	0.000	0.000	0.000			
7.375	0.000	0.000	0.000	0.000	0.000	0.000			
7.400	0.000	0.000	0.000	0.000	0.000	0.000			
7.500	0.000	0.000	0.000	0.000	0.000	0.000			
7.625	0.000	0.000	0.000	0.000	0.000	0.000			
7.750	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			
7.990	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			
8.125	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			

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

VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.99	96.443	96.303	96.053	
5	96.443	96.303	96.053	
5.125	97.125	96.985	96.735	
5.25	97.948	97.814	97.533	
5.375	98.267	98.133	97.862	
5.49	98.788	98.645	98.471	
5.5	98.788	98.645	98.471	
5.625	99.445	99.274	99.142	
5.75	100.015	99.928	99.831	
5.875	100.028	99.899	99.753	
5.99	100.634	100.534	100.389	
6	100.634	100.534	100.389	
6.125	101.203	101.123	100.977	
6.25	101.818	101.686	101.540	
6.375	101.435	101.278	101.143	
6.49	102.004	101.847	101.723	
6.5	102.004	101.847	101.723	
6.625	102.517	102.359	102.212	
6.75	103.100	102.925	102.630	
6.875	102.670	102.609	102.492	
6.99	103.117	103.040	102.923	
7	103.117	103.040	102.923	
7.125	103.645	103.486	103.296	
7.25	104.107	103.947	103.635	
7.375	103.354	103.179	102.932	
7.49	103.864	103.689	103.376	
7.5	103.864	103.689	103.376	
7.625	104.361	104.186	103.873	
7.75	104.740	104.565	104.253	
7.875	102.909	102.821	102.741	
7.99	103.228	103.140	103.060	
8	103.228	103.140	103.060	
8.125	103.522	103.434	103.354	
0	0.000	0.000	0.000	

VA 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.269	95.159	94.878	
4.875	95.750	95.611	95.361	
4.99	96.443	96.303	96.053	
5	96.443	96.303	96.053	
5.125	97.125	96.985	96.735	
5.25	97.948	97.814	97.533	
5.375	98.267	98.133	97.852	
5.49	98.788	98.645	98.367	
5.5	98.788	98.645	98.367	
5.625	99.445	99.274	99.024	
5.75	100.015	99.844	99.594	
5.875	100.028	99.861	99.580	
5.99	100.634	100.467	100.204	
6	100.634	100.467	100.204	
6.125	101.203	101.032	100.782	
6.25	101.818	101.647	101.397	
6.375	101.435	101.278	100.997	
6.49	102.004	101.847	101.566	
6.5	102.004	101.847	101.566	
6.625	102.517	102.359	102.078	
6.75	103.100	102.925	102.613	
6.875	102.570	102.411	102.098	
6.99	103.117	102.957	102.645	
7	103.117	102.957	102.645	
7.125	103.645	103.486	103.173	
7.25	104.107	103.947	103.635	
7.375	103.354	103.179	102.866	
7.49	103.864	103.689	103.376	
7.5	103.864	103.689	103.376	
7.625	104.361	104.186	103.873	
7.75	104.740	104.565	104.253	
7.875	100.879	100.791	100.711	
7.99	101.198	101.110	101.030	
8	101.198	101.110	101.030	

VA 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.269	95.159	94.878	
4.875	95.750	95.611	95.361	
5	96.443	96.303	96.053	
4.99	96.387	96.247	95.997	
5.25	97.948	97.814	97.533	
5.125	97.125	96.985	96.735	
5.625	99.445	99.274	99.024	
5.5	98.788	98.645	98.367	
5.375	98.267	98.133	97.852	
5.75	100.015	99.844	99.594	
5.875	100.028	99.861	99.580	
6	100.634	100.467	100.204	
6.125	101.203	101.032	100.782	
6.25	101.818	101.647	101.397	
6.375	101.435	101.278	100.997	
6.5	102.004	101.847	101.566	
6.625	102.517	102.359	102.078	
6.75	103.100	102.925	102.613	
6.875	102.570	102.411	102.098	
7	103.117	102.957	102.645	
7.125	103.645	103.486	103.173	
7.25	104.107	103.947	103.635	
7.375	103.354	103.179	102.866	
7.5	103.864	103.689	103.376	
7.625	104.361	104.186	103.873	
7.75	104.740	104.565	104.253	
7.875	100.879	100.791	100.711	
8	101.198	101.110	101.030	
8.125	101.492	101.404	101.324	
5.99	100.573	100.402	100.152	
6.99	103.071	102.912	102.599	
7.99	101.198	101.110	101.030	
5.49	98.634	98.463	98.213	
6.49	101.840	101.665	101.352	

VA 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.436	96.437	96.312	
4.375	96.958	96.960	96.835	
4.49	97.468	97.469	97.344	
4.5	97.468	97.469	97.344	
4.625	97.959	97.960	97.835	
4.75	98.501	98.437	98.312	
4.875	98.735	98.671	98.546	
4.99	99.062	99.049	98.924	
5	99.062	99.049	98.924	
5.125	99.486	99.474	99.349	
5.25	99.873	99.743	99.618	
5.375	99.906	99.880	99.755	
5.49	100.286	100.259	100.134	
5.5	100.286	100.259	100.134	
5.625	100.630	100.604	100.479	
5.75	100.874	100.751	100.626	
5.875	100.652	100.611	100.486	
5.99	100.988	100.948	100.823	
6	100.988	100.948	100.823	
6.125	101.501	101.321	101.196	
6.25	102.087	101.906	101.781	
6.375	101.790	101.647	101.522	
6.49	102.298	102.118	101.993	
6.5	102.298	102.118	101.993	
6.625	102.796	102.616	102.491	
6.75	103.438	103.258	103.133	
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	96.007	95.857	95.732	
4.375	96.577	96.427	96.302	
4.49	97.147	96.997	96.872	
4.5	97.147	96.997	96.872	
4.625	97.717	97.567	97.442	
4.75	98.501	98.437	98.312	
4.875	98.735	98.671	98.546	
4.99	99.058	98.995	98.870	
5	99.058	98.995	98.870	
5.125	99.327	99.166	99.041	
5.25	99.873	99.743	99.618	
5.375	99.781	99.709	99.584	
5.49	100.224	100.153	100.028	
5.5	100.224	100.153	100.028	
5.625	100.340	100.179	100.054	
5.75	100.874	100.751	100.626	
5.875	100.444	100.263	100.138	
5.99	100.978	100.798	100.673	
6	100.978	100.798	100.673	
6.125	101.501	101.321	101.196	
6.25	102.087	101.906	101.781	
6.375	101.790	101.610	101.485	
6.49	102.298	102.118	101.993	
6.5	102.298	102.118	101.993	
6.625	102.796	102.616	102.491	
6.75	103.438	103.258	103.133	
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	89.754	89.676	89.551	
4.375	90.004	89.926	89.801	
4.5	90.137	90.058	89.933	
4.625	90.254	90.176	90.051	
4.75	91.285	91.192	91.067	
4.875	91.535	91.442	91.317	
5	91.648	91.554	91.429	
5.125	91.785	91.692	91.567	
5.25	92.598	92.504	92.379	
5.5	93.098	93.004	92.879	
5.625	93.098	93.004	92.879	
5.75	94.004	93.910	93.785	
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	
3.75	88.333	88.271	88.146	
3.875	88.419	88.357	88.232	
4	88.559	88.496	88.371	
4.125	88.618	88.556	88.431	
4.25	89.759	89.759	89.634	
4.375	89.871	89.871	89.746	
4.5	89.991	89.991	89.866	
4.625	90.316	90.316	90.191	
4.75	91.116	91.070	90.945	
4.875	91.190	91.143	91.018	
5	91.253	91.206	91.081	
5.125	91.453	91.406	91.281	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.99	95.524	95.520	95.395	
5	95.524	95.520	95.395	
5.125	96.291	96.287	96.162	
5.25	97.686	97.552	97.427	
5.375	97.782	97.764	97.639	
5.49	98.462	98.443	98.318	
5.5	98.462	98.443	98.318	
5.625	99.182	99.164	99.039	
5.75	99.786	99.619	99.494	
5.875	99.778	99.746	99.621	
5.99	100.404	100.372	100.247	
6	100.404	100.372	100.247	
6.125	100.943	100.910	100.785	
6.25	101.405	101.234	101.109	
6.375	101.287	101.130	101.005	
6.49	101.627	101.581	101.456	
6.5	101.627	101.581	101.456	
6.625	102.206	102.160	102.035	
6.75	102.481	102.306	102.181	
6.875	101.818	101.758	101.633	
6.99	102.249	102.189	102.064	
7	102.249	102.189	102.064	
7.125	102.670	102.513	102.388	
7.25	103.082	102.922	102.797	
7.375	101.816	101.641	101.516	
7.49	102.326	102.151	102.026	
7.5	102.326	102.151	102.026	
7.625	102.823	102.648	102.523	
7.75	103.153	102.978	102.853	
7.875	99.642	99.555	99.430	
7.99	99.961	99.873	99.748	
8	99.961	99.873	99.748	
8.125	100.255	100.168	100.043	
0	0.000	0.000	0.000	

VA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.99	89.882	89.772	89.647	
5	89.882	89.772	89.647	
5.125	90.475	90.335	90.210	
5.25	92.386	92.252	92.127	
5.375	92.455	92.320	92.195	
5.49	92.951	92.783	92.658	
5.5	92.951	92.783	92.658	
5.625	93.607	93.437	93.312	
5.75	94.486	94.319	94.194	
5.875	94.379	94.213	94.088	
5.99	94.936	94.769	94.644	
6	94.936	94.769	94.644	
6.125	95.523	95.356	95.231	
6.25	96.105	95.934	95.809	
6.375	95.987	95.830	95.705	
6.49	96.213	96.056	95.931	
6.5	96.213	96.056	95.931	
6.625	96.690	96.533	96.408	
6.75	97.181	97.006	96.881	
6.875	96.295	96.136	96.011	
6.99	96.842	96.682	96.557	
7	96.842	96.682	96.557	
7.125	97.370	97.211	97.086	
7.25	97.782	97.622	97.497	
7.375	96.516	96.341	96.216	
7.49	97.026	96.851	96.726	
7.5	97.026	96.851	96.726	
7.625	97.523	97.348	97.223	
7.75	97.853	97.678	97.553	
7.875	92.312	92.225	92.100	
7.99	92.631	92.543	92.418	
8	92.631	92.543	92.418	
8.125	92.925	92.838	92.713	
0	0.000	0.000	0.000	

VA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	88.448	88.316	88.191	
4.875	89.150	89.011	88.886	
4.99	89.787	89.647	89.522	
5	89.882	89.772	89.647	
5.125	90.525	90.385	90.260	
5.25	92.386	92.252	92.127	
5.375	92.455	92.320	92.195	
5.49	91.078	91.060	90.935	
5.5	93.001	92.830	92.705	
5.625	93.657	93.487	93.362	
5.75	94.486	94.319	94.194	
5.875	94.379	94.213	94.088	
5.99	94.910	94.740	94.615	
6	94.962	94.791	94.666	
6.125	95.540	95.370	95.245	
6.25	96.155	95.984	95.859	
6.375	95.987	95.830	95.705	
6.49	96.213	96.056	95.931	
6.5	96.213	96.056	95.931	
6.625	96.690	96.533	96.408	
6.75	97.231	97.056	96.931	
6.875	96.345	96.186	96.061	
6.99	96.846	96.687	96.562	
7	96.892	96.732	96.607	
7.125	97.420	97.261	97.136	
7.25	97.832	97.672	97.547	
7.375	96.566	96.391	96.266	
7.49	97.076	96.901	96.776	
7.5	97.076	96.901	96.776	
7.625	97.573	97.398	97.273	
7.75	92.007	91.919	91.794	
7.875	92.312	92.225	92.100	
7.99	92.631	92.543	92.418	
8	92.631	92.543	92.418	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	88.582	88.584	88.459	
4.375	89.082	89.084	88.959	
4.49	89.557	89.559	89.434	
4.5	89.557	89.559	89.434	
4.625	90.001	90.002	89.877	
4.75	93.376	93.312	93.187	
4.875	93.610	93.546	93.421	
4.99	93.933	93.870	93.745	
5	93.933	93.870	93.745	
5.125	94.042	93.978	93.853	
5.25	94.689	94.618	94.493	
5.375	94.656	94.584	94.459	
5.49	95.099	95.028	94.903	
5.5	95.099	95.028	94.903	
5.625	95.063	94.991	94.866	
5.75	95.738	95.626	95.501	
5.875	95.063	94.951	94.826	
5.99	95.625	95.513	95.388	
6	95.625	95.513	95.388	
6.125	95.638	95.526	95.401	
6.25	96.807	96.695	96.570	
6.375	95.937	95.825	95.700	
6.49	96.361	96.249	96.124	
6.5	96.361	96.249	96.124	
6.625	96.150	96.038	95.913	
6.75	94.038	93.858	93.733	
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 Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	87.402	87.404	87.279	
4.375	87.902	87.904	87.779	
4.49	88.377	88.379	88.254	
4.5	88.377	88.379	88.254	
4.625	88.821	88.822	88.697	
4.75	93.376	93.312	93.187	
4.875	93.610	93.546	93.421	
4.99	93.933	93.870	93.745	
5	93.933	93.870	93.745	
5.125	94.042	93.978	93.853	
5.25	94.689	94.618	94.493	
5.375	94.656	94.584	94.459	
5.49	95.099	95.028	94.903	
5.5	95.099	95.028	94.903	
5.625	95.063	94.991	94.866	
5.75	95.738	95.626	95.501	
5.875	95.063	94.951	94.826	
5.99	95.625	95.513	95.388	
6	95.625	95.513	95.388	
6.125	95.638	95.526	95.401	
6.25	96.807	96.695	96.570	
6.375	95.937	95.825	95.700	
6.49	96.361	96.249	96.124	
6.5	96.361	96.249	96.124	
6.625	96.150	96.038	95.913	
6.75	94.038	93.858	93.733	
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 High Balance				
Rate	Days to Lock			
	30	45	60	
4.25	89.754	89.676	89.551	
4.375	90.004	89.926	89.801	
4.5	90.137	90.058	89.933	
4.625	90.254	90.176	90.051	
4.75	91.285	91.192	91.067	
4.875	91.535	91.442	91.317	
5	91.648	91.554	91.429	
5.125	91.785	91.692	91.567	
5.25	92.598	92.504	92.379	
5.5	93.098	93.004	92.879	
5.625	93.098	93.004	92.879	
5.75	94.004	93.910	93.785	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.948	97.814	97.689	
5.375	98.267	98.133	98.008	
5.49	98.788	98.645	98.520	
5.5	98.788	98.645	98.520	
5.625	99.445	99.288	99.163	
5.75	100.015	99.978	99.853	
5.875	100.028	99.909	99.784	
5.99	100.634	100.534	100.409	
6	100.634	100.534	100.409	
6.125	101.203	101.133	101.008	
6.25	101.818	101.736	101.611	
6.375	101.435	101.303	101.178	
6.49	102.004	101.847	101.722	
6.5	102.004	101.847	101.722	
6.625	102.517	102.359	102.234	
6.75	103.100	102.925	102.800	
6.875	102.680	102.619	102.494	
6.99	103.117	103.050	102.925	
7	103.117	103.050	102.925	
7.125	103.645	103.486	103.361	
7.25	104.107	103.947	103.822	
7.375	103.354	103.179	103.054	
7.49	103.864	103.689	103.564	
7.5	103.864	103.689	103.564	
7.625	104.361	104.186	104.061	
7.75	104.740	104.565	104.440	
7.875	102.959	102.871	102.746	
7.99	103.278	103.190	103.065	
8	103.278	103.190	103.065	
8.125	103.572	103.484	103.359	
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	96.443	96.303	96.178	
5.125	97.125	96.985	96.860	
5.25	97.948	97.814	97.689	
5.375	98.267	98.133	98.008	
5.49	98.788	98.645	98.520	
5.5	98.788	98.645	98.520	
5.625	99.445	99.274	99.149	
5.75	100.015	99.844	99.719	
5.875	100.028	99.861	99.736	
5.99	100.634	100.467	100.342	
6	100.634	100.467	100.342	
6.125	101.203	101.032	100.907	
6.25	101.818	101.647	101.522	
6.375	101.435	101.278	101.153	
6.49	102.004	101.847	101.722	
6.5	102.004	101.847	101.722	
6.625	102.517	102.359	102.234	
6.75	103.100	102.925	102.800	
6.875	102.570	102.411	102.286	
6.99	103.117	102.957	102.832	
7	103.117	102.957	102.832	
7.125	103.645	103.486	103.361	
7.25	104.107	103.947	103.822	
7.375	103.354	103.179	103.054	
7.49	103.864	103.689	103.564	
7.5	103.864	103.689	103.564	
7.625	104.361	104.186	104.061	
7.75	104.740	104.565	104.440	
7.875	100.929	100.841	100.716	
7.99	101.248	101.160	101.035	
8	101.248	101.160	101.035	
8.125	101.542	101.454	101.329	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.269	95.159	95.034	
4.875	95.750	95.611	95.486	
4.99	96.387	96.247	96.122	
5	96.443	96.303	96.178	
5.125	97.125	96.985	96.860	
5.25	97.948	97.814	97.689	
5.375	98.267	98.133	98.008	
5.49	98.634	98.463	98.338	
5.5	98.788	98.645	98.520	
5.625	99.445	99.274	99.149	
5.75	100.015	99.844	99.719	
5.875	100.028	99.861	99.736	
5.99	100.573	100.402	100.277	
6	100.634	100.467	100.342	
6.125	101.203	101.032	100.907	
6.25	101.818	101.647	101.522	
6.375	101.435	101.278	101.153	
6.49	101.840	101.665	101.540	
6.5	102.004	101.847	101.722	
6.625	102.517	102.359	102.234	
6.75	103.100	102.925	102.800	
6.875	102.570	102.411	102.286	
6.99	103.071	102.912	102.787	
7	103.117	102.957	102.832	
7.125	103.645	103.486	103.361	
7.25	104.107	103.947	103.822	
7.375	103.354	103.179	103.054	
7.49	103.821	103.646	103.521	
7.5	103.864	103.689	103.564	
7.625	104.361	104.186	104.061	
7.75	104.740	104.565	104.440	
7.875	100.929	100.841	100.716	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.436	96.437	96.312	
4.375	96.958	96.960	96.835	
4.49	97.468	97.469	97.344	
4.5	97.468	97.469	97.344	
4.625	97.959	97.960	97.835	
4.75	98.501	98.437	98.312	
4.875	98.735	98.671	98.546	
4.99	99.062	99.049	98.924	
5	99.062	99.049	98.924	
5.125	99.486	99.474	99.349	
5.25	99.873	99.743	99.618	
5.375	99.906	99.880	99.755	
5.49	100.286	100.259	100.134	
5.5	100.286	100.259	100.134	
5.625	100.630	100.604	100.479	
5.75	100.874	100.751	100.626	
5.875	100.652	100.611	100.486	
5.99	100.988	100.948	100.823	
6	100.988	100.948	100.823	
6.125	101.501	101.321	101.196	
6.25	102.087	101.906	101.781	
6.375	101.790	101.647	101.522	
6.49	102.298	102.118	101.993	
6.5	102.298	102.118	101.993	
6.625	102.796	102.616	102.491	
6.75	103.438	103.258	103.133	
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	96.007	95.857	95.732	
4.375	96.577	96.427	96.302	
4.5	97.147	96.997	96.872	
4.625	97.717	97.567	97.442	
4.75	98.501	98.437	98.312	
4.875	98.735	98.671	98.546	
5	99.058	98.995	98.870	
4.99	99.058	98.995	98.870	
5.25	99.873	99.743	99.618	
5.125	99.327	99.166	99.041	
5.625	100.340	100.179	100.054	
5.5	100.224	100.153	100.028	
5.375	99.781	99.709	99.584	
5.75	100.874	100.751	100.626	
5.875	100.444	100.263	100.138	
6	100.978	100.798	100.673	
6.125	101.501	101.321	101.196	
6.25	102.087	101.906	101.781	
6.375	101.790	101.610	101.485	
6.5	102.298	102.118	101.993	
6.625	102.796	102.616	102.491	
6.75	103.438	103.258	103.133	
5.99	100.978	100.798	100.673	
4.49	97.147	96.997	96.872	
5.49	100.224	100.153	100.028	

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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	95.674	95.670	95.545	
5.125	96.441	96.437	96.312	
5.25	97.686	97.552	97.427	
5.375	97.932	97.914	97.789	
5.49	98.612	98.593	98.468	
5.5	98.612	98.593	98.468	
5.625	99.332	99.314	99.189	
5.75	99.786	99.619	99.494	
5.875	99.928	99.896	99.771	
5.99	100.554	100.522	100.397	
6	100.554	100.522	100.397	
6.125	101.093	101.060	100.935	
6.25	101.405	101.234	101.109	
6.375	101.287	101.191	101.066	
6.49	101.777	101.731	101.606	
6.5	101.777	101.731	101.606	
6.625	102.286	102.240	102.115	
6.75	102.481	102.306	102.181	
6.875	101.968	101.908	101.783	
6.99	102.399	102.339	102.214	
7	102.399	102.339	102.214	
7.125	102.723	102.663	102.538	
7.25	103.082	102.922	102.797	
7.375	101.816	101.662	101.537	
7.49	102.326	102.151	102.026	
7.5	102.326	102.151	102.026	
7.625	102.823	102.648	102.523	
7.75	103.153	102.978	102.853	
7.875	99.792	99.705	99.580	
7.99	100.111	100.023	99.898	
8	100.111	100.023	99.898	
8.125	100.405	100.318	100.193	

VA 25 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	88.426	88.316	88.191	
4.875	89.100	88.961	88.836	
4.99	89.882	89.772	89.647	
5	89.882	89.772	89.647	
5.125	90.475	90.335	90.210	
5.25	92.386	92.252	92.127	
5.375	92.455	92.320	92.195	
5.49	92.951	92.783	92.658	
5.5	92.951	92.783	92.658	
5.625	93.607	93.437	93.312	
5.75	94.486	94.319	94.194	
5.875	94.379	94.213	94.088	
5.99	94.936	94.769	94.644	
6	94.936	94.769	94.644	
6.125	95.523	95.356	95.231	
6.25	96.105	95.934	95.809	
6.375	95.987	95.830	95.705	
6.49	96.213	96.056	95.931	
6.5	96.213	96.056	95.931	
6.625	96.690	96.533	96.408	
6.75	97.181	97.006	96.881	
6.875	96.295	96.136	96.011	
6.99	96.842	96.682	96.557	
7	96.842	96.682	96.557	
7.125	97.370	97.211	97.086	
7.25	97.782	97.622	97.497	
7.375	96.516	96.341	96.216	
7.49	97.026	96.851	96.726	
7.5	97.026	96.851	96.726	
7.625	97.523	97.348	97.223	
7.75	97.853	97.678	97.553	
7.875	92.462	92.375	92.250	

VA 20 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	88.448	88.316	88.191	
4.875	89.150	89.011	88.886	
4.99	89.787	89.647	89.522	
5	89.882	89.772	89.647	
5.125	90.525	90.385	90.260	
5.25	92.386	92.252	92.127	
5.375	92.455	92.320	92.195	
5.49	91.228	91.210	91.085	
5.5	93.001	92.830	92.705	
5.625	93.657	93.487	93.362	
5.75	94.486	94.319	94.194	
5.875	94.379	94.213	94.088	
5.99	94.910	94.740	94.615	
6	94.962	94.791	94.666	
6.125	95.540	95.370	95.245	
6.25	96.155	95.984	95.859	
6.375	95.987	95.830	95.705	
6.49	96.213	96.056	95.931	
6.5	96.213	96.056	95.931	
6.625	96.690	96.533	96.408	
6.75	97.231	97.056	96.931	
6.875	96.345	96.186	96.061	
6.99	96.846	96.687	96.562	
7	96.892	96.732	96.607	
7.125	97.420	97.261	97.136	
7.25	97.832	97.672	97.547	
7.375	96.566	96.391	96.266	
7.49	97.076	96.901	96.776	
7.5	97.076	96.901	96.776	
7.625	97.573	97.398	97.273	
7.75	92.157	92.069	91.944	
7.875	92.462	92.375	92.250	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	88.582	88.584	88.459	
4.375	89.082	89.084	88.959	
4.49	89.557	89.559	89.434	
4.5	89.557	89.559	89.434	
4.625	90.001	90.002	89.877	
4.75	93.376	93.312	93.187	
4.875	93.610	93.546	93.421	
4.99	93.933	93.870	93.745	
5	93.933	93.870	93.745	
5.125	94.042	93.978	93.853	
5.25	94.689	94.618	94.493	
5.375	94.656	94.584	94.459	
5.49	95.099	95.028	94.903	
5.5	95.099	95.028	94.903	
5.625	95.063	94.991	94.866	
5.75	95.738	95.626	95.501	
5.875	95.063	94.951	94.826	
5.99	95.625	95.513	95.388	
6	95.625	95.513	95.388	
6.125	95.638	95.526	95.401	
6.25	96.807	96.695	96.570	
6.375	95.937	95.825	95.700	
6.49	96.361	96.249	96.124	
6.5	96.361	96.249	96.124	
6.625	96.150	96.038	95.913	
6.75	94.038	93.858	93.733	
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	87.402	87.404	87.279	
4.375	87.902	87.904	87.779	
4.49	88.377	88.379	88.254	
4.5	88.377	88.379	88.254	
4.625	88.821	88.822	88.697	
4.75	93.376	93.312	93.187	
4.875	93.610	93.546	93.421	
4.99	93.933	93.870	93.745	
5	93.933	93.870	93.745	
5.125	94.042	93.978	93.853	
5.25	94.689	94.618	94.493	
5.375	94.656	94.584	94.459	
5.49	95.099	95.028	94.903	
5.5	95.099	95.028	94.903	
5.625	95.063	94.991	94.866	
5.75	95.738	95.626	95.501	
5.875	95.063	94.951	94.826	
5.99	95.625	95.513	95.388	
6	95.625	95.513	95.388	
6.125	95.638	95.526	95.401	
6.25	96.807	96.695	96.570	
6.375	95.937	95.825	95.700	
6.49	96.361	96.249	96.124	
6.5	96.361	96.249	96.124	
6.625	96.150	96.038	95.913	
6.75	94.038	93.858	93.733	
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	

NONDEL

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



Effective Date:
 4/2/25 8:00 AM
 VA Lender ID: 789529-00-00

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

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

VA Fixed Loan 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%

	VA
Manual UW >= 660	-0.375%
Manual UW < 660	-1.500%

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	
Standard Lender Fee/Application Fee	\$ 1,175
IRRL Lender Fee/Application Fee	\$ 750
Streamline Lender Fee/Application Fee	\$ 750
Flood Cert Fee	\$ 12
Texas Doc Prep Fee	\$ 200

* Standard Lender Fee/Application Fee does not apply to IRRL and Streamline Products

NONDEL

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



Effective Date:
4/2/25 8:01 AM
VA Lender ID: 789529-00-00

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

VA ARM Loan Level Adjustments

Loan Features	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	600 - 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 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%	-1.500%	N/A	N/A
All VA **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.600%	-0.650%
VA LTV > 100 **	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%
VA Cashout Refinance	0.000%	0.000%	0.000%	-0.050%	-0.150%	-0.150%	-0.150%	-0.150%
VA IRRRL LTV > 105%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA 2nd Home/Investment	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%

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

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

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 FHA/VA 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%
2-4 Units	-0.250%

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%

Fees	
Standard Lender Fee/Application Fee	\$ 1,175
IRRRL Lender Fee/Application Fee	\$ 750
Streamline Lender Fee/Application Fee	\$ 750
Flood Cert Fee	\$ 12
Texas Doc Prep Fee	\$ 200

* Standard Lender Fee/Application Fee does not apply to IRRRL and Streamline Products

NONDEL

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



Effective Date:
5/8/25 2:39 PM

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

Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	97.905	97.738	97.586	
6.25	98.334	98.168	98.015	
6.375	98.764	98.598	98.445	
6.5	99.176	99.010	98.857	
6.625	99.557	99.390	99.238	
6.75	99.915	99.749	99.596	
6.875	100.258	100.091	99.939	
7	100.585	100.418	100.266	
7.125	100.901	100.734	100.582	
7.25	101.194	101.022	100.866	
7.375	101.471	101.294	101.134	
7.5	101.733	101.552	101.389	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	96.905	96.738	96.586	
6.25	97.334	97.168	97.015	
6.375	97.764	97.598	97.445	
6.5	98.176	98.010	97.857	
6.625	98.557	98.390	98.238	
6.75	98.915	98.749	98.596	
6.875	99.258	99.091	98.939	
7	99.585	99.418	99.266	
7.125	99.901	99.734	99.582	
7.25	100.194	100.022	99.866	
7.375	100.471	100.294	100.134	
7.5	100.733	100.552	100.389	
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	
6.125	97.605	97.438	97.286	
6.25	98.034	97.868	97.715	
6.375	98.464	98.298	98.145	
6.5	98.876	98.710	98.557	
6.625	99.257	99.090	98.938	
6.75	99.615	99.449	99.296	
6.875	99.958	99.791	99.639	
7	100.285	100.118	99.966	
7.125	100.601	100.434	100.282	
7.25	100.894	100.722	100.566	
7.375	101.171	100.994	100.834	
7.5	101.433	101.252	101.089	
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 = 4.35%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.25	98.953	98.890	98.828	
6.375	99.312	99.249	99.187	
6.5	99.656	99.593	99.531	
6.625	99.984	99.921	99.859	
6.75	100.296	100.234	100.171	
6.875	100.593	100.531	100.468	
7	100.796	100.734	100.671	
7.125	100.984	100.921	100.859	
7.25	101.156	101.093	101.031	
7.375	101.312	101.249	101.187	
7.5	101.453	101.390	101.328	
7.625	101.578	101.515	101.453	
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	
6.125	99.021	98.958	98.896	
6.25	99.364	99.302	99.239	
6.375	99.692	99.630	99.567	
6.5	100.005	99.942	99.880	
6.625	100.302	100.239	100.177	
6.75	100.583	100.521	100.458	
6.875	100.771	100.708	100.646	
7	100.942	100.880	100.817	
7.125	101.099	101.036	100.974	
7.25	101.239	101.177	101.114	
7.375	101.364	101.302	101.239	
7.5	101.474	101.411	101.349	
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	
6.25	99.171	99.109	99.046	
6.375	99.500	99.437	99.375	
6.5	99.812	99.750	99.687	
6.625	100.109	100.046	99.984	
6.75	100.390	100.328	100.265	
6.875	100.656	100.593	100.531	
7	100.828	100.765	100.703	
7.125	100.984	100.921	100.859	
7.25	101.125	101.062	101.000	
7.375	101.250	101.187	101.125	
7.5	101.359	101.296	101.234	
7.625	101.453	101.390	101.328	
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	
6.875	98.344	98.281	98.219	
7	98.719	98.656	98.594	
7.125	99.078	99.016	98.953	
7.25	99.422	99.359	99.297	
7.375	99.750	99.688	99.625	
7.5	100.063	100.000	99.938	
7.625	100.281	100.219	100.156	
7.75	100.484	100.422	100.359	
7.875	100.672	100.609	100.547	
8	100.844	100.781	100.719	
8.125	101.000	100.938	100.875	
8.25	101.141	101.078	101.016	
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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9/11/23 3:49 PM

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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 Premier Loan Level Adjustments

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

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

Cashout Refinance FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	0.500%	0.250%	0.125%	-0.125%	-0.125%	-0.750%	NA	NA	NA
720-739	0.625%	0.375%	0.250%	0.125%	-0.125%	-0.375%	NA	NA	NA
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	0.000%	-0.125%	NA	NA
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	0.000%	0.000%	NA	NA
780-999	1.125%	0.750%	0.500%	0.250%	0.125%	0.125%	0.125%	NA	NA

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

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

Occupancy Type/LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	-1.750%	-2.250%
Investment	-1.250%	-1.375%	-1.750%	-2.250%	-3.000%	NA	NA	NA	NA
Non-War, Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property State/LTV Ratio									
Property State	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
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	
Lender Fee/Application Fee	\$ 1,175
Flood Cert Fee	\$ 12
Tax Service Fee	\$ 75

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	101.925	100.825	101.525
\$1,500,000 - \$1,999,999	101.950	100.825	101.525
\$2MM - \$3MM	102.075	100.825	101.525

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

Jumbo Premier ARM Loan Level Adjustments

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

Rate/Term FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
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

Cashout Refinance FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	-0.125%	-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

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%
≤ 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

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	NA	NA	NA	NA	NA	NA	NA	NA	NA

Occupancy Type/LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	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/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%	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%

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

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

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

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

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

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

NONDEL

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

Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	90.154	90.029	89.904	
5.375	91.279	91.154	91.029	
5.5	92.279	92.154	92.029	
5.625	93.279	93.154	93.029	
5.75	94.279	94.154	94.029	
5.875	95.029	94.904	94.779	
6	95.779	95.654	95.529	
6.125	96.529	96.404	96.279	
6.25	97.279	97.154	97.029	
6.375	97.904	97.779	97.654	
6.5	98.529	98.404	98.279	
6.625	99.154	99.029	98.904	
6.75	99.654	99.529	99.404	
6.875	100.029	99.904	99.779	
7	100.279	100.154	100.029	
7.125	100.529	100.404	100.279	
7.25	100.904	100.779	100.654	
7.375	101.154	101.029	100.904	
7.5	101.279	101.154	101.029	
7.625	101.404	101.279	101.154	
7.75	101.529	101.404	101.279	
7.875	101.654	101.529	101.404	
8	101.779	101.654	101.529	
8.125	101.904	101.779	101.654	
8.25	101.925	101.904	101.779	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	91.647	91.522	91.397	
5.25	92.522	92.397	92.272	
5.375	93.272	93.147	93.022	
5.5	94.022	93.897	93.772	
5.625	94.772	94.647	94.522	
5.75	95.522	95.397	95.272	
5.875	96.147	96.022	95.897	
6	96.772	96.647	96.522	
6.125	97.397	97.272	97.147	
6.25	98.022	97.897	97.772	
6.375	98.522	98.397	98.272	
6.5	99.022	98.897	98.772	
6.625	99.397	99.272	99.147	
6.75	99.772	99.647	99.522	
6.875	100.022	99.897	99.772	
7	100.272	100.147	100.022	
7.125	100.522	100.397	100.272	
7.25	100.647	100.522	100.397	
7.375	100.772	100.647	100.522	
7.5	100.897	100.772	100.647	
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 = 4.35%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.25	90.321	90.196	90.071	
5.375	91.446	91.321	91.196	
5.5	92.571	92.446	92.321	
5.625	93.696	93.571	93.446	
5.75	94.821	94.696	94.571	
5.875	95.696	95.571	95.446	
6	96.446	96.321	96.196	
6.125	97.196	97.071	96.946	
6.25	97.821	97.696	97.571	
6.375	98.446	98.321	98.196	
6.5	98.946	98.821	98.696	
6.625	99.321	99.196	99.071	
6.75	99.696	99.571	99.446	
6.875	100.071	99.946	99.821	
7	100.446	100.321	100.196	
7.125	100.696	100.571	100.446	
7.25	100.946	100.821	100.696	
7.375	101.071	100.946	100.821	
7.5	101.196	101.071	100.946	
7.625	101.321	101.196	101.071	
7.75	101.425	101.321	101.196	
7.875	101.425	101.425	101.321	
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	93.538	93.413	93.288	
5.25	94.413	94.288	94.163	
5.375	95.038	94.913	94.788	
5.5	95.663	95.538	95.413	
5.625	96.288	96.163	96.038	
5.75	96.913	96.788	96.663	
5.875	97.538	97.413	97.288	
6	98.038	97.913	97.788	
6.125	98.538	98.413	98.288	
6.25	99.038	98.913	98.788	
6.375	99.413	99.288	99.163	
6.5	99.788	99.663	99.538	
6.625	100.163	100.038	99.913	
6.75	100.288	100.163	100.038	
6.875	100.413	100.288	100.163	
7	100.538	100.413	100.288	
7.125	100.663	100.538	100.413	
7.25	100.788	100.663	100.538	
7.375	100.913	100.788	100.663	
7.5	100.925	100.913	100.788	
7.625	100.925	100.925	100.913	
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	92.948	92.823	92.698	
6.25	93.698	93.573	93.448	
6.375	94.448	94.323	94.198	
6.5	95.198	95.073	94.948	
6.625	95.948	95.823	95.698	
6.75	96.573	96.448	96.323	
6.875	97.198	97.073	96.948	
7	97.698	97.573	97.448	
7.125	98.198	98.073	97.948	
7.25	98.698	98.573	98.448	
7.375	99.198	99.073	98.948	
7.5	99.573	99.448	99.323	
7.625	99.948	99.823	99.698	
7.75	100.198	100.073	99.948	
7.875	100.448	100.323	100.198	
8	100.573	100.448	100.323	
8.125	100.698	100.573	100.448	
8.25	100.823	100.698	100.573	
8.375	100.948	100.823	100.698	
8.5	101.073	100.948	100.823	
8.625	101.198	101.073	100.948	
8.75	101.323	101.198	101.073	
8.875	101.425	101.323	101.198	
9	101.425	101.425	101.323	
0	0	0	0	

NONDEL

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



Effective Date:
5/8/25 2:39 PM

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

www.resicentral.com

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

Jumbo Premier Platinum Loan Level Adjustments

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

Misc Adjustments	
Purchase	0.625%
Cashout	-0.500%
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%