



**NONDEL**

ResiCentral LLC  
4001 E. Broadway Road, Suite B-17  
Phoenix, AZ 85040  
(623) 952-4146



Effective Date:  
8/27/25 8:04 AM

Indicative pricing only. Pricing subject to change without notice. For actual pricing please visit:  
[www.resicentral.com](http://www.resicentral.com)

Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT  
Jumbo/Non-CM loan lock requests accepted until 4:59 PM PT

**High Balance Fixed Express Loan Programs**

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

High Balance 30 Year Fixed Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5.49 to 8.625.

High Balance 25 Year Fixed Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5.49 to 8.625.

High Balance 20 Year Fixed Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5.49 to 8.625.

High Balance 15 Year Fixed Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5 to 8.625.

High Balance 10 Year Fixed Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 4.25 to 8.625.

**High Balance Adjustable Rate Express Loan Programs**

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

High Balance SOFR ARM Margin = 3.00%  
SOFR 30-Day Average = 4.36%

High Balance 10/6 SOFR ARM Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5 to 8.625.

High Balance 7/6 SOFR ARM Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5 to 8.625.

High Balance 5/6 SOFR ARM Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 4.75 to 8.625.

High Balance 3/6 SOFR ARM Express. Table with columns: Rate, Days to Lock (30, 45, 60), and values for rates 5.5 to 8.625.









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

**Conforming HomeReady Fixed Loan Programs**

Table with columns: Conforming 30 Year HomeReady Fixed, Rate, Days to Lock (30, 45, 60), and rate values for rates 5.25 to 8.125.

Table with columns: Conforming 25 Year HomeReady Fixed, Rate, Days to Lock (30, 45, 60), and rate values for rates 5.25 to 8.125.

Table with columns: Conforming 20 Year HomeReady Fixed, Rate, Days to Lock (30, 45, 60), and rate values for rates 5 to 8.75.

Table with columns: Conforming 15 Year HomeReady Fixed, Rate, Days to Lock (30, 45, 60), and rate values for rates 4.5 to 7.

Table with columns: Conforming 10 Year HomeReady Fixed, Rate, Days to Lock (30, 45, 60), and rate values for rates 4.25 to 6.75.

**Conforming HomeReady Adjustable Rate Loan Programs**

Conforming SOFR ARM Margin = 3.00%  
SOFR 30-Day Average = 4.36%

Table with columns: Conforming 10/6 SOFR HomeReady ARM, Rate, Days to Lock (30, 45, 60), and rate values for rates 5.25 to 0.

Table with columns: Conforming 7/6 SOFR HomeReady ARM, Rate, Days to Lock (30, 45, 60), and rate values for rates 5 to 7.75.

Table with columns: Conforming 5/6 SOFR HomeReady ARM, Rate, Days to Lock (30, 45, 60), and rate values for rates 5 to 8.75.









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

**Conforming CHOICEHome Fixed Loan Programs**

Conforming CHOICEHome 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	96.503	96.496	96.425
5.375	97.212	97.198	97.134
5.49	97.869	97.852	97.790
5.5	97.869	97.852	97.790
5.625	98.490	98.469	98.408
5.75	98.862	98.856	98.793
5.875	99.686	99.671	99.616
5.99	100.278	100.257	100.202
6	100.278	100.257	100.202
6.125	100.953	100.920	100.867
6.25	101.262	101.237	101.188
6.375	101.724	101.686	101.639
6.49	102.151	102.098	102.052
6.5	102.151	102.098	102.052
6.625	102.633	102.562	102.516
6.75	102.762	102.747	102.675
6.875	103.210	103.173	103.106
6.99	103.598	103.544	103.478
7	103.598	103.544	103.478
7.125	103.954	103.876	103.812
7.25	104.161	104.112	104.085
7.375	104.447	104.426	104.401
7.49	104.545	104.513	104.485
7.5	104.545	104.513	104.485
7.625	104.889	104.816	104.801
7.75	105.029	104.946	104.933
7.875	105.355	105.266	105.250

Conforming CHOICEHome 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	96.503	96.496	96.425
5.375	97.212	97.198	97.134
5.49	97.869	97.852	97.790
5.5	97.869	97.852	97.790
5.625	98.490	98.469	98.408
5.75	98.862	98.856	98.793
5.875	99.686	99.671	99.616
5.99	100.278	100.257	100.202
6	100.278	100.257	100.202
6.125	100.953	100.920	100.867
6.25	101.262	101.237	101.188
6.375	101.724	101.686	101.639
6.49	102.151	102.098	102.052
6.5	102.151	102.098	102.052
6.625	102.633	102.562	102.516
6.75	102.762	102.747	102.675
6.875	103.210	103.173	103.106
6.99	103.598	103.544	103.478
7	103.598	103.544	103.478
7.125	103.954	103.876	103.812
7.25	104.161	104.112	104.085
7.375	104.447	104.426	104.401
7.49	104.545	104.513	104.485
7.5	104.545	104.513	104.485
7.625	104.889	104.816	104.801
7.75	105.029	104.946	104.933
7.875	105.355	105.266	105.250

Conforming CHOICEHome 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
5	97.119	97.010	97.008
5.125	97.867	97.752	97.750
5.25	98.523	98.404	98.402
5.375	99.132	99.000	98.998
5.49	99.748	99.598	99.596
5.5	99.748	99.598	99.596
5.625	100.312	100.138	100.136
5.75	100.581	100.503	100.487
5.875	101.111	101.005	100.989
5.99	101.609	101.466	101.450
6	101.609	101.466	101.450
6.125	102.107	101.925	101.909
6.25	101.978	101.847	101.815
6.375	102.324	102.166	102.134
6.49	102.725	102.535	102.503
6.5	102.725	102.535	102.503
6.625	103.129	102.913	102.882
6.75	102.910	102.796	102.749
6.875	103.299	103.163	103.116
6.99	103.662	103.514	103.466
7	103.662	103.514	103.466
7.125	104.022	103.871	103.837
7.25	104.316	104.280	104.246
7.375	104.659	104.610	104.576
7.49	104.996	104.936	104.902
7.5	104.996	104.936	104.902
7.625	105.391	105.383	105.302

Conforming CHOICEHome 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.25	97.698	97.671	97.659
4.375	98.187	98.155	98.144
4.49	98.685	98.649	98.638
4.5	98.685	98.649	98.638
4.625	98.552	98.552	98.524
4.75	99.079	99.066	99.045
4.875	99.537	99.516	99.495
4.99	99.933	99.904	99.885
5	99.933	99.904	99.885
5.125	100.192	100.183	100.157
5.25	100.662	100.636	100.615
5.375	100.990	100.950	100.929
5.49	101.324	101.263	101.243
5.5	101.324	101.263	101.243
5.625	101.432	101.421	101.399
5.75	101.819	101.781	101.760
5.875	102.056	101.997	101.977
5.99	102.335	102.258	102.238
6	102.335	102.258	102.238
6.125	102.536	102.519	102.492
6.25	102.845	102.805	102.778
6.375	103.148	103.093	103.065
6.49	103.486	103.413	103.386
6.5	103.486	103.413	103.386
6.625	103.617	103.586	103.563
6.75	103.857	103.815	103.787

Conforming CHOICEHome 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.25	97.881	97.784	97.815
4.375	98.369	98.268	98.300
4.49	98.867	98.762	98.794
4.5	98.867	98.762	98.794
4.625	99.087	99.011	99.028
4.75	99.602	99.520	99.536
4.875	100.059	99.968	99.985
4.99	100.453	100.356	100.373
5	100.453	100.356	100.373
5.125	100.590	100.516	100.518
5.25	101.045	100.959	100.961
5.375	101.396	101.296	101.297
5.49	101.751	101.632	101.633
5.5	101.751	101.632	101.633
5.625	101.661	101.591	101.577
5.75	102.078	101.986	101.972
5.875	102.361	102.249	102.235
5.99	102.661	102.533	102.518
6	102.661	102.533	102.518
6.125	102.619	102.579	102.554
6.25	102.936	102.877	102.852
6.375	103.238	103.163	103.138
6.49	103.574	103.483	103.458
6.5	103.574	103.483	103.458
6.625	103.711	103.681	103.644
6.75	103.937	103.894	103.857

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**Conforming MHAdvantage Fixed Loan Programs**

Conforming MHAdvantage 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	96.646	96.589	96.534
5.375	97.334	97.277	97.222
5.49	98.009	97.952	97.897
5.5	98.009	97.952	97.897
5.625	98.634	98.577	98.522
5.75	99.127	99.086	99.041
5.875	99.739	99.699	99.653
5.99	100.314	100.274	100.228
6	100.314	100.274	100.228
6.125	100.812	100.771	100.726
6.25	101.149	101.100	101.047
6.375	101.654	101.605	101.552
6.49	102.086	102.038	101.984
6.5	102.086	102.038	101.984
6.625	102.483	102.434	102.381
6.75	102.702	102.653	102.600
6.875	103.117	103.068	103.015
6.99	103.492	103.443	103.390
7	103.492	103.443	103.390
7.125	103.859	103.811	103.758
7.25	104.203	104.187	104.140
7.375	104.639	104.623	104.576
7.49	104.618	104.602	104.555
7.5	104.618	104.602	104.555
7.625	104.933	104.917	104.870
7.75	105.063	105.047	105.000
7.875	105.366	105.350	105.303

Conforming MHAdvantage 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	96.646	96.589	96.534
5.375	97.334	97.277	97.222
5.49	98.009	97.952	97.897
5.5	98.009	97.952	97.897
5.625	98.634	98.577	98.522
5.75	99.127	99.086	99.041
5.875	99.739	99.699	99.653
5.99	100.314	100.274	100.228
6	100.314	100.274	100.228
6.125	100.812	100.771	100.726
6.25	101.149	101.100	101.047
6.375	101.654	101.605	101.552
6.49	102.086	102.038	101.984
6.5	102.086	102.038	101.984
6.625	102.483	102.434	102.381
6.75	102.702	102.653	102.600
6.875	103.117	103.068	103.015
6.99	103.492	103.443	103.390
7	103.492	103.443	103.390
7.125	103.859	103.811	103.758
7.25	104.203	104.187	104.140
7.375	104.639	104.623	104.576
7.49	104.618	104.602	104.555
7.5	104.618	104.602	104.555
7.625	104.933	104.917	104.870
7.75	105.063	105.047	105.000
7.875	105.366	105.350	105.303

Conforming MHAdvantage 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.75	95.958	95.869	95.770
4.875	96.635	96.546	96.447
4.99	97.549	97.460	97.361
5	97.549	97.460	97.361
5.125	98.198	98.109	98.010
5.25	98.823	98.734	98.635
5.375	99.426	99.337	99.238
5.49	100.003	99.914	99.815
5.5	100.003	99.914	99.815
5.625	100.543	100.454	100.355
5.75	100.775	100.702	100.625
5.875	101.315	101.242	101.165
5.99	101.822	101.749	101.672
6	101.822	101.749	101.672
6.125	102.297	102.224	102.147
6.25	102.160	102.079	101.994
6.375	102.636	102.555	102.470
6.49	103.080	102.999	102.914
6.5	103.080	102.999	102.914
6.625	103.483	103.402	103.317
6.75	103.174	103.094	103.021
6.875	103.577	103.497	103.424
6.99	103.943	103.862	103.790
7	103.943	103.862	103.790
7.125	104.279	104.198	104.126
7.25	104.628	104.612	104.565
7.375	105.028	105.012	104.965

Conforming MHAdvantage 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.5	98.438	98.405	98.370
4.625	98.790	98.757	98.722
4.75	99.229	99.188	99.145
4.875	99.613	99.571	99.529
4.99	99.981	99.939	99.897
5	99.981	99.939	99.897
5.125	100.334	100.293	100.250
5.25	100.667	100.632	100.592
5.375	100.988	100.955	100.915
5.49	101.308	101.275	101.235
5.5	101.308	101.275	101.235
5.625	101.575	101.541	101.502
5.75	101.836	101.803	101.763
5.875	102.086	102.053	102.013
5.99	102.370	102.336	102.297
6	102.370	102.336	102.297
6.125	102.675	102.642	102.602
6.25	102.933	102.899	102.860
6.375	103.236	103.203	103.163
6.49	103.614	103.580	103.541
6.5	103.614	103.580	103.541
6.625	103.884	103.851	103.811
6.75	103.952	103.919	103.875
6.875	104.224	104.191	104.147
6.99	104.470	104.437	104.392
7	104.470	104.437	104.392

Conforming MHAdvantage 10 Year Fixed			
Rate	Days to Lock		
	30	45	60
4.25	98.178	98.128	98.078
4.375	98.499	98.449	98.399
4.49	98.813	98.763	98.713
4.5	98.813	98.763	98.713
4.625	99.119	99.069	99.019
4.75	99.901	99.843	99.785
4.875	100.208	100.150	100.092
4.99	100.502	100.443	100.386
5	100.502	100.443	100.386
5.125	100.785	100.727	100.669
5.25	101.051	100.999	100.944
5.375	101.326	101.276	101.221
5.49	101.603	101.552	101.498
5.5	101.603	101.552	101.498
5.625	101.835	101.785	101.730
5.75	102.077	102.026	101.972
5.875	102.320	102.270	102.216
5.99	102.552	102.501	102.447
6	102.552	102.501	102.447
6.125	102.836	102.786	102.731
6.25	102.919	102.886	102.841
6.375	103.178	103.144	103.100
6.49	103.433	103.391	103.348
6.5	103.433	103.391	103.348
6.625	103.673	103.639	103.595
6.75	103.914	103.880	103.836



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Conventional Loan Level Adjustments

Table with columns: Product, FICO Score, LTV Ratio, and pricing adjustments for Purchase (Term > 15 Years). Rows include All Eligible Product and Loan Feature.

Table with columns: Product, FICO Score, LTV Ratio, and pricing adjustments for Limited Cash-out Refinances (Term > 15 Years). Rows include All Eligible Product and Loan Feature.

Table with columns: Product, FICO Score, LTV Ratio, and pricing adjustments for Cash-out Refinance Loans. Rows include All Eligible Product and Loan Feature.

Miscellaneous table containing Texas Cash-out Refinance (50%), Wave Impounds, Conforming, Conventional RMBS, and All Products/Loan Amounts.

Loan Amount Adjusters table with columns: Amount Range, 30/25yr Fixed, 20yr Fixed, 15yr Fixed, 10yr Fixed, ARM. Includes Fees section.

State Adjusters table with columns: State, 30/25yr Conf Fixed, All Other Conf Term, 30/25yr HB Fixed, All Other HB Term.

LPMI Adjustments - FICO Score/LTV Ratio table with columns: Product, LTV Ratio, FICO Score, and pricing adjustments. Includes Refinance Purpose, Occupancy, Other Adjustments, and >= 2 Borrowers.

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













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VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed. Table with columns: Rate, Days to Lock (30, 45, 60). Rows include rates from 4.75 to 7.875.

VA 25 Year High Balance IRRRL Fixed. Table with columns: Rate, Days to Lock (30, 45, 60). Rows include rates from 5.25 to 8.125.

VA 20 Year High Balance IRRRL Fixed. Table with columns: Rate, Days to Lock (30, 45, 60). Rows include rates from 4.75 to 7.875.

VA 15 Year High Balance IRRRL Fixed. Table with columns: Rate, Days to Lock (30, 45, 60). Rows include rates from 4.25 to 6.75, followed by zeros.

VA 10 Year High Balance IRRRL Fixed. Table with columns: Rate, Days to Lock (30, 45, 60). Rows include rates from 4.25 to 6.75, followed by zeros.

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



Effective Date:  
 4/11/25 12:42 PM  
 VA Lender ID: 789529-00-00

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**VA Fixed Loan Level Adjustments**

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

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

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

\*\* Excluding VA IRRRL

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

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

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

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**VA Loan Amount/Note Rate Adjustments**

VA Note Rate	VA Loan Amount/Note Rate Payups - 30/25/20 Year													
	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	300,001-325,000	325,001-350,000	350,001-375,000	375,001-400,000
4.950	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.750	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
5.875	0.085	0.072	0.065	0.060	0.054	0.047	0.038	0.029	0.013	0.011	0.000	0.000	0.000	0.000
5.990	0.085	0.072	0.065	0.060	0.054	0.047	0.038	0.029	0.021	0.019	0.000	0.000	0.000	0.000
6.000	0.085	0.072	0.065	0.060	0.054	0.047	0.038	0.029	0.021	0.019	0.000	0.000	0.000	0.000
6.125	0.085	0.072	0.065	0.060	0.054	0.047	0.038	0.029	0.021	0.019	0.000	0.000	0.000	0.000
6.250	0.085	0.072	0.065	0.060	0.054	0.047	0.038	0.029	0.017	0.015	0.000	0.000	0.000	0.000
6.375	0.146	0.130	0.114	0.101	0.088	0.078	0.081	0.074	0.067	0.056	0.036	0.029	0.024	0.016
6.490	0.146	0.130	0.114	0.101	0.088	0.078	0.081	0.074	0.067	0.056	0.036	0.029	0.024	0.016
6.500	0.146	0.130	0.114	0.101	0.088	0.078	0.081	0.074	0.067	0.056	0.036	0.029	0.024	0.016
6.625	0.146	0.130	0.114	0.101	0.088	0.078	0.081	0.074	0.075	0.064	0.036	0.029	0.024	0.016
6.750	0.146	0.130	0.114	0.101	0.088	0.078	0.081	0.074	0.075	0.064	0.036	0.029	0.024	0.016
6.875	0.124	0.112	0.108	0.096	0.085	0.074	0.067	0.060	0.056	0.040	0.027	0.020	0.013	0.009
6.990	0.124	0.112	0.108	0.096	0.085	0.074	0.067	0.060	0.056	0.040	0.027	0.020	0.013	0.009
7.000	0.124	0.112	0.108	0.096	0.085	0.074	0.067	0.060	0.056	0.040	0.027	0.020	0.013	0.009
7.125	0.124	0.112	0.108	0.096	0.085	0.074	0.067	0.060	0.064	0.048	0.027	0.020	0.013	0.009
7.250	0.124	0.112	0.108	0.096	0.085	0.074	0.067	0.060	0.056	0.040	0.027	0.020	0.013	0.009
7.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
7.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
7.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
7.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
7.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
7.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000

\*Payups are also applicable to IRRRLs

WHOLESALE

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



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

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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
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VA ARM Loan Level Adjustments & Fees (All Programs)

Table with Miscellaneous Adjustments\* including Guideline Exception, Manufactured Home, Temporary Buydown, 2-4 Units.

Table with Fees including Non-Del Complete Delivery Fee, Non-Del Choice Delivery Fee, Non-Del Core Delivery Fee, IRRRL Delivery Fee, Tax Service Fee, Texas Doc Prep Fee, Flood Cert Fee.

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

VA - 5/1 ARM Loan Level Adjustments

Table with Loan Features and interest rate adjustments for various VA programs across different loan sizes.

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

Table with State and interest rate adjustments for various VA programs across different loan sizes.

Table with Loan Amount Adjusters and VA ARMs for various loan sizes.

Table with FICO Adjusters and VA for various FICO score ranges.

VA - 3/1 ARM Loan Level Adjustments

Table with Loan Amount Adjusters\* and Adj for various loan sizes.

Table with FICO Adjusters and VA for various FICO score ranges.

Table with Other Adjusters and Adj for AUS Refer/Manual UW, Non-Owner Occupancy, VA IRRRL.

Table with Loan Purpose Adjusters and Adj for Purchase, Rate/Term Refinance, Cashout Refinance.

Table with State and State Adjusters for various states.

\* Based on Total VA Loan Amount

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 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	
5.75	98.155	97.989	97.836	
5.875	98.585	98.419	98.266	
6	99.015	98.848	98.696	
6.125	99.421	99.255	99.102	
6.25	99.796	99.630	99.477	
6.375	100.152	99.985	99.833	
6.5	100.492	100.325	100.173	
6.625	100.816	100.650	100.497	
6.75	101.131	100.964	100.812	
6.875	101.423	101.251	101.095	
7	101.695	101.518	101.358	
7.125	101.955	101.774	101.611	
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	
5.75	96.980	96.814	96.661	
5.875	97.410	97.244	97.091	
6	97.840	97.673	97.521	
6.125	98.246	98.080	97.927	
6.25	98.621	98.455	98.302	
6.375	98.977	98.810	98.658	
6.5	99.317	99.150	98.998	
6.625	99.641	99.475	99.322	
6.75	99.956	99.789	99.637	
6.875	100.248	100.076	99.920	
7	100.520	100.343	100.183	
7.125	100.780	100.599	100.436	
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	
5.75	97.680	97.514	97.361	
5.875	98.110	97.944	97.791	
6	98.540	98.373	98.221	
6.125	98.946	98.780	98.627	
6.25	99.321	99.155	99.002	
6.375	99.677	99.510	99.358	
6.5	100.017	99.850	99.698	
6.625	100.341	100.175	100.022	
6.75	100.656	100.489	100.337	
6.875	100.948	100.776	100.620	
7	101.220	101.043	100.883	
7.125	101.480	101.299	101.136	
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 = 4.36%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.625	98.956	98.893	98.831	
5.75	99.315	99.252	99.190	
5.875	99.659	99.596	99.534	
6	99.987	99.924	99.862	
6.125	100.299	100.237	100.174	
6.25	100.596	100.534	100.471	
6.375	100.799	100.737	100.674	
6.5	100.987	100.924	100.862	
6.625	101.159	101.096	101.034	
6.75	101.315	101.252	101.190	
6.875	101.456	101.393	101.331	
7	101.581	101.518	101.456	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.5	99.026	98.964	98.901	
5.625	99.370	99.307	99.245	
5.75	99.698	99.635	99.573	
5.875	100.010	99.948	99.885	
6	100.307	100.245	100.182	
6.125	100.589	100.526	100.464	
6.25	100.776	100.714	100.651	
6.375	100.948	100.885	100.823	
6.5	101.104	101.042	100.979	
6.625	101.245	101.182	101.120	
6.75	101.370	101.307	101.245	
6.875	101.479	101.417	101.354	
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	
5.625	99.163	99.101	99.038	
5.75	99.492	99.429	99.367	
5.875	99.804	99.742	99.679	
6	100.101	100.038	99.976	
6.125	100.382	100.320	100.257	
6.25	100.648	100.585	100.523	
6.375	100.820	100.757	100.695	
6.5	100.976	100.913	100.851	
6.625	101.117	101.054	100.992	
6.75	101.242	101.179	101.117	
6.875	101.351	101.288	101.226	
7	101.445	101.382	101.320	
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	
5.75	98.309	98.246	98.184	
5.875	98.684	98.621	98.559	
6	99.043	98.981	98.918	
6.125	99.387	99.324	99.262	
6.25	99.715	99.652	99.590	
6.375	100.027	99.965	99.902	
6.5	100.246	100.184	100.121	
6.625	100.449	100.387	100.324	
6.75	100.637	100.574	100.512	
6.875	100.809	100.746	100.684	
7	100.965	100.902	100.840	
7.125	101.106	101.043	100.981	
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:
8/27/25 8:04 AM

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Jumbo Premier ARM Loan Level Adjustments

Table: Purchase FICO Score/LTV Ratio. Columns: 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%). Rows: FICO Scores 660-679 to 780-999.

Table: Rate/Term FICO Score/LTV Ratio. Columns: 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%). Rows: FICO Scores 660-679 to > 780.

Table: Cashout Refinance FICO Score/LTV Ratio. Columns: 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%). Rows: FICO Scores 660-679 to > 780.

Table: Loan Amount/LTV Ratio. Columns: 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%). Rows: Amount ranges from <= 500,000 to 3,000,001-3,500,000.

Table: Property Units /LTV Ratio. Columns: 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%). Rows: Units 2 and 3-4.

Table: Occupancy Type/LTV Ratio. Columns: 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%). Rows: Second Home, Condo (L.R & HR), AUS, Investment.

Table: Property State/LTV Ratio. Columns: 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%). Rows: FL, NV, CA, State Tier \*\*.

Table: Misc Adjustments. Rows: No Escrows, Loan Amount >= \$1.5MM, Guideline Exception.

Table: Flat State Adjustment. Rows: WA, OR, ID, AZ, NM.

Table: DTI Adjustment. Rows: <= 43.00, 43.01 to 46.00, 46.01 to 47.00, > 47.00.

Table: ARM Loan Amount Adjustment. Rows: \$806,501 - \$1,499,999, \$1,500,000 - \$1,999,999, \$2,000,000 - \$3,000,000.

Table: ARM Max Price. Row: 100.925.

Table: 15 Year Max Price. Rows: <=\$1MM, >\$1MM.

Table: Fees. Rows: Non-Del Complete Delivery Fee, Non-Del Choice Delivery Fee, Non-Del Core Delivery Fee, Tax Service Fee, Texas Doc Prep Fee, Flood Cert Fee.

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

**Jumbo Edge Loan Programs**

Jumbo Edge 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	98.282	98.168	98.043
5.875	98.785	98.669	98.544
6	99.227	99.111	98.986
6.125	99.629	99.513	99.388
6.25	100.022	99.904	99.779
6.375	100.404	100.286	100.161
6.5	100.777	100.657	100.532
6.625	101.139	101.02%	100.894
6.75	101.501	101.380	101.255
6.875	101.844	101.722	101.597
7	102.166	102.044	101.918
7.125	102.468	102.345	102.220
7.25	102.730	102.607	102.482
7.375	102.933	102.808	102.683
7.5	103.135	103.010	102.885
7.625	103.337	103.211	103.086
7.75	103.519	103.393	103.267
7.875	103.682	103.554	103.429
8	103.834	103.705	103.580
0	0.000	0.000	0.000

Jumbo Edge 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	97.472	97.358	97.233
5.875	97.849	97.734	97.609
6	98.327	98.211	98.086
6.125	98.929	98.813	98.687
6.25	99.332	99.214	99.089
6.375	99.609	99.491	99.366
6.5	99.836	99.717	99.592
6.625	99.988	99.87%	99.744
6.75	100.191	100.070	99.945
6.875	100.393	100.272	100.147
7	100.545	100.423	100.298
7.125	100.697	100.575	100.449
7.25	100.850	100.726	100.601
7.375	101.002	100.877	100.752
7.5	101.004	100.879	100.754
7.625	101.006	100.880	100.755
7.75	101.008	100.882	100.757
7.875	101.010	100.883	100.758
8	101.012	100.884	100.759
0	0.000	0.000	0.000

Jumbo Edge 30 Year Fixed IO			
Rate	Days to Lock		
	30	45	60
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

**Jumbo Edge SOFR ARM Margin = 3%**  
**SOFR 30-Day Average = 4.35%**

Jumbo Edge 10/6 ARM			
Rate	Days to Lock		
	30	45	60
5.75	97.321	97.207	97.082
5.875	97.674	97.559	97.434
6	98.026	97.910	97.785
6.125	98.378	98.262	98.137
6.25	98.831	98.714	98.588
6.375	99.233	99.115	98.990
6.5	99.636	99.517	99.392
6.625	99.988	99.87%	99.743
6.75	100.290	100.170	100.045
6.875	100.593	100.471	100.346
7	100.845	100.723	100.598
7.125	101.097	100.974	100.849
7.25	101.299	101.176	101.051
7.375	101.402	101.277	101.152
7.5	101.404	101.279	101.154
7.625	101.406	101.280	101.155
7.75	101.408	101.282	101.156
7.875	101.410	101.283	101.158
8	101.412	101.284	101.159
0	0.000	0.000	0.000

Jumbo Edge 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5.75	97.772	97.657	97.532
5.875	98.274	98.159	98.034
6	98.877	98.761	98.636
6.125	99.179	99.062	98.937
6.25	99.857	99.739	99.614
6.375	100.209	100.091	99.966
6.5	100.561	100.442	100.317
6.625	100.914	100.79%	100.669
6.75	101.216	101.095	100.970
6.875	101.568	101.447	101.322
7	101.921	101.798	101.673
7.125	102.273	102.150	102.025
7.25	102.575	102.452	102.326
7.375	102.778	102.653	102.528
7.5	102.780	102.654	102.529
7.625	102.782	102.656	102.531
7.75	102.784	102.657	102.532
7.875	102.786	102.659	102.533
8	102.788	102.660	102.535
0	0.000	0.000	0.000

Jumbo Edge 5/6 ARM			
Rate	Days to Lock		
	30	45	60
5.75	97.922	97.808	97.682
5.875	98.349	98.234	98.109
6	99.102	98.986	98.861
6.125	99.404	99.287	99.162
6.25	100.007	99.889	99.764
6.375	100.309	100.191	100.066
6.5	100.586	100.467	100.342
6.625	100.939	100.82%	100.694
6.75	101.291	101.170	101.045
6.875	101.643	101.522	101.397
7	101.996	101.873	101.748
7.125	102.348	102.225	102.100
7.25	102.650	102.527	102.401
7.375	102.853	102.728	102.603
7.5	102.855	102.729	102.604
7.625	102.857	102.731	102.606
7.75	102.859	102.732	102.607
7.875	102.861	102.734	102.609
8	102.863	102.735	102.610
0	0.000	0.000	0.000

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**Jumbo Edge Loan Level Adjustments**

FICO/LTV Adjustments									
FICO	LTV/CLTV								
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
800+	0.875%	0.875%	0.875%	0.750%	0.500%	0.125%	-0.125%	-1.000%	NA
780-799	0.875%	0.875%	0.875%	0.750%	0.500%	0.125%	-0.125%	-1.125%	NA
760-779	0.750%	0.750%	0.750%	0.750%	0.500%	0.125%	-0.250%	-1.250%	NA
740-759	0.500%	0.500%	0.500%	0.500%	0.250%	-0.125%	-0.375%	-1.750%	NA
720-739	0.375%	0.375%	0.375%	0.375%	0.125%	-0.500%	-0.875%	NA	NA
700-719	0.125%	0.125%	0.125%	0.000%	-0.250%	-0.875%	-1.375%	NA	NA
680-699	-0.125%	-0.125%	-0.125%	-0.375%	-0.750%	-1.500%	NA	NA	NA

Loan Level Price Adjustments									
Loan Attribute	LTV/CLTV								
	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Rate/Term Refinance	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	NA
Cashout & FICO ≥ 740	-0.375%	-0.375%	-0.500%	-0.500%	-0.500%	-1.000%	NA	NA	NA
Cashout & FICO < 740	-0.500%	-0.500%	-0.625%	-0.750%	-1.250%	-1.250%	NA	NA	NA
Interest Only (10yr IO Term)	-0.375%	-0.375%	-0.500%	-0.500%	-0.625%	-0.750%	NA	NA	NA
Condo	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-0.750%	NA
2 Unit	-0.250%	-0.250%	-0.250%	-0.500%	-0.625%	-0.750%	-1.250%	-3.000%	NA
3-4 Unit	-0.250%	-0.375%	-0.375%	-0.500%	-0.750%	-0.875%	-1.500%	-3.250%	NA
Investment	-0.625%	-0.625%	-0.750%	-1.250%	-1.375%	-1.500%	NA	NA	NA
Second Home	0.000%	-0.125%	-0.250%	-0.375%	-0.375%	-0.500%	NA	NA	NA
Loan Amount > 1MM to 1.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	NA
Loan Amount > 1.5MM to 2MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	NA
Loan Amount > 2MM to 2.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	NA	NA

Other Adjustments	
Escrow Waiver Fee	0.000%
Guideline Exception	-0.250%

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

\*Not subject to Max Prices

Max Prices	
30 Year Fixed	102.425
15 Year Fixed	101.825
ARMs	101.925

Fees	
Lender Fee/Application Fee	\$ 1,175
Flood Cert Fee	\$ 12
Tax Service Fee	\$ 75

**NONDEL**

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



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

### Jumbo Advantage Loan Programs

Jumbo Advantage 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5	93.702	93.496	93.170
5.125	94.360	94.154	93.828
5.25	95.033	94.826	94.500
5.375	95.588	95.381	95.054
5.5	96.120	95.913	95.586
5.625	97.038	96.830	96.503
5.75	97.663	97.455	97.128
5.875	98.265	98.06%	97.728
6	98.840	98.631	98.302
6.125	99.490	99.281	98.952
6.25	99.716	99.507	99.177
6.375	100.021	99.811	99.482
6.5	100.326	100.116	99.786
6.625	100.709	100.498	100.168
6.75	101.048	100.837	100.506
6.875	101.303	101.092	100.760
7	101.593	101.381	101.050
7.125	102.180	101.968	101.637
7.25	102.365	102.153	101.821
7.375	102.545	102.332	102.000
7.5	102.689	102.477	102.144
7.625	102.802	102.589	102.256
7.75	102.914	102.700	102.367
7.875	103.190	102.976	102.642
8	103.404	103.190	102.856
8.125	103.570	103.355	103.021
8.25	103.737	103.523	103.188
8.375	103.908	103.693	103.358
8.5	104.125	103.910	103.574
8.625	104.315	104.099	103.763
8.75	104.505	104.289	103.952
8.875	104.698	104.481	104.144
9	104.892	104.675	104.338

Jumbo Advantage 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5	92.492	92.286	91.960
5.125	93.161	92.955	92.629
5.25	93.785	93.579	93.252
5.375	94.389	94.182	93.855
5.5	94.909	94.702	94.375
5.625	95.439	95.232	94.904
5.75	95.972	95.764	95.436
5.875	96.414	96.21%	95.878
6	96.854	96.646	96.317
6.125	97.330	97.121	96.792
6.25	97.753	97.544	97.214
6.375	98.207	97.997	97.667
6.5	98.553	98.343	98.013
6.625	98.885	98.674	98.344
6.75	99.231	99.020	98.690
6.875	99.561	99.349	99.018
7	99.826	99.614	99.283
7.125	100.099	99.887	99.555
7.25	100.313	100.101	99.768
7.375	100.480	100.268	99.935
7.5	100.599	100.386	100.053
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

Jumbo Advantage SOFR ARM Margin = 2.75%  
SOFR 30-Day Average = 4.35%

Jumbo Advantage 10/6 ARM			
Rate	Days to Lock		
	30	45	60
5	93.141	93.141	92.920
5.125	93.813	93.813	93.592
5.25	94.441	94.441	94.220
5.375	95.072	95.072	94.850
5.5	95.629	95.629	95.407
5.625	96.201	96.201	95.979
5.75	96.796	96.796	96.573
5.875	97.286	97.29%	97.062
6	97.774	97.774	97.551
6.125	98.326	98.326	98.102
6.25	98.779	98.779	98.555
6.375	99.285	99.285	99.060
6.5	99.672	99.672	99.447
6.625	100.060	100.060	99.835
6.75	100.440	100.440	100.214
6.875	100.798	100.798	100.572
7	101.083	101.083	100.857
7.125	101.374	101.374	101.148
7.25	101.603	101.603	101.375
7.375	101.780	101.780	101.553
7.5	101.903	101.903	101.675

Jumbo Advantage 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5	94.004	94.004	93.783
5.125	94.675	94.675	94.454
5.25	95.308	95.308	95.086
5.375	95.924	95.924	95.702
5.5	96.473	96.473	96.251
5.625	97.046	97.046	96.824
5.75	97.608	97.608	97.385
5.875	98.032	98.03%	97.809
6	98.537	98.537	98.314
6.125	99.075	99.075	98.851
6.25	99.560	99.560	99.336
6.375	100.063	100.063	99.839
6.5	100.454	100.454	100.229
6.625	100.836	100.836	100.611
6.75	101.219	101.219	100.993
6.875	101.570	101.570	101.344
7	101.876	101.876	101.649
7.125	102.173	102.173	101.946
7.25	102.406	102.406	102.179
7.375	102.584	102.584	102.356
7.5	102.709	102.709	102.481

Jumbo Advantage 5/6 ARM			
Rate	Days to Lock		
	30	45	60
5	93.872	93.872	93.651
5.125	94.538	94.538	94.317
5.25	95.174	95.174	94.953
5.375	95.774	95.774	95.552
5.5	96.315	96.315	96.092
5.625	96.880	96.880	96.658
5.75	97.441	97.441	97.218
5.875	97.949	97.95%	97.725
6	98.458	98.458	98.235
6.125	98.966	98.966	98.742
6.25	99.480	99.480	99.256
6.375	99.970	99.970	99.745
6.5	100.367	100.367	100.142
6.625	100.761	100.761	100.536
6.75	101.148	101.148	100.922
6.875	101.511	101.511	101.285
7	101.836	101.836	101.610
7.125	102.133	102.133	101.907
7.25	102.368	102.368	102.141
7.375	102.550	102.550	102.323
7.5	102.685	102.685	102.458

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**Jumbo Advantage Loan Level Adjustments**

FICO/LTV Adjustments								
FICO	CLTV Range							
	<= 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 89.99
>= 800	1.115%	0.995%	0.985%	0.860%	0.485%	0.235%	-0.770%	-1.280%
780 - 799	1.115%	0.995%	0.985%	0.860%	0.485%	0.235%	-0.770%	-1.280%
760 - 779	0.995%	0.995%	0.865%	0.740%	0.355%	0.105%	-0.770%	-1.780%
740 - 759	0.865%	0.865%	0.735%	0.610%	0.105%	-0.020%	-1.020%	-2.030%
720 - 739	0.735%	0.615%	0.485%	0.230%	-0.020%	-0.520%	-1.410%	-2.420%
700 - 719	0.485%	0.365%	0.105%	0.105%	-0.520%	-1.030%	-2.160%	-2.930%

Occupancy Adjustments								
Occupancy	CLTV Range							
	<= 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 89.99
Investment Property	-0.475%	-0.725%	-0.725%	-0.975%	-1.225%	-1.725%	NA	NA
Second Home	0.000%	0.000%	-0.250%	-0.250%	-0.500%	-0.500%	NA	NA

Loan Purpose Adjustments								
Purpose	CLTV Range							
	<= 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 89.99
Purchase	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%
Cash-Out	0.000%	-0.125%	-0.125%	-0.375%	-0.750%	-1.000%	NA	NA

Other Price Adjustments								
DTI	CLTV Range							
	<= 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 89.99
DTI <= 30%	0.000%	0.000%	0.000%	0.125%	0.125%	0.250%	0.250%	0.250%
DTI > 30% <= 43%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
DTI > 43% <= 45%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
DTI > 45%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	NA	NA

Loan Amount Adjustments	
Loan Amount	Adjustment
<=900,000	0.040%
>900,000<=1,000,000	0.080%
>1,000,000<=1,100,000	0.100%
>1,100,000<=1,200,000	0.130%
>1,200,000<=1,300,000	0.130%
>1,300,000<=1,400,000	0.150%
>1,400,000<=1,500,000	0.170%
>1,500,000<=1,750,000	0.200%
>1,750,000<=2,000,000	0.220%
>2,000,000<=2,500,000	0.170%
>2,500,000<=3,000,000	0.170%
>3,000,000<=3,500,000	0.170%

Other Adjustments	
Escrow Waiver Fee	0.000%
Guideline Exception	-0.250%

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

\*Not subject to Max Prices

Fees	
Lender Fee/Application Fee	\$ 1,175
Flood Cert Fee	\$ 12
Tax Service Fee	\$ 75

Max Prices	
30 Year Fixed	101.925
15 Year Fixed	101.325
ARMs	101.925

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**Jumbo Premier Platinum Loan Programs**

Jumbo Premier Platinum 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	94.39	94.265	94.14
5.375	95.14	95.015	94.89
5.5	95.89	95.765	95.64
5.625	96.64	96.515	96.39
5.75	97.39	97.265	97.14
5.875	98.015	97.89	97.765
6	98.64	98.515	98.39
6.125	99.265	99.14	99.015
6.25	99.765	99.64	99.515
6.375	100.14	100.015	99.89
6.5	100.39	100.265	100.14
6.625	100.64	100.515	100.39
6.75	101.015	100.89	100.765
6.875	101.265	101.14	101.015
7	101.39	101.265	101.14
7.125	101.515	101.39	101.265
7.25	101.64	101.515	101.39
7.375	101.765	101.64	101.515
7.5	101.89	101.765	101.64
7.625	102.015	101.89	101.765
7.75	102.14	102.015	101.89
7.875	102.175	102.14	102.015
8	102.175	102.175	102.14
0	0	0	0
0	0	0	0

Jumbo Premier Platinum 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.125	95.105	94.98	94.855
5.25	95.855	95.73	95.605
5.375	96.48	96.355	96.23
5.5	97.105	96.98	96.855
5.625	97.73	97.605	97.48
5.75	98.355	98.23	98.105
5.875	98.855	98.73	98.605
6	99.355	99.23	99.105
6.125	99.73	99.605	99.48
6.25	100.105	99.98	99.855
6.375	100.355	100.23	100.105
6.5	100.605	100.48	100.355
6.625	100.855	100.73	100.605
6.75	100.98	100.855	100.73
6.875	101.105	100.98	100.855
7	101.23	101.105	100.98
7.125	101.355	101.23	101.105
7.25	101.48	101.355	101.23
7.375	101.605	101.48	101.355
7.5	101.675	101.605	101.48
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 = 4.36%

Jumbo Premier Platinum 10/6 ARM			
Rate	Days to Lock		
	30	45	60
5.25	94.968	94.843	94.718
5.375	95.843	95.718	95.593
5.5	96.593	96.468	96.343
5.625	97.343	97.218	97.093
5.75	97.968	97.843	97.718
5.875	98.593	98.468	98.343
6	99.093	98.968	98.843
6.125	99.468	99.343	99.218
6.25	99.843	99.718	99.593
6.375	100.218	100.093	99.968
6.5	100.593	100.468	100.343
6.625	100.843	100.718	100.593
6.75	101.093	100.968	100.843
6.875	101.218	101.093	100.968
7	101.343	101.218	101.093
7.125	101.468	101.343	101.218
7.25	101.593	101.468	101.343
7.375	101.675	101.593	101.468
7.5	101.675	101.675	101.593
0	0	0	0
0	0	0	0
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 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5.125	96.995	96.87	96.745
5.25	97.62	97.495	97.37
5.375	98.12	97.995	97.87
5.5	98.62	98.495	98.37
5.625	99.12	98.995	98.87
5.75	99.495	99.37	99.245
5.875	99.87	99.745	99.62
6	100.245	100.12	99.995
6.125	100.37	100.245	100.12
6.25	100.495	100.37	100.245
6.375	100.62	100.495	100.37
6.5	100.745	100.62	100.495
6.625	100.87	100.745	100.62
6.75	100.995	100.87	100.745
6.875	101.12	100.995	100.87
7	101.175	101.12	100.995
7.125	101.175	101.175	101.12
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Jumbo Premier Platinum 5/6 ARM			
Rate	Days to Lock		
	30	45	60
6.125	96.386	96.261	96.136
6.25	97.011	96.886	96.761
6.375	97.636	97.511	97.386
6.5	98.136	98.011	97.886
6.625	98.636	98.511	98.386
6.75	99.136	99.011	98.886
6.875	99.636	99.511	99.386
7	100.011	99.886	99.761
7.125	100.386	100.261	100.136
7.25	100.636	100.511	100.386
7.375	100.886	100.761	100.636
7.5	101.011	100.886	100.761
7.625	101.136	101.011	100.886
7.75	101.261	101.136	101.011
7.875	101.386	101.261	101.136
8	101.511	101.386	101.261
8.125	101.636	101.511	101.386
8.25	101.675	101.636	101.511
8.375	101.675	101.675	101.636
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

**NONDEL**

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 4901 E. Broadway Road, Suite B-17  
 Phoenix, AZ 85040  
 (623) 252-4149



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**Jumbo Premier Platinum Loan Level Adjustments**

FICO Score	FICO Score/LTV Ratio						
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
800	0.500%	0.500%	0.500%	0.500%	0.500%	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	0.375%
Cashout	-0.250%
Investment	-0.250%
Loan Amount > \$2MM	-0.125%
Escrow Waiver	-0.125%
Condo >65% LTV	-0.125%
CO-OP	-0.750%
Second Home	-0.125%
2-4 units <= 65%LTV	-0.125%
2-4 units >65%LTV	-0.250%
Guideline Exception	-0.25%

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

Loan Amount Adjustment 30yr	
\$300,001 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

Misc Adjustments	
Guideline Exception	-0.25%

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