

NONDEL

ResiCentral, LLC
4301 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149



Effective Date:
5/29/24 10:47 AM

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

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

Conforming Fixed Express Loan Programs

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

Conforming 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
6	97.875	97.875	97.750	
6.125	98.375	98.375	98.375	
6.25	98.750	98.750	98.750	
6.375	99.375	99.375	99.250	
6.40	99.875	99.875	99.875	
6.5	99.875	99.875	99.875	
6.625	100.375	100.375	100.250	
6.75	100.500	100.500	100.375	
6.875	101.000	100.875	100.875	
6.90	101.375	101.375	101.375	
7	101.375	101.375	101.375	
7.125	101.875	101.750	101.750	
7.25	101.750	101.750	101.750	
7.375	102.250	102.250	102.125	
7.40	102.625	102.500	102.500	
7.5	102.625	102.500	102.500	
7.625	103.000	103.000	103.000	
7.75	102.750	102.750	102.750	
7.875	103.250	103.250	103.250	
7.90	103.625	103.625	103.625	
8	103.625	103.625	103.625	
8.125	104.000	103.875	103.875	
8.25	103.750	103.625	103.625	
8.375	104.125	104.000	104.000	
8.40	104.500	104.500	104.375	
8.5	104.500	104.500	104.375	
8.625	104.875	104.750	104.750	
8.75	103.875	103.500	103.375	
8.875	104.250	103.875	103.750	
8.90	104.375	104.000	104.000	

Conforming 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
6	97.875	97.875	97.750	
6.125	98.375	98.375	98.375	
6.25	98.750	98.750	98.750	
6.375	99.375	99.375	99.250	
6.40	99.875	99.875	99.875	
6.5	99.875	99.875	99.875	
6.625	100.375	100.375	100.250	
6.75	100.500	100.500	100.375	
6.875	101.000	100.875	100.875	
6.90	101.375	101.375	101.375	
7	101.375	101.375	101.375	
7.125	101.875	101.750	101.750	
7.25	101.750	101.750	101.750	
7.375	102.250	102.250	102.125	
7.40	102.625	102.500	102.500	
7.5	102.625	102.500	102.500	
7.625	103.000	103.000	103.000	
7.75	102.750	102.750	102.750	
7.875	103.250	103.250	103.250	
7.90	103.625	103.625	103.625	
8	103.625	103.625	103.625	
8.125	104.000	103.875	103.875	
8.25	103.750	103.625	103.625	
8.375	104.125	104.000	104.000	
8.5	104.500	104.500	104.375	
8.625	104.875	104.750	104.750	
8.75	103.875	103.500	103.375	
8.875	104.250	103.875	103.750	
9	104.375	104.000	104.000	
9.125	104.625	104.250	104.125	
0	0.000	0.000	0.000	

Conforming 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	96.875	96.875	96.875	
5.625	97.500	97.500	97.500	
5.75	98.125	98.125	98.000	
5.875	98.750	98.625	98.625	
5.90	99.250	99.250	99.125	
6	99.250	99.250	99.125	
6.125	99.750	99.750	99.750	
6.25	100.125	100.000	100.000	
6.375	100.625	100.625	100.500	
6.40	101.125	101.125	101.000	
6.5	101.125	101.125	101.000	
6.625	101.625	101.500	101.500	
6.75	101.125	101.125	101.000	
6.875	101.625	101.625	101.500	
6.90	102.000	102.000	101.875	
7	102.000	102.000	101.875	
7.125	102.500	102.375	102.375	
7.25	102.250	102.250	102.125	
7.375	102.625	102.625	102.500	
7.40	103.000	103.000	102.875	
7.5	103.000	103.000	102.875	
7.625	103.375	103.375	103.250	
7.75	103.250	103.250	103.125	
7.875	103.625	103.625	103.500	
8	104.000	104.000	103.875	
8.125	104.375	104.250	104.250	
8.25	104.250	104.125	104.000	
8.375	104.625	104.500	104.375	
8.5	104.875	104.875	104.750	
8.625	105.250	105.125	105.125	

Conforming 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	98.000	98.000	98.000	
5.375	98.375	98.375	98.375	
5.40	98.750	98.750	98.750	
5.5	98.750	98.750	98.750	
5.625	99.125	99.125	99.125	
5.75	99.375	99.375	99.375	
5.875	99.750	99.750	99.750	
5.90	100.000	100.000	100.000	
6	100.000	100.000	100.000	
6.125	100.250	100.250	100.250	
6.25	100.375	100.375	100.375	
6.375	100.625	100.625	100.625	
6.40	100.875	100.875	100.875	
6.5	100.875	100.875	100.875	
6.625	101.125	101.125	101.125	
6.75	101.125	101.000	101.000	
6.875	101.375	101.375	101.250	
6.90	101.625	101.625	101.500	
7	101.625	101.625	101.500	
7.125	101.875	101.875	101.750	
7.25	102.000	102.000	101.875	
7.375	102.250	102.250	102.125	
7.40	102.625	102.625	102.500	
7.5	102.500	102.500	102.375	
7.625	102.750	102.750	102.625	

Conforming 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	97.875	97.250	97.750	
5.125	98.250	98.250	98.125	
5.25	98.625	98.625	98.625	
5.375	99.000	99.000	99.000	
5.40	99.375	99.375	99.250	
5.5	99.375	99.375	99.250	
5.625	99.625	99.625	99.625	
5.75	100.000	100.000	99.875	
5.875	100.375	100.250	100.250	
5.90	100.625	100.625	100.500	
6	100.625	100.625	100.500	
6.125	101.000	100.875	100.875	
6.25	101.000	100.875	100.750	
6.375	101.250	101.250	101.125	
6.40	101.625	101.500	101.500	
6.5	101.625	101.500	101.500	
6.625	101.875	101.750	101.750	
6.75	101.625	101.625	101.500	
6.875	101.875	101.875	101.875	
7	102.125	102.125	102.125	
7.125	102.375	102.375	102.375	
7.25	102.375	102.250	102.125	
7.375	102.625	102.500	102.375	
7.5	102.875	102.750	102.625	
7.625	103.125	103.000	102.875	

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%

Conforming 10/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5.5	95.375	95.375	95.375	
5.625	95.875	95.875	95.875	
5.75	96.375	96.25	96.25	
5.875	96.875	96.75	96.75	
6	97.25	97.125	97.125	
6.125	97.75	97.625	97.5	
6.25	98.125	98	98	
6.375	98.5	98.375	98.25	
6.5	98.875	98.75	98.625	
6.625	99.25	99.125	99	
6.75	99.5	99.375	99.375	
6.875	99.75	99.75	99.625	
7	100	100	99.875	
7.125	100.25	100.125	100.125	
7.25	100.5	100.375	100.25	
7.375	100.625	100.5	100.375	
7.5	100.75	100.625	100.5	
7.625	100.75	100.75	100.625	
7.75	100.875	100.75	100.75	
7.875	101	100.875	100.75	

Conforming 7/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
6.5	99.5	99.375	99.25	
6.625	99.75	99.75	99.625	
6.75	100.125	100	99.875	
6.875	100.375	100.25	100.125	
7	100.625	100.5	100.375	
7.125	100.875	100.75	100.625	
7.25	101	100.875	100.75	
7.375	100.875	100.75	100.75	
7.5	100.875	100.875	100.75	
7.625	101	100.875	100.75	
7.75	101	101	100.875	
7.875	101	101	100.875	
8	101.25	101.125	101	
8.125	101.5	101.375	101.25	
8.25	101.625	101.625	101.5	
8.375	101.875	101.75	101.75	
8.5	102.125	102	101.875	
8.625	102.25	102.125	102.125	
0	0	0	0	
0	0	0	0	

Conforming 5/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
6.5	99.625	99.5	99.5	
6.625	99.875	99.75	99.625	
6.75	100	100	99.875	
6.875	100.125	100	99.875	
7	100.25	100.125	100.125	
7.125	100.5	100.375	100.25	
7.25	100.625	100.5	100.5	
7.375	100.75	100.75	100.625	
7.5	100.875	100.875	100.75	
7.625	101.125	101	100.875	
7.75	101.125	101.125	101	
7.875	101.25	101.25	101.25	
8	101.375	101.25	101.25	
8.125	101.5	101.375	101.375	
8.25	101.625	101.625	101.5	
8.375	101.875	101.75	101.625	
8.5	102	101.875	101.875	
8.625	102.25	102.125	102	
8.75	0	0	0	
8.875	0	0	0	

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

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

High Balance 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	90
4.625	96.375	96.375	96.375	96.375
4.75	96.875	96.875	96.875	96.875
4.875	97.375	97.375	97.375	97.375
5.00	97.875	97.875	97.875	97.875
5	97.75	97.75	97.75	97.75
5.125	98.125	98.125	98.125	98.125
5.25	98.5	98.5	98.5	98.5
5.375	98.875	98.875	98.875	98.875
5.50	99.25	99.25	99.25	99.25
5.5	99.25	99.25	99.25	99.25
5.625	99.625	99.625	99.625	99.625
5.75	100.00	100.00	100.00	100.00
5.875	100.25	100.25	100.25	100.25
5.99	100.625	100.625	100.625	100.625
6	100.625	100.625	100.625	100.625
6.125	100.875	100.875	100.875	100.875
6.25	100.875	100.875	100.875	100.875
6.375	101.125	101.125	101.125	101.125
6.49	101.5	101.5	101.5	101.5
6.625	101.375	101.375	101.375	101.375
6.75	101.75	101.75	101.75	101.75
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

High Balance SOFR ARM Margin = 3.00%

High Balance \$5 SFR ARM Express				
Rate	Days to Lock			
	30	45	60	90
5.5	97.75	97.75	97.625	97.625
5.625	98.125	98.125	98	98
5.75	98.5	98.375	98.375	98.375
5.875	98.875	98.75	98.625	98.625
6.0	99.125	99	99	99
6.125	99.5	99.375	99.375	99.375
6.25	99.75	99.625	99.625	99.625
6.375	100	100	99.875	99.875
6.5	100.375	100.25	100	100
6.625	100.5	100.5	100.375	100.375
6.75	100.625	100.625	100.625	100.625
6.875	100.75	100.625	100.625	100.625
7.0	100.875	100.875	100.75	100.75
7.125	101.125	101	101	101
7.25	101.375	101.25	101.125	101.125
7.375	101.5	101.375	101.25	101.25
7.5	101.625	101.5	101.5	101.5
7.625	101.75	101.625	101.625	101.625
7.75	101.875	101.75	101.75	101.75
7.875	101.875	101.875	101.875	101.875

Page 2 of 30

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Conforming Fixed Loan Programs

Conforming 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.750	97.750	97.625	
6.125	98.250	98.250	98.250	
6.25	98.625	98.625	98.625	
6.375	99.250	99.250	99.125	
6.49	99.750	99.750	99.750	
6.5	99.750	99.750	99.750	
6.625	100.250	100.250	100.125	
6.75	100.375	100.375	100.250	
6.875	100.875	100.750	100.750	
6.99	101.250	101.250	101.250	
7	101.250	101.250	101.250	
7.125	101.750	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102.000	
7.49	102.500	102.375	102.375	
7.5	102.500	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
7.99	103.500	103.500	103.500	
8	103.500	103.500	103.500	
8.125	103.875	103.750	103.750	
8.25	103.625	103.500	103.500	
8.375	104.000	103.875	103.875	
8.49	104.375	104.375	104.250	
8.5	104.375	104.375	104.250	
8.625	104.750	104.625	104.625	
8.75	103.750	103.375	103.250	
8.875	104.125	103.750	103.625	
8.99	104.125	103.750	103.625	
9	104.250	103.875	103.875	
9.125	104.500	104.125	104.000	

Conforming 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.750	97.750	97.625	
6.125	98.250	98.250	98.250	
6.25	98.625	98.625	98.625	
6.375	99.250	99.250	99.125	
6.49	99.750	99.750	99.750	
6.5	99.750	99.750	99.750	
6.625	100.250	100.250	100.125	
6.75	100.375	100.375	100.250	
6.875	100.875	100.750	100.750	
6.99	101.250	101.250	101.250	
7	101.250	101.250	101.250	
7.125	101.750	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102.000	
7.49	102.500	102.375	102.375	
7.5	102.500	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
7.99	103.500	103.500	103.500	
8	103.500	103.500	103.500	
8.125	103.875	103.750	103.750	
8.25	103.625	103.500	103.500	
8.375	104.000	103.875	103.875	
8.5	104.375	104.375	104.250	
8.625	104.750	104.625	104.625	
8.75	103.750	103.375	103.250	
8.875	104.125	103.750	103.625	
9	104.250	103.875	103.875	
9.125	104.500	104.125	104.000	

Conforming 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.750	96.750	96.750	
5.625	97.375	97.375	97.375	
5.75	98.000	98.000	97.875	
5.875	98.625	98.500	98.500	
5.99	99.125	99.125	99.000	
6	99.125	99.125	99.000	
6.125	99.625	99.625	99.625	
6.25	100.000	99.875	99.875	
6.375	100.500	100.500	100.375	
6.49	101.000	101.000	100.875	
6.5	101.000	101.000	100.875	
6.625	101.500	101.375	101.375	
6.75	101.000	101.000	100.875	
6.875	101.500	101.500	101.375	
6.99	101.875	101.875	101.750	
7	101.875	101.875	101.750	
7.125	102.375	102.250	102.250	
7.25	102.125	102.125	102.000	
7.375	102.500	102.500	102.375	
7.49	102.875	102.875	102.750	
7.5	102.875	102.875	102.750	
7.625	103.250	103.250	103.125	
7.75	103.125	103.125	103.000	
7.875	103.500	103.500	103.375	
8	103.875	103.875	103.750	
8.125	104.250	104.125	104.125	
8.25	104.125	104.000	103.875	
8.375	104.500	104.375	104.250	
8.5	104.750	104.750	104.625	
8.625	105.125	105.000	105.000	

Conforming 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.875	97.875	97.875	
5.375	98.250	98.250	98.250	
5.49	98.625	98.625	98.625	
5.5	98.625	98.625	98.625	
5.625	99.000	99.000	99.000	
5.75	99.250	99.250	99.250	
5.875	99.625	99.625	99.625	
5.99	99.875	99.875	99.875	
6	99.875	99.875	99.875	
6.125	100.125	100.125	100.125	
6.25	100.250	100.250	100.250	
6.375	100.500	100.500	100.500	
6.49	100.750	100.750	100.750	
6.5	100.750	100.750	100.750	
6.625	101.000	101.000	101.000	
6.75	101.000	100.875	100.875	
6.875	101.250	101.250	101.125	
6.99	101.500	101.500	101.375	
7	101.500	101.500	101.375	
7.125	101.750	101.750	101.625	
7.25	101.875	101.875	101.750	
7.375	102.125	102.125	102.000	
7.49	102.500	102.500	102.375	
7.5	102.375	102.375	102.250	
7.625	102.625	102.625	102.500	
7.75	101.750	101.750	101.250	

Conforming 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.750	97.625	97.625	
5.125	98.125	98.125	98.000	
5.25	98.500	98.500	98.500	
5.375	98.875	98.875	98.875	
5.49	99.250	99.250	99.125	
5.5	99.250	99.250	99.125	
5.625	99.500	99.500	99.500	
5.75	99.875	99.875	99.750	
5.875	100.250	100.125	100.125	
5.99	100.500	100.500	100.375	
6	100.500	100.500	100.375	
6.125	100.875	100.750	100.750	
6.25	100.875	100.750	100.625	
6.375	101.125	101.125	101.000	
6.49	101.500	101.375	101.375	
6.5	101.500	101.375	101.375	
6.625	101.750	101.625	101.625	
6.75	101.500	101.500	101.375	
6.875	101.750	101.750	101.750	
7	102.000	102.000	102.000	
7.125	102.250	102.250	102.250	
7.25	102.250	102.125	102.000	
7.375	102.500	102.375	102.250	
7.5	102.750	102.625	102.500	
7.625	103.000	102.875	102.750	
8	0.000	0.000	0.000	

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5.5	95.25	95.25	95.25	
5.625	95.75	95.75	95.75	
5.75	96.25	96.125	96.125	
5.875	96.75	96.625	96.625	
6	97.125	97	97	
6.125	97.625	97.5	97.375	
6.25	98	97.875	97.875	
6.375	98.375	98.25	98.125	
6.5	98.75	98.625	98.5	
6.625	99.125	99	98.875	
6.75	99.375	99.25	99.25	
6.875	99.625	99.625	99.5	
7	99.875	99.875	99.75	
7.125	100.125	100	100	
7.25	100.375	100.25	100.125	
7.375	100.5	100.375	100.25	
7.5	100.625	100.5	100.375	
7.625	100.625	100.625	100.5	
7.75	100.75	100.625	100.625	
7.875	100.875	100.75	100.625	

Conforming 7% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
6.5	99.375	99.25	99.125	
6.625	99.625	99.625	99.5	
6.75	100	99.875	99.75	
6.875	100.25	100.125	100	
7	100.5	100.375	100.25	
7.125	100.75	100.625	100.5	
7.25	100.875	100.75	100.625	
7.375	100.75	100.625	100.625	
7.5	100.75	100.75	100.625	
7.625	100.875	100.75	100.625	
7.75	100.875	100.875	100.75	
7.875	100.875	100.875	100.75	
8	101.125	101	100.875	
8.125	101.375	101.25	101.125	
8.25	101.5	101.5	101.375	
8.375	101.75	101.625	101.625	
8.5	102	101.875	101.75	
8.625	102.125	102	102	
0	0	0	0	
0	0	0	0	

Conforming 5% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
6.5	99.5	99.375	99.375	
6.625	99.75	99.625	99.5	
6.75	99.875	99.875	99.75	
6.875	100	99.875	99.75	
7	100.125	100	100	
7.125	100.375	100.25	100.125	
7.25	100.5	100.375	100.375	
7.375	100.625	100.625	100.5	
7.5	100.75	100.75	100.625	
7.625	101	100.875	100.75	
7.75	101	101	100.875	
7.875	101.125	101.125	101.125	
8	101.25	101.125	101.125	
8.125	101.375	101.25	101.25	
8.25	101.5	101.5	101.375	
8.375	101.75	101.625	101.5	
8.5	101.875	101.75	101.75	
8.625	102.125	102	101.875	
0	0	0		
0	0	0		

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-OM 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	90
6	97.375	97.375	97.375	97.375
6.125	98	98	98	98
6.25	98.375	98.375	98.25	98.25
6.49	98.375	98.375	98.375	98.375
6.5	99.375	99.375	99.375	99.375
6.625	99.875	99.875	99.875	99.875
6.75	100	100	100	100
6.875	100.5	100.5	100.5	100.5
6.9	101	101	100.875	100.875
7	101	101	100.875	100.875
7.125	101.375	101.375	101.375	101.375
7.25	101.375	101.375	101.375	101.375
7.375	101.375	101.75	101.75	101.75
7.49	102.125	102.125	102.125	102.125
7.5	102.125	102.125	102.125	102.125
7.625	102.625	102.625	102.625	102.625
7.75	102.625	102.625	102.375	102.375
7.875	102.875	102.875	102.875	102.875
7.9	103.25	103.25	103.125	103.125
7.99	103.25	103.25	103.25	103.25
8.125	103.5	103.5	103.375	103.375
8.25	103.375	103.25	103.125	103.125
8.375	103.75	103.625	103.625	103.625
8.49	104	104	103.875	103.875
8.5	104.125	104	103.875	103.875
8.625	104.5	104.375	104.25	104.25
8.75	103.375	103.125	103.125	103.125
8.875	103.75	103.375	103.25	103.25
8.99	104	103.625	103.625	103.625
9	103.625	103.625	103.625	103.625
9.125	104.25	103.875	103.75	103.75
9	0	0	0	0

[illegible][illegible]

High Balance 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	97.25	97.25	97.125
5.875	97.625	97.625	97.500
5.99	97.875	97.875	97.750
6	97.875	97.875	97.750
6.125	98.25	98.125	98.125
6.25	98.5	98.375	98.375
6.375	98.75	98.75	98.625
6.49	99	98.875	98.875
6.5	99	98.875	98.875
6.625	99.25	99.125	99.125
6.75	99.875	99.75	99.625
6.875	100.125	100	99.875
6.99	100.375	100.25	100.125
7	100.375	100.25	100.125
7.125	100.5	100.375	100.250
7.25	100.75	100.625	100.500
7.375	101	100.875	100.750
7.5	101.125	101	100.875
7.625	101.375	101.25	101.125
7.75	0	0	0
7.875	0	0	0
7.99	0	0	0
8	0	0	0
8.125	0	0	0
8.25	0	0	0
8.375	0	0	0
8.49	0	0	0
8.5	0	0	0
8.625	0	0	0
8.75	0	0	0
8.875	0	0	0
8.99	0	0	0
9	0	0	0
9.125	0	0	0
9.25	0	0	0
9.375	0	0	0
9.49	0	0	0
9.5	0	0	0
9.625	0	0	0
9.75	0	0	0
9.875	0	0	0
9.99	0	0	0
10	0	0	0

High Balance 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	90
4.5	95.875	95.875	95.875	95.875
4.625	96.25	96.25	96.25	96.25
4.75	96.75	96.75	96.75	96.75
4.875	97.25	97.25	97.25	97.25
4.9	97.625	97.625	97.625	97.625
5	97.625	97.625	97.625	97.625
5.125	98	98	98	98
5.25	98.375	98.375	98.375	98.375
5.375	98.75	98.75	98.75	98.75
5.49	99.125	99.125	99.125	99.125
5.5	99.125	99.125	99.125	99.125
5.625	99.5	99.5	99.5	99.5
5.75	99.75	99.75	99.75	99.75
5.875	100.125	100.125	100.125	100.125
5.9	100.5	100.375	100.375	100.375
5.99	100.5	100.375	100.375	100.375
6.125	100.75	100.625	100.625	100.625
6.25	100.75	100.625	100.625	100.625
6.375	101	100.875	100.875	100.875
6.49	101.375	101.25	101.25	101.25
6.5	101.375	101.25	101.25	101.25
6.625	101.625	101.625	101.625	101.625
6.75	101.375	101.375	101.375	101.375
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10% DSOs ARM				
Rate	Days to Lock			
	30	45	60	90
6	97.875	97.875	97.750	
6.125	98.375	98.25		
6.25	98.75	98.75	98.625	
6.375	99.125			
6.5		99.375	99.375	
6.625	99.875	99.75	99.625	
6.75	100.125	100.125		
6.875	100.5	100.375	100.250	
7	100.75	100.625		
7.125		101	100.875	
7.25		101.125	101	
7.375		101.125	101	
7.5		101.375	101.25	
7.625		101.5	101.375	
7.75		101.5	101.5	
7.875		101.625	101.5	
8		101.75	101.625	
8.125		101.375	101.375	
8.25		101.875	101.75	
8.375		102.25	102.125	

High Balance 7/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	90
5.5	97.125	97	97	97
5.625	97.5	97.375	97.375	97.375
5.75	98	97.875	97.875	97.75
5.875	98.375	98.25	98.25	98.125
6	98.75	98.625	98.625	98.5
6.125	99.125	99	99	98.875
6.25	99.375	99.375	99.25	99.25
6.375	99.75	99.625	99.625	99.5
6.5	100	100	100	99.875
6.625	100.375	100.25	100.25	100.125
6.75	100.75	100.5	100.5	100.375
6.875	100.875	100.75	100.625	100.625
7	101.125	101	101	100.875
7.125	101.375	101.25	101.25	101.125
7.25	101.5	101.375	101.375	101.375
7.375	101.5	101.375	101.25	101.25
7.5	101.5	101.375	101.25	101.125
7.625	101.5	101.5	101.5	101.5
7.75	101.625	101.5	101.375	101.375
7.875	101.625	101.5	101.375	101.375

High Balance 5% SOFR ARM			
	Dates to Lock		
Rate	30	45	60
5.5	97.625	97.625	97.625
5.625	98	98	97.875
5.75	98.375	98.25	98.25
5.875	98.75	98.625	98.625
6.0	99.125	98.875	98.875
6.125	99.375	99.25	99.25
6.25	99.625	99.5	
6.375	99.875	99.875	99.75
6.5	100.25	100.125	
6.625	100.375	100.375	100.25
6.75	100.625	100.5	
6.875	100.625	100.5	
7	100.75	100.75	100.625
7.125	101	100.875	100.875
7.25	101.25	101.125	101
7.375	101.375	101.125	101.125
7.5	101.5	101.375	101.25
7.625	101.625	101.5	101.375
7.75	101.75	101.625	101.625
7.875	101.75	101.75	

[illegible]

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.75	97.625	
6.125	98.25	98.25	98.25	
6.25	98.625	98.625	98.625	
6.375	99.25	99.25	99.125	
6.49	99.75	99.75	99.75	
6.5	99.75	99.75	99.75	
6.625	100.25	100.25	100.125	
6.75	100.375	100.375	100.25	
6.875	100.875	100.75	100.75	
6.99	101.25	101.25	101.25	
7	101.25	101.25	101.25	
7.125	101.75	101.625	101.625	
7.25	101.625	101.5	101.5	
7.375	102	102	101.875	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.5	
7.875	103.125	103	103	
8	103.5	103.375	103.375	
8.125	103.875	103.75	103.75	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.375	104.375	104.25	
8.625	104.75	104.625	104.625	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.75	97.625	
6.125	98.25	98.25	98.25	
6.25	98.625	98.625	98.625	
6.375	99.25	99.25	99.125	
6.49	99.75	99.75	99.75	
6.5	99.75	99.75	99.75	
6.625	100.25	100.25	100.125	
6.75	100.375	100.375	100.25	
6.875	100.875	100.75	100.75	
6.99	101.25	101.25	101.25	
7	101.25	101.25	101.25	
7.125	101.75	101.625	101.625	
7.25	101.625	101.5	101.5	
7.375	102	102	101.875	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.5	
7.875	103.125	103	103	
8	103.5	103.375	103.375	
8.125	103.875	103.75	103.75	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.375	104.375	104.25	
8.625	104.75	104.625	104.625	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.75	96.75	96.75	
5.625	97.375	97.375	97.375	
5.75	98	98	97.875	
5.875	98.625	98.5	98.5	
5.99	99.125	99.125	99	
6	99.125	99.125	99	
6.125	99.625	99.625	99.625	
6.25	100	99.875	99.875	
6.375	100.5	100.5	100.375	
6.49	101	101	100.875	
6.5	101	101	100.875	
6.625	101.5	101.375	101.375	
6.75	101	101	100.875	
6.875	101.5	101.5	101.375	
6.99	101.875	101.875	101.75	
7	101.875	101.875	101.75	
7.125	102.375	102.25	102.25	
7.25	102.125	102.125	102	
7.375	102.5	102.5	102.375	
7.49	102.875	102.875	102.75	
7.5	102.875	102.875	102.75	
7.625	103.25	103.25	103.125	
7.75	103.125	103.125	103	
7.875	103.5	103.5	103.375	
8	103.875	103.875	103.75	
8.125	104.25	104.125	104.125	
8.25	104.125	104	103.875	
8.375	104.5	104.375	104.25	
8.5	104.75	104.75	104.625	
8.625	105.125	105	105	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.625	98.625	98.5	
5.625	99	98.875	98.875	
5.75	99.25	99.25	99.125	
5.875	99.625	99.5	99.5	
5.99	99.875	99.875	99.75	
6	99.875	99.875	99.75	
6.125	100.125	100.125	100	
6.25	100.25	100.125	100.125	
6.375	100.5	100.5	100.375	
6.49	100.75	100.75	100.75	
6.5	100.75	100.75	100.75	
6.625	101	101	101	
6.75	101	100.875	100.875	
6.875	101.25	101.25	101.125	
6.99	101.5	101.5	101.375	
7	101.5	101.5	101.375	
7.125	101.75	101.75	101.625	
7.25	101.875	101.875	101.75	
7.375	102.125	102.125	102	
7.5	102.375	102.375	102.25	
7.625	102.625	102.625	102.5	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.75	97.625	97.625	
5.125	98.125	98.125	98	
5.25	98.5	98.5	98.5	
5.375	98.875	98.875	98.875	
5.49	99.25	99.25	99.125	
5.5	99.25	99.25	99.125	
5.625	99.5	99.5	99.5	
5.75	99.875	99.875	99.75	
5.875	100.25	100.125	100.125	
5.99	100.5	100.5	100.375	
6	100.5	100.5	100.375	
6.125	100.875	100.75	100.75	
6.25	100.875	100.75	100.625	
6.375	101.125	101.125	101	
6.49	101.5	101.375	101.375	
6.5	101.5	101.375	101.375	
6.625	101.75	101.625	101.625	
6.75	101.5	101.5	101.375	
6.875	101.75	101.75	101.75	
6.99	102	102	102	
7	102	102	102	
7.125	102.25	102.25	102.25	
7.25	102.25	102.125	102	
7.375	102.5	102.375	102.25	
7.5	102.75	102.625	102.5	
7.625	103	102.875	102.75	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
6	97.5	97.5	97.5
6.125	98.125	98.125	98
6.25	98.5	98.5	98.5
6.375	99.125	99.125	99.125
6.49	99.625	99.625	99.625
6.5	99.625	99.625	99.625
6.625	100.125	100.125	100
6.75	100.25	100.25	100.25
6.875	100.75	100.75	100.75
6.99	101.125	101.125	101.125
7	101.125	101.125	101.125
7.125	101.625	101.625	101.625
7.25	101.625	101.625	101.625
7.375	102.125	102.125	102
7.49	102.5	102.375	102.375
7.5	102.5	102.375	102.375
7.625	102.875	102.875	102.875
7.75	102.625	102.625	102.625
7.875	103.125	103.125	103.125
7.99	103.5	103.5	103.5
8	103.5	103.5	103.5
8.125	103.75	103.75	103.625
8.25	103.625	103.5	103.5
8.375	104	103.875	103.875
8.49	104.125	104	104
8.5	104.125	104	104
8.625	104.375	104.25	104.25
8.75	103.75	103.375	103.25
8.875	104.125	103.75	103.625
8.99	104.25	103.875	103.875

Conforming 25 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
6	97.5	97.5	97.5
6.125	98.125	98.125	98
6.25	98.5	98.5	98.5
6.375	99.125	99.125	99.125
6.49	99.625	99.625	99.625
6.5	99.625	99.625	99.625
6.625	100.125	100.125	100
6.75	100.25	100.25	100.25
6.875	100.75	100.75	100.75
6.99	101.125	101.125	101.125
7	101.125	101.125	101.125
7.125	101.625	101.625	101.625
7.25	101.625	101.625	101.625
7.375	102.125	102.125	102
7.49	102.5	102.375	102.375
7.5	102.5	102.375	102.375
7.625	102.875	102.875	102.875
7.75	102.625	102.625	102.625
7.875	103.125	103.125	103.125
7.99	103.5	103.5	103.5
8	103.5	103.5	103.5
8.125	103.75	103.75	103.625
8.25	103.625	103.5	103.5
8.375	104	103.875	103.875
8.49	104.125	104	104
8.5	104.125	104	104
8.625	104.375	104.25	104.25
8.75	103.75	103.375	103.25
8.875	104.125	103.75	103.625
8.99	104.25	103.875	103.875

Conforming 20 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	96.375	96.25	96.25
5.625	96.875	96.75	96.75
5.75	97.75	97.625	97.625
5.875	98.25	98.25	98.25
5.99	98.875	98.75	98.75
6	98.875	98.75	98.75
6.125	99.5	99.375	99.375
6.25	99.875	99.75	99.75
6.375	100.375	100.25	100.25
6.49	100.625	100.5	100.5
6.5	100.625	100.5	100.5
6.625	101	100.875	100.875
6.75	100.625	100.5	100.5
6.875	101	100.875	100.875
6.99	101.375	101.25	101.25
7	101.375	101.25	101.25
7.125	101.75	101.625	101.625
7.25	101.75	101.75	101.625
7.375	102.125	102	102
7.49	102.375	102.375	102.375
7.5	102.375	102.375	102.375
7.625	102.625	102.625	102.625
7.75	102.875	102.875	102.75
7.875	103.25	103.125	103.125
7.99	103.5	103.5	103.375
8	103.5	103.5	103.375
8.125	103.75	103.75	103.75
8.25	103.75	103.625	103.5
8.375	104	103.875	103.875
8.49	104.25	104.125	104.125

Conforming 15 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	98.625	98.625	98.625
5.625	99	99	99
5.75	99.25	99.25	99.25
5.875	99.625	99.625	99.625
5.99	99.875	99.875	99.875
6	99.875	99.875	99.875
6.125	100.125	100.125	100.125
6.25	100.25	100.25	100.25
6.375	100.5	100.5	100.5
6.49	100.75	100.75	100.75
6.5	100.75	100.75	100.75
6.625	100.75	100.75	100.625
6.75	100.875	100.875	100.75
6.875	101.25	101.125	101.125
6.99	101.5	101.375	101.375
7	101.5	101.375	101.375
7.125	101.625	101.625	101.5
7.25	101.875	101.875	101.75
7.375	102.125	102	101.875
7.49	102.5	102.375	102.25
7.5	102.375	102.25	102.125
7.625	101.5	101.5	101
7.75	101.75	101.75	101.25
7.875	102	101.875	101.5
7.99	102.25	102.25	101.75
8	102.125	102.125	101.625
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Conforming 10 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.25	98.25	98.25	98.125
5.375	98.625	98.625	98.5
5.49	99	99	98.875
5.5	99	99	98.875
5.625	99.375	99.375	99.25
5.75	99.625	99.625	99.625
5.875	100	100	99.875
5.99	100.375	100.375	100.25
6	100.375	100.375	100.25
6.125	100.5	100.5	100.375
6.25	100.625	100.625	100.5
6.375	100.875	100.875	100.75
6.49	101.125	101.125	101
6.5	101.125	101.125	101
6.625	101.125	101	101
6.75	101.25	101.25	101.125
6.875	101.5	101.5	101.375
6.99	101.75	101.75	101.625
7	101.75	101.75	101.625
7.125	101.875	101.875	101.75
7.25	102.125	102.125	102
7.375	102.375	102.25	102.125
7.49	102.5	102.5	102.375
7.5	102.5	102.5	102.375
7.625	101.75	101.75	101.25
7.75	102	102	101.5
7.875	102.25	102.125	101.625
7.99	102.375	102.25	101.875
8	102.375	102.25	101.875
0	0	0	0

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Conforming HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.750	97.750	97.625	
6.125	98.250	98.250	98.250	
6.25	98.625	98.625	98.625	
6.375	99.250	99.250	99.125	
6.49	99.750	99.750	99.750	
6.5	99.750	99.750	99.750	
6.625	100.250	100.250	100.125	
6.75	100.375	100.375	100.250	
6.875	100.875	100.750	100.750	
6.99	101.250	101.250	101.250	
7	101.250	101.250	101.250	
7.125	101.750	101.625	101.625	
7.25	101.625	101.500	101.500	
7.375	102.000	102.000	101.875	
7.49	102.500	102.375	102.375	
7.5	102.500	102.375	102.375	
7.625	102.750	102.750	102.750	
7.75	102.625	102.625	102.500	
7.875	103.125	103.000	103.000	
7.99	103.500	103.375	103.375	
8	103.500	103.375	103.375	
8.125	103.875	103.750	103.750	
8.25	103.625	103.500	103.500	
8.375	104.000	103.875	103.875	
8.5	104.375	104.375	104.250	
8.625	104.750	104.625	104.625	
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 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.750	97.750	97.625	
6.125	98.250	98.250	98.250	
6.25	98.625	98.625	98.625	
6.375	99.250	99.250	99.125	
6.49	99.750	99.750	99.750	
6.5	99.750	99.750	99.750	
6.625	100.250	100.250	100.125	
6.75	100.375	100.375	100.250	
6.875	100.875	100.750	100.750	
6.99	101.250	101.250	101.250	
7	101.250	101.250	101.250	
7.125	101.750	101.625	101.625	
7.25	101.625	101.500	101.500	
7.375	102.000	102.000	101.875	
7.49	102.500	102.375	102.375	
7.5	102.500	102.375	102.375	
7.625	102.750	102.750	102.750	
7.75	102.625	102.625	102.500	
7.875	103.125	103.000	103.000	
8	103.500	103.375	103.375	
8.125	103.875	103.750	103.750	
8.25	103.625	103.500	103.500	
8.375	104.000	103.875	103.875	
8.5	104.375	104.375	104.250	
8.625	104.750	104.625	104.625	
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 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.750	96.750	96.750	
5.625	97.375	97.375	97.375	
5.75	98.000	98.000	97.875	
5.875	98.625	98.500	98.500	
5.99	99.125	99.125	99.000	
6	99.125	99.125	99.000	
6.125	99.625	99.625	99.625	
6.25	100.000	99.875	99.875	
6.375	100.500	100.500	100.375	
6.49	101.000	101.000	100.875	
6.5	101.000	101.000	100.875	
6.625	101.500	101.375	101.375	
6.75	101.000	101.000	100.875	
6.875	101.500	101.500	101.375	
6.99	101.875	101.875	101.750	
7	101.875	101.875	101.750	
7.125	102.375	102.250	102.250	
7.25	102.125	102.125	102.000	
7.375	102.500	102.500	102.375	
7.49	102.875	102.875	102.750	
7.5	102.875	102.875	102.750	
7.625	103.250	103.250	103.125	
7.75	103.125	103.125	103.000	
7.875	103.500	103.500	103.375	
8	103.875	103.875	103.750	
8.125	104.250	104.125	104.125	
8.25	104.125	104.000	103.875	
8.375	104.500	104.375	104.250	
8.5	104.750	104.750	104.625	
8.625	105.125	105.000	105.000	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.625	98.625	98.500	
5.625	99.000	98.875	98.875	
5.75	99.250	99.250	99.125	
5.875	99.625	99.500	99.500	
5.99	99.875	99.875	99.750	
6	99.875	99.875	99.750	
6.125	100.125	100.125	100.000	
6.25	100.250	100.125	100.125	
6.375	100.500	100.500	100.375	
6.49	100.750	100.750	100.750	
6.5	100.750	100.750	100.750	
6.625	101.000	101.000	101.000	
6.75	101.000	100.875	100.875	
6.875	101.250	101.250	101.125	
6.99	101.500	101.500	101.375	
7	101.500	101.500	101.375	
7.125	101.750	101.750	101.625	
7.25	101.875	101.875	101.750	
7.375	102.125	102.125	102.000	
7.5	102.375	102.375	102.250	
7.625	102.625	102.625	102.500	
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 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.750	97.625	97.625	
5.125	98.125	98.125	98.000	
5.25	98.500	98.500	98.500	
5.375	98.875	98.875	98.875	
5.49	99.250	99.250	99.125	
5.5	99.250	99.250	99.125	
5.625	99.500	99.500	99.500	
5.75	99.875	99.875	99.750	
5.875	100.250	100.125	100.125	
5.99	100.500	100.500	100.375	
6	100.500	100.500	100.375	
6.125	100.875	100.750	100.750	
6.25	100.875	100.750	100.625	
6.375	101.125	101.125	101.000	
6.49	101.500	101.375	101.375	
6.5	101.500	101.375	101.375	
6.625	101.750	101.625	101.625	
6.75	101.500	101.500	101.375	
6.875	101.750	101.750	101.750	
7	102.000	102.000	102.000	
7.125	102.250	102.250	102.250	
7.25	102.250	102.125	102.000	
7.375	102.500	102.375	102.250	
7.5	102.750	102.625	102.500	
7.625	103.000	102.875	102.750	
0	0.000	0.000	0.000	

Conforming HomeReady Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
6	97.125	97	97	
6.125	97.625	97.5	97.375	
6.25	98	97.875	97.875	
6.375	98.375	98.25	98.125	
6.5	98.75	98.625	98.5	
6.625	99.125	99	98.875	
6.75	99.375	99.25	99.25	
6.875	99.625	99.625	99.5	
7	99.875	99.875	99.75	
7.125	100.125	100	100	
7.25	100.375	100.25	100.125	
7.375	100.5	100.375	100.25	
7.5	100.625	100.5	100.375	
7.625	100.625	100.625	100.5	
7.75	100.75	100.625	100.625	
7.875	100.875	100.75	100.625	
8	100.875	100.875	100.75	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
6.5	99.375	99.25	99.125	
6.625	99.625	99.625	99.5	
6.75	100	99.875	99.75	
6.875	100.25	100.125	100	
7	100.5	100.375	100.25	
7.125	100.75	100.625	100.5	
7.25	100.875	100.75	100.625	
7.375	100.75	100.625	100.625	
7.5	100.75	100.75	100.625	
7.625	100.875	100.75	100.625	
7.75	100.875	100.875	100.75	
7.875	100.875	100.875	100.75	
8	101	100.875	100.75	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Conforming 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
6.5	99.5	99.375	99.375	
6.625	99.75	99.625	99.5	
6.75	99.875	99.875	99.75	
6.875	100	99.875	99.75	
7	100.125	100	99.875	
7.125	100.375	100.25	100.125	
7.25	100.5	100.375	100.375	
7.375	100.625	100.625	100.5	
7.5	100.75	100.75	100.625	
7.625	101	100.875	100.75	
7.75	101	101	100.875	
7.875	101.125	101.125	101.125	
8	101.25	101.125	101.125	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

High Balance HomeReady Fixed Loan Programs

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	97.125	97.125	97	
6.375	97.75	97.75	97.625	
6.49	98.25	98.25	98.125	
6.5	98.25	98.25	98.125	
6.625	98.75	98.75	98.625	
6.75	99.25	99.25	99.125	
6.875	99.625	99.625	99.5	
6.99	100	100	99.875	
7	100	100	99.875	
7.125	100.375	100.375	100.25	
7.25	100.5	100.5	100.375	
7.375	100.875	100.75	100.75	
7.49	101.25	101.125	101	
7.5	101.25	101.125	101	
7.625	101.5	101.375	101.25	
7.75	101	100.875	100.75	
7.875	101.25	101.125	101	
7.99	101.625	101.5	101.375	
8	101.625	101.5	101.375	
8.125	101.875	101.75	101.625	
8.25	101.25	101	100.875	
8.375	101.5	101.375	101.125	
8.5	101.75	101.625	101.5	
8.625	102.125	102	101.75	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	97.125	97.125	97	
6.375	97.75	97.75	97.625	
6.49	98.25	98.25	98.125	
6.5	98.25	98.25	98.125	
6.625	98.75	98.75	98.625	
6.75	99.25	99.25	99.125	
6.875	99.625	99.625	99.5	
6.99	100	100	99.875	
7	100	100	99.875	
7.125	100.375	100.375	100.25	
7.25	100.5	100.5	100.375	
7.375	100.875	100.75	100.75	
7.49	101.25	101.125	101	
7.5	101.25	101.125	101	
7.625	101.5	101.375	101.25	
7.75	101	100.875	100.75	
7.875	101.25	101.125	101	
8	101.625	101.5	101.375	
8.125	101.875	101.75	101.625	
8.25	101.25	101	100.875	
8.375	101.5	101.375	101.125	
8.5	101.75	101.625	101.5	
8.625	102.125	102	101.75	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	97	97	96.875	
6.375	97.625	97.5	97.375	
6.49	98.125	98.125	98	
6.5	98.125	98.125	98	
6.625	98.625	98.625	98.5	
6.75	99.125	99	98.875	
6.875	99.5	99.5	99.375	
6.99	99.875	99.875	99.75	
7	99.875	99.875	99.75	
7.125	100.25	100.125	100.125	
7.25	100.375	100.25	100.25	
7.375	100.75	100.625	100.5	
7.49	101	101	100.875	
7.5	101	101	100.875	
7.625	101.375	101.25	101.125	
7.75	100.75	100.625	100.5	
7.875	101.125	101	100.875	
8	101.375	101.25	101.125	
8.125	101.75	101.625	101.5	
8.25	101	100.875	100.75	
8.375	101.375	101.25	101	
8.5	101.625	101.5	101.375	
8.625	102	101.75	101.625	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.25	97.25	97.125	
5.875	97.625	97.625	97.5	
5.99	97.875	97.875	97.75	
6	97.875	97.875	97.75	
6.125	98.25	98.125	98.125	
6.25	98.5	98.375	98.375	
6.375	98.75	98.75	98.625	
6.49	99	98.875	98.875	
6.5	99	98.875	98.875	
6.625	99.25	99.125	99.125	
6.75	99.875	99.75	99.625	
6.875	100.125	100	99.875	
6.99	100.375	100.25	100.125	
7	100.375	100.25	100.125	
7.125	100.5	100.375	100.25	
7.25	100.75	100.625	100.5	
7.375	101	100.875	100.75	
7.5	101.125	101	100.875	
7.625	101.125	101	100.875	
0	101.375	101.25	101.125	
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	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	92.625	92.625	92.625	
4.625	93	93	93	
4.75	93.875	93.875	93.875	
4.875	94.25	94.25	94.25	
4.99	94.625	94.625	94.625	
5	94.625	94.625	94.625	
5.125	95	95	95	
5.25	95.75	95.75	95.625	
5.375	96.125	96.125	96	
5.49	96.5	96.375	96.375	
5.5	96.5	96.375	96.375	
5.625	96.875	96.75	96.625	
5.75	97.25	97.25	97.125	
5.875	97.625	97.625	97.5	
5.99	97.875	97.875	97.75	
6	97.875	97.875	97.75	
6.125	98.25	98.125	98.125	
6.25	98.5	98.375	98.375	
6.375	98.75	98.75	98.625	
6.5	99	98.875	98.875	
6.625	99.25	99.125	99.125	
6.75	99.875	99.75	99.625	
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	

High Balance HomeReady Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	95.125	95	94.875	
5.375	95.625	95.5	95.375	
5.5	96	96	95.875	
5.625	96.5	96.375	96.375	
5.75	97	96.875	96.75	
5.875	97.5	97.375	97.25	
6	97.875	97.875	97.75	
6.125	98.375	98.25	98.125	
6.25	98.75	98.75	98.625	
6.375	99.125	99	99	
6.5	99.5	99.375	99.375	
6.625	99.875	99.75	99.625	
6.75	100.125	100.125	100	
6.875	100.5	100.375	100.25	
7	100.75	100.625	100.5	
7.125	101	100.875	100.75	
7.25	101.125	101	100.875	
7.375	101.25	101.125	101	
7.5	101.375	101.25	101.125	
7.625	101.5	101.375	101.25	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.5	97.125	97	96.875	
5.625	97.5	97.375	97.375	
5.75	98	97.875	97.75	
5.875	98.375	98.25	98.125	
6	98.75	98.625	98.5	
6.125	99.125	99	98.875	
6.25	99.375	99.375	99.25	
6.375	99.75	99.625	99.5	
6.5	100	100	99.875	
6.625	100.375	100.25	100.125	
6.75	100.625	100.5	100.375	
6.875	100.875	100.75	100.625	
7	101.125	101	100.875	
7.125	101.375	101.25	101.25	
7.25	101.5	101.375	101.375	
7.375	101.5	101.375	101.25	
7.5	101.5	101.375	101.25	
7.625	101.5	101.5	101.375	
7.75	101.625	101.5	101.375	
7.875	101.625	101.5	101.375	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.5	97.625	97.625	97.5	
5.625	98	98	97.875	
5.75	98.375	98.25	98.25	
5.875	98.75	98.625	98.5	
6	99	98.875	98.875	
6.125	99.375	99.25	99.125	
6.25	99.625	99.5	99.375	
6.375	99.875	99.875	99.75	
6.5	100.25	100.125	100	
6.625	100.375	100.375	100.25	
6.75	100.625	100.5	100.375	
6.875	100.625	100.5	100.5	
7	100.75	100.75	100.625	
7.125	101	100.875	100.875	
7.25	101.25	101.125	101	
7.375	101.375	101.25	101.125	
7.5	101.5	101.375	101.25	
7.625	101.625	101.5	101.375	
7.75	101.75	101.625	101.625	
7.875	101.75	101.75	101.75	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

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

Conforming HomePossible Fixed Loan Programs

Conforming 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.500	97.500	97.500	
6.125	98.125	98.125	98.000	
6.25	98.500	98.500	98.500	
6.375	99.125	99.125	99.125	
6.49	99.625	99.625	99.625	
6.5	99.625	99.625	99.625	
6.625	100.125	100.125	100.000	
6.75	100.250	100.250	100.250	
6.875	100.750	100.750	100.750	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.625	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102.000	
7.49	102.500	102.375	102.375	
7.5	102.500	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
7.99	103.500	103.500	103.500	
8	103.500	103.500	103.500	
8.125	103.750	103.750	103.625	
8.25	103.625	103.500	103.500	
8.375	104.000	103.875	103.875	
8.5	104.125	104.000	104.000	
8.625	104.375	104.250	104.250	
8.75	103.750	103.375	103.250	
8.875	104.125	103.750	103.625	
9	104.250	103.875	103.875	
9.125	104.500	104.125	104.000	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.500	97.500	97.500	
6.125	98.125	98.125	98.000	
6.25	98.500	98.500	98.500	
6.375	99.125	99.125	99.125	
6.49	99.625	99.625	99.625	
6.5	99.625	99.625	99.625	
6.625	100.125	100.125	100.000	
6.75	100.250	100.250	100.250	
6.875	100.750	100.750	100.750	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.625	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102.000	
7.49	102.500	102.375	102.375	
7.5	102.500	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
8	103.500	103.500	103.500	
8.125	103.750	103.750	103.625	
8.25	103.625	103.500	103.500	
8.375	104.000	103.875	103.875	
8.5	104.125	104.000	104.000	
8.625	104.375	104.250	104.250	
8.75	103.750	103.375	103.250	
8.875	104.125	103.750	103.625	
9	104.250	103.875	103.875	
9.125	104.500	104.125	104.000	
0	0.000	0.000	0.000	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.375	96.250	96.250	
5.625	96.875	96.750	96.750	
5.75	97.750	97.625	97.625	
5.875	98.250	98.250	98.250	
5.99	98.875	98.750	98.750	
6	98.875	98.750	98.750	
6.125	99.500	99.375	99.375	
6.25	99.875	99.750	99.750	
6.375	100.375	100.250	100.250	
6.49	100.625	100.500	100.500	
6.5	100.625	100.500	100.500	
6.625	101.000	100.875	100.875	
6.75	100.625	100.500	100.500	
6.875	101.000	100.875	100.875	
6.99	101.375	101.250	101.250	
7	101.375	101.250	101.250	
7.125	101.750	101.625	101.625	
7.25	101.750	101.750	101.625	
7.375	102.125	102.000	102.000	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.625	102.625	102.625	
7.75	102.875	102.875	102.750	
7.875	103.250	103.125	103.125	
8	103.500	103.500	103.375	
8.125	103.750	103.750	103.750	
8.25	103.750	103.625	103.500	
8.375	104.000	103.875	103.875	
8.5	104.250	104.125	104.125	
8.625	104.500	104.375	104.250	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.875	97.875	97.875	
5.375	98.250	98.250	98.125	
5.49	98.625	98.625	98.625	
5.5	98.625	98.625	98.625	
5.625	99.000	99.000	99.000	
5.75	99.250	99.250	99.250	
5.875	99.625	99.625	99.625	
5.99	99.875	99.875	99.875	
6	99.875	99.875	99.875	
6.125	100.125	100.125	100.125	
6.25	100.250	100.250	100.250	
6.375	100.500	100.500	100.500	
6.49	100.750	100.750	100.750	
6.5	100.750	100.750	100.750	
6.625	100.750	100.750	100.625	
6.75	100.875	100.875	100.750	
6.875	101.250	101.125	101.125	
6.99	101.500	101.375	101.375	
7	101.500	101.375	101.375	
7.125	101.625	101.625	101.500	
7.25	101.875	101.875	101.750	
7.375	102.125	102.000	101.875	
7.5	102.375	102.250	102.125	
7.625	101.500	101.500	101.000	
7.75	101.750	101.750	101.250	
7.875	102.000	101.875	101.500	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.375	97.500	97.375	
5.125	97.875	97.875	97.750	
5.25	98.250	98.250	98.125	
5.375	98.625	98.625	98.500	
5.49	99.000	99.000	98.875	
5.5	99.000	99.000	98.875	
5.625	99.375	99.375	99.250	
5.75	99.625	99.625	99.625	
5.875	100.000	100.000	99.875	
5.99	100.375	100.375	100.250	
6	100.375	100.375	100.250	
6.125	100.500	100.500	100.375	
6.25	100.625	100.625	100.500	
6.375	100.875	100.875	100.750	
6.49	101.125	101.125	101.000	
6.5	101.125	101.125	101.000	
6.625	101.125	101.000	101.000	
6.75	101.250	101.250	101.125	
6.875	101.500	101.500	101.375	
7	101.750	101.750	101.625	
7.125	101.875	101.875	101.750	
7.25	102.125	102.125	102.000	
7.375	102.375	102.250	102.125	
7.5	102.500	102.500	102.375	
7.625	101.750	101.750	101.250	
7.75	102.000	102.000	101.500	

Conforming HomePossible Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	97	97	97	
6.125	97.375	97.375	97.375	
6.25	97.75	97.75	97.75	
6.375	98.125	98.125	98.125	
6.5	98.5	98.375	98.375	
6.625	98.75	98.75	98.75	
6.75	99	99	99	
6.875	99.25	99.25	99.25	
7	99.5	99.375	99.375	
7.125	99.625	99.625	99.625	
7.25	99.75	99.75	99.75	
7.375	99.875	99.75	99.75	
7.5	99.875	99.875	99.75	
7.625	99.875	99.875	99.75	
7.75	100	100	99.875	
7.875	100.25	100.25	100.125	
8	100.5	100.375	100.375	
8.125	100.75	100.625	100.625	
8.25	101.125	101	100.875	
8.375	101.5	101.375	101.375	

Conforming 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6.5	98.875	98.875	98.875	
6.625	99.125	99	99	
6.75	99.25	99.25	99.25	
6.875	99.625	99.5	99.5	
7	99.875	99.875	99.75	
7.125	100.125	100.125	100.125	
7.25	100.25	100.25	100.25	
7.375	100.25	100.25	100.25	
7.5	100.375	100.25	100.25	
7.625	100.375	100.375	100.25	
7.75	100.5	100.5	100.375	
7.875	100.75	100.75	100.625	
8	101.125	101	100.875	
8.125	101.375	101.25	101.125	
8.25	101.5	101.5	101.375	
8.375	101.75	101.625	101.625	
8.5	102	101.875	101.75	
8.625	102.125	102	102	
0	0	0	0	
0	0	0	0	

Conforming 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	90
6.5	99.25	99.25	99.25	99.25
6.625	99.5	99.5	99.5	99.5
6.75	99.625	99.625	99.625	99.625
6.875	99.875	99.875	99.75	99.75
7	100	100	100	100
7.125	100.25	100.25	100.125	100.125
7.25	100.375	100.25	100.25	100.25
7.375	100.375	100.375	100.25	100.25
7.5	100.375	100.375	100.25	100.25
7.625	100.5	100.375	100.375	100.375
7.75	100.625	100.5	100.5	100.5
7.875	100.875	100.75	100.75	100.75
8	101.125	101	101	101
8.125	101.375	101.25	101.25	101.25
8.25	101.5	101.5	101.375	101.375
8.375	101.75	101.625	101.5	101.5
8.5	101.875	101.75	101.75	101.75
8.625	102.125	102	101.875	101.875
0	0	0	0	0
0	0	0	0	0

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

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

High Balance HomePossible Fixed Loan Programs

High Balance 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	97.25	97.25	97.25	
6.375	97.875	97.875	97.875	
6.49	98.375	98.375	98.375	
6.5	98.375	98.375	98.375	
6.625	98.875	98.875	98.875	
6.75	99.25	99.25	99.25	
6.875	99.75	99.75	99.75	
6.99	100.25	100.25	100.25	
7	100.25	100.25	100.25	
7.125	100.75	100.75	100.625	
7.25	100.75	100.625	100.625	
7.375	101.125	101.125	101.125	
7.49	101.25	101.125	101.125	
7.5	101.25	101.125	101.125	
7.625	101.625	101.625	101.625	
7.75	101.125	101.125	101.125	
7.875	101.5	101.5	101.5	
7.99	101.875	101.75	101.75	
8	101.875	101.75	101.75	
8.125	102.125	102.125	102.125	
8.25	101.5	101.375	101.375	
8.375	102	102	101.875	
8.5	102.375	102.25	102.25	
8.625	102.75	102.625	102.5	
8.75	103.25	103.25	103.125	
8.875	103.625	103.5	103.375	
9	103.75	103.75	103.625	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	97.25	97.25	97.25	
6.375	97.875	97.875	97.875	
6.49	98.375	98.375	98.375	
6.5	98.375	98.375	98.375	
6.625	98.875	98.875	98.875	
6.75	99.25	99.25	99.25	
6.875	99.75	99.75	99.75	
6.99	100.25	100.25	100.25	
7	100.25	100.25	100.25	
7.125	100.75	100.75	100.625	
7.25	100.75	100.625	100.625	
7.375	101.125	101.125	101.125	
7.49	101.25	101.125	101.125	
7.5	101.25	101.125	101.125	
7.625	101.625	101.625	101.625	
7.75	101.125	101.125	101.125	
7.875	101.5	101.5	101.5	
8	101.875	101.75	101.75	
8.125	102.125	102.125	102.125	
8.25	101.5	101.375	101.375	
8.375	102	102	101.875	
8.5	102.375	102.25	102.25	
8.625	102.75	102.625	102.5	
8.75	103.25	103.25	103.125	
8.875	103.625	103.5	103.375	
9	103.75	103.75	103.625	
9.125	104	103.875	103.75	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.625	97.625	
6.125	98.5	98.375	98.375	
6.25	99	98.875	98.875	
6.375	99.5	99.375	99.375	
6.49	99.75	99.625	99.625	
6.5	99.75	99.625	99.625	
6.625	100.125	100	100	
6.75	99.75	99.625	99.625	
6.875	100.125	100	100	
6.99	100.5	100.375	100.375	
7	100.5	100.375	100.375	
7.125	100.875	100.75	100.75	
7.25	100.875	100.875	100.75	
7.375	101.25	101.125	101.125	
7.49	101.5	101.5	101.5	
7.5	101.5	101.5	101.5	
7.625	101.75	101.75	101.75	
7.75	102	102	101.875	
7.875	102.375	102.25	102.25	
8	102.625	102.625	102.5	
8.125	102.875	102.875	102.875	
8.25	102.875	102.75	102.625	
8.375	103.125	103	103	
8.5	103.375	103.25	103.25	
8.625	103.625	103.5	103.375	
8.75	103.75	103.25	103.25	
8.875	104	103.5	103.5	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.5	98.5	98.375	
5.875	98.875	98.75	98.75	
5.99	99.125	99.125	99.125	
6	99.125	99.125	99.125	
6.125	99.875	99.875	99.875	
6.25	99.625	99.5	99.5	
6.375	99.875	99.875	99.875	
6.49	100.125	100.125	100.125	
6.5	100.125	100.125	100.125	
6.625	100.75	100.75	100.625	
6.75	100.375	100.25	100.25	
6.875	100.75	100.75	100.625	
6.99	101	101	100.875	
7	101	101	100.875	
7.125	101.375	101.25	101.25	
7.25	101.5	101.375	101.25	
7.375	101.625	101.625	101.5	
7.49	101.875	101.875	101.75	
7.5	101.875	101.875	101.75	
7.625	102.125	102	101.875	
7.75	100.125	100.125	99.625	
7.875	100.375	100.25	99.875	
8	100.5	100.375	100	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	95.125	95.125	95.125	
4.875	95.5	95.625	95.5	
4.99	96	96	96	
5	96	96	96	
5.125	96.75	96.75	96.625	
5.25	97.125	97.125	97	
5.375	97.375	97.5	97.375	
5.49	97.75	97.875	97.75	
5.5	97.75	97.875	97.75	
5.625	98.5	98.5	98.375	
5.75	98.5	98.5	98.375	
5.875	98.875	98.875	98.75	
5.99	99.125	99.125	99	
6	99.125	99.125	99	
6.125	99.875	99.875	99.75	
6.25	99.5	99.5	99.375	
6.375	99.75	99.75	99.625	
6.49	100	100	99.875	
6.5	100	100	99.875	
6.625	100.625	100.625	100.5	
6.75	100.125	100	100	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance HomePossible Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.75	97.75	
6.125	98.25	98.25	98.25	
6.25	98.625	98.5	98.5	
6.375	98.875	98.875	98.875	
6.5	99.25	99.25	99.25	
6.625	99.5	99.5	99.5	
6.75	99.875	99.75	99.75	
6.875	100	100	100	
7	100.25	100.25	100.125	
7.125	100.5	100.375	100.375	
7.25	100.625	100.5	100.5	
7.375	100.625	100.5	100.5	
7.5	100.625	100.625	100.5	
7.625	100.75	100.625	100.625	
7.75	100.875	100.75	100.75	
7.875	101	101	100.875	
8	101.25	101.25	101.125	
8.125	101.5	101.375	101.375	
8.25	101.875	101.75	101.625	
8.375	102.25	102.125	102.125	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
6	98.5	98.5	98.5	
6.125	98.875	98.875	98.875	
6.25	99.125	99.125	99.125	
6.375	99.375	99.375	99.25	
6.5	99.5	99.5	99.5	
6.625	99.75	99.75	99.75	
6.75	100	100	100	
6.875	100.25	100.25	100.25	
7	100.5	100.5	100.5	
7.125	100.75	100.75	100.75	
7.25	101	100.875	100.875	
7.375	101	100.875	100.875	
7.5	101	101	100.875	
7.625	101	101	101	
7.75	101.25	101.125	101.125	
7.875	101.5	101.375	101.375	
8	101.75	101.625	101.625	
8.125	102	101.875	101.875	
8.25	102.25	102.125	102.125	
8.375	102.375	102.375	102.25	

High Balance 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.5	97.5	97.5	97.5	
5.625	97.75	97.875	97.875	
5.75	98.125	98.125	98.25	
5.875	98.5	98.5	98.5	
6	98.875	98.875	98.875	
6.125	99.25	99.25	99.25	
6.25	99.5	99.5	99.5	
6.375	99.75	99.75	99.75	
6.5	100	99.875	99.875	
6.625	100.125	100.125	100.125	
6.75	100.375	100.375	100.25	
6.875	100.5	100.5	100.5	
7	100.75	100.625	100.625	
7.125	100.875	100.875	100.875	
7.25	101	101	100.875	
7.375	101	101	101	
7.5	101.125	101	101	
7.625	101.125	101.125	101	
7.75	101.25	101.25	101.125	
7.875	101.5	101.5	101.375	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.5	97.5	97.5	
6.125	98.125	98.125	98	
6.25	98.5	98.5	98.5	
6.375	99.125	99.125	99.125	
6.49	99.625	99.625	99.625	
6.5	99.625	99.625	99.625	
6.625	100.125	100.125	100	
6.75	100.25	100.25	100.25	
6.875	100.75	100.75	100.75	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.625	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.75	103.75	103.625	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.125	104	104	
8.625	104.375	104.25	104.25	
8.75	103.75	103.375	103.25	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.5	97.5	97.5	
6.125	98.125	98.125	98	
6.25	98.5	98.5	98.5	
6.375	99.125	99.125	99.125	
6.49	99.625	99.625	99.625	
6.5	99.625	99.625	99.625	
6.625	100.125	100.125	100	
6.75	100.25	100.25	100.25	
6.875	100.75	100.75	100.75	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.625	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.75	103.75	103.625	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.125	104	104	
8.625	104.375	104.25	104.25	
8.75	103.75	103.375	103.25	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.375	96.25	96.25	
5.625	96.875	96.75	96.75	
5.75	97.75	97.625	97.625	
5.875	98.25	98.25	98.25	
5.99	98.875	98.75	98.75	
6	98.875	98.75	98.75	
6.125	99.5	99.375	99.375	
6.25	99.875	99.75	99.75	
6.375	100.375	100.25	100.25	
6.49	100.625	100.5	100.5	
6.5	100.625	100.5	100.5	
6.625	101	100.875	100.875	
6.75	100.625	100.5	100.5	
6.875	101	100.875	100.875	
6.99	101.375	101.25	101.25	
7	101.375	101.25	101.25	
7.125	101.75	101.625	101.625	
7.25	101.75	101.75	101.625	
7.375	102.125	102	102	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.625	102.625	102.625	
7.75	102.875	102.875	102.75	
7.875	103.25	103.125	103.125	
8	103.5	103.5	103.375	
8.125	103.75	103.75	103.75	
8.25	103.75	103.625	103.5	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.625	98.625	98.625	
5.625	99	99	99	
5.75	99.25	99.25	99.25	
5.875	99.625	99.625	99.625	
5.99	99.875	99.875	99.875	
6	99.875	99.875	99.875	
6.125	100.125	100.125	100.125	
6.25	100.25	100.25	100.25	
6.375	100.5	100.5	100.5	
6.49	100.75	100.75	100.75	
6.5	100.75	100.75	100.75	
6.625	100.75	100.75	100.625	
6.75	100.875	100.875	100.75	
6.875	101.25	101.125	101.125	
6.99	101.5	101.375	101.375	
7	101.5	101.375	101.375	
7.125	101.625	101.625	101.5	
7.25	101.875	101.875	101.75	
7.375	102.125	102	101.875	
7.49	102.5	102.375	102.25	
7.5	102.375	102.25	102.125	
7.625	101.5	101.5	101	
7.75	101.75	101.75	101.25	
7.875	102	101.875	101.5	
7.99	102.25	102.25	101.75	
8	102.125	102.125	101.625	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.25	98.25	98.125	
5.375	98.625	98.625	98.5	
5.49	99	99	98.875	
5.5	99	99	98.875	
5.625	99.375	99.375	99.25	
5.75	99.625	99.625	99.625	
5.875	100	100	99.875	
5.99	100.375	100.375	100.25	
6	100.375	100.375	100.25	
6.125	100.5	100.5	100.375	
6.25	100.625	100.625	100.5	
6.375	100.875	100.875	100.75	
6.49	101.125	101.125	101	
6.5	101.125	101.125	101	
6.625	101.125	101	101	
6.75	101.25	101.25	101.125	
6.875	101.5	101.5	101.375	
7	101.75	101.75	101.625	
7.125	101.875	101.875	101.75	
7.25	102.125	102.125	102	
7.375	102.375	102.25	102.125	
7.5	102.5	102.5	102.375	
7.625	101.75	101.75	101.25	
7.75	102	102	101.5	
7.875	102.25	102.125	101.625	
8	102.375	102.25	101.875	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Conforming MHADvantage Fixed Loan Programs

Conforming MHADvantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.75	97.625	
6.125	98.25	98.25	98.25	
6.25	98.625	98.625	98.625	
6.375	99.25	99.25	99.125	
6.49	99.75	99.75	99.75	
6.5	99.75	99.75	99.75	
6.625	100.25	100.25	100.125	
6.75	100.375	100.375	100.25	
6.875	100.875	100.75	100.75	
6.99	101.25	101.25	101.25	
7	101.25	101.25	101.25	
7.125	101.75	101.625	101.625	
7.25	101.625	101.5	101.5	
7.375	102	102	101.875	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.5	
7.875	103.125	103	103	
7.99	103.5	103.375	103.375	
8	103.5	103.375	103.375	
8.125	103.875	103.75	103.75	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.375	104.375	104.25	
8.625	104.75	104.625	104.625	
0	0	0	0	

Conforming MHADvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.75	97.625	
6.125	98.25	98.25	98.25	
6.25	98.625	98.625	98.625	
6.375	99.25	99.25	99.125	
6.49	99.75	99.75	99.75	
6.5	99.75	99.75	99.75	
6.625	100.25	100.25	100.125	
6.75	100.375	100.375	100.25	
6.875	100.875	100.75	100.75	
6.99	101.25	101.25	101.25	
7	101.25	101.25	101.25	
7.125	101.75	101.625	101.625	
7.25	101.625	101.5	101.5	
7.375	102	102	101.875	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.5	
7.875	103.125	103	103	
7.99	103.5	103.375	103.375	
8	103.5	103.375	103.375	
8.125	103.875	103.75	103.75	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.375	104.375	104.25	
8.625	104.75	104.625	104.625	
0	0	0	0	

Conforming MHADvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.75	96.75	96.75	
5.625	97.375	97.375	97.375	
5.75	98	98	97.875	
5.875	98.625	98.5	98.5	
5.99	99.125	99.125	99	
6	99.125	99.125	99	
6.125	99.625	99.625	99.625	
6.25	100	99.875	99.875	
6.375	100.5	100.5	100.375	
6.49	101	101	100.875	
6.5	101	101	100.875	
6.625	101.5	101.375	101.375	
6.75	101	101	100.875	
6.875	101.5	101.5	101.375	
6.99	101.875	101.875	101.75	
7	101.875	101.875	101.75	
7.125	102.375	102.25	102.25	
7.25	102.125	102.125	102	
7.375	102.5	102.5	102.375	
7.49	102.875	102.875	102.75	
7.5	102.875	102.875	102.75	
7.625	103.25	103.25	103.125	
7.75	103.125	103.125	103	
7.875	103.5	103.5	103.375	
8	103.875	103.875	103.75	
8.125	104.25	104.125	104.125	
8.25	104.125	104	103.875	

Conforming MHADvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.625	98.625	98.5	
5.625	99	98.875	98.875	
5.75	99.25	99.25	99.125	
5.875	99.625	99.5	99.5	
5.99	99.875	99.875	99.75	
6	99.875	99.875	99.75	
6.125	100.125	100.125	100	
6.25	100.25	100.125	100.125	
6.375	100.5	100.5	100.375	
6.49	100.75	100.75	100.75	
6.5	100.75	100.75	100.75	
6.625	101	101	101	
6.75	101	100.875	100.875	
6.875	101.25	101.25	101.125	
6.99	101.5	101.5	101.375	
7	101.5	101.5	101.375	
7.125	101.75	101.75	101.625	
7.25	101.875	101.875	101.75	
7.375	102.125	102.125	102	
7.49	102.5	102.5	102.375	
7.5	102.375	102.375	102.25	
7.625	102.625	102.625	102.5	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Conforming MHADvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.75	97.625	97.625	
5.125	98.125	98.125	98	
5.25	98.5	98.5	98.5	
5.375	98.875	98.875	98.875	
5.49	99.25	99.25	99.125	
5.5	99.25	99.25	99.125	
5.625	99.5	99.5	99.5	
5.75	99.875	99.875	99.75	
5.875	100.25	100.125	100.125	
5.99	100.5	100.5	100.375	
6	100.5	100.5	100.375	
6.125	100.875	100.75	100.75	
6.25	100.875	100.75	100.625	
6.375	101.125	101.125	101	
6.49	101.5	101.375	101.375	
6.5	101.5	101.375	101.375	
6.625	101.75	101.625	101.625	
6.75	101.5	101.5	101.375	
6.875	101.75	101.75	101.75	
7	102	102	102	
7.125	102.25	102.25	102.25	
7.25	102.25	102.125	102	
7.375	102.5	102.375	102.25	
7.5	102.75	102.625	102.5	
7.625	103	102.875	102.75	
0	0	0	0	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

High Balance HomePossible Fixed Loan Programs

FNMA Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
6	97.75	97.75	97.75	
6.125	98.375	98.375	98.375	
6.25	98.875	98.875	98.75	
6.375	99.375	99.375	99.375	
6.49	100	100	99.875	
6.5	100	100	99.875	
6.625	100.5	100.5	100.375	
6.75	100.625	100.5	100.5	
6.875	101	101	101	
6.99	101.5	101.5	101.375	
7	101.5	101.5	101.375	
7.125	101.875	101.875	101.875	
7.25	101.875	101.875	101.75	
7.375	102.25	102.25	102.25	
7.49	102.75	102.625	102.625	
7.5	102.75	102.625	102.625	
7.625	103	103	103	
7.75	102.875	102.75	102.75	
7.875	103.25	103.125	103.125	
8	103.5	103.5	103.5	
8.125	104	103.875	103.875	
8.25	103.625	103.625	103.5	
8.375	104	104	103.875	
8.5	104.5	104.375	104.25	
8.625	104.875	104.75	104.625	
0	0	0	0	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
6	97.625	97.5	97.5	
6.125	98.125	98.125	98.125	
6.25	98.75	98.75	98.75	
6.375	99.25	99.25	99.25	
6.49	99.75	99.75	99.75	
6.5	99.75	99.75	99.75	
6.625	100.25	100.25	100.25	
6.75	100.5	100.5	100.5	
6.875	101	101	101	
6.99	101.5	101.5	101.375	
7	101.5	101.5	101.375	
7.125	101.875	101.875	101.875	
7.25	101.875	101.75	101.75	
7.375	102.25	102.25	102.25	
7.49	102.625	102.625	102.625	
7.5	102.625	102.625	102.625	
7.625	103	103	103	
7.75	102.75	102.75	102.75	
7.875	103.25	103.25	103.25	
8	103.625	103.625	103.625	
8.125	103.875	103.875	103.75	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.125	104.125	104	
8.625	104.375	104.25	104.25	
8.75	103.75	103.375	103.25	

FHLMC FL 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
6	97.5	97.5	97.5	
6.125	98.125	98.125	98	
6.25	98.625	98.625	98.625	
6.375	99.125	99.125	99.125	
6.49	99.625	99.625	99.625	
6.5	99.625	99.625	99.625	
6.625	100.125	100.125	100.125	
6.75	100.25	100.25	100.25	
6.875	100.75	100.75	100.75	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.625	101.625	101.625	
7.25	101.75	101.75	101.75	
7.375	102.25	102.125	102.125	
7.49	102.5	102.5	102.5	
7.5	102.5	102.5	102.5	
7.625	103	103	103	
7.75	102.75	102.75	102.75	
7.875	103.25	103.25	103.25	
8	103.625	103.625	103.625	
8.125	103.875	103.875	103.75	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.125	104	104	
8.625	104.375	104.25	104.25	
8.75	103.75	103.375	103.25	

FHLMC TX 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
6	97.5	97.5	97.5	
6.125	98.125	98.125	98	
6.25	98.5	98.5	98.5	
6.375	99.125	99.125	99.125	
6.49	99.625	99.625	99.625	
6.5	99.625	99.625	99.625	
6.625	100.125	100.125	100	
6.75	100.25	100.25	100.25	
6.875	100.75	100.75	100.75	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.625	101.625	101.625	
7.25	101.625	101.625	101.625	
7.375	102.125	102.125	102.125	
7.49	102.5	102.375	102.375	
7.5	102.5	102.375	102.375	
7.625	102.875	102.875	102.875	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103.125	
8	103.5	103.5	103.5	
8.125	103.75	103.75	103.625	
8.25	103.625	103.5	103.5	
8.375	104	103.875	103.875	
8.5	104.125	104	104	
8.625	104.375	104.25	104.25	
8.75	103.75	103.375	103.25	

FHLMC FL 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.25	97.875	97.875	97.875	
5.375	98.25	98.25	98.125	
5.49	98.625	98.625	98.625	
5.5	98.625	98.625	98.625	
5.625	99	99	99	
5.75	99.25	99.25	99.25	
5.875	99.625	99.625	99.625	
5.99	99.875	99.875	99.875	
6	99.875	99.875	99.875	
6.125	100.125	100.125	100.125	
6.25	100.25	100.25	100.25	
6.375	100.5	100.5	100.5	
6.49	100.75	100.75	100.75	
6.5	100.75	100.75	100.75	
6.625	100.75	100.75	100.625	
6.75	100.875	100.875	100.75	
6.875	101.25	101.125	101.125	
6.99	101.5	101.375	101.375	
7	101.5	101.375	101.375	
7.125	101.625	101.625	101.5	
7.25	101.875	101.875	101.75	
7.375	102.125	102	101.875	
7.5	102.375	102.25	102.125	
7.625	101.5	101.5	101	
7.75	101.75	101.75	101.25	
7.875	102	101.875	101.5	

FHLMC TX 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.25	97.875	97.875	97.875	
5.375	98.25	98.25	98.125	
5.49	98.625	98.625	98.625	
5.5	98.625	98.625	98.625	
5.625	99	99	99	
5.75	99.25	99.25	99.25	
5.875	99.625	99.625	99.625	
5.99	99.875	99.875	99.875	
6	99.875	99.875	99.875	
6.125	100.125	100.125	100.125	
6.25	100.25	100.25	100.25	
6.375	100.5	100.5	100.5	
6.5	100.75	100.75	100.75	
6.625	100.75	100.75	100.625	
6.75	100.875	100.875	100.75	
6.875	101.25	101.125	101.125	
7	101.5	101.375	101.375	
7.125	101.625	101.625	101.5	
7.25	101.875	101.875	101.75	
7.375	102.125	102	101.875	
7.5	102.375	102.25	102.125	
7.625	101.5	101.5	101	
7.75	101.75	101.75	101.25	
7.875	102	101.875	101.5	
8	102.125	102.125	101.625	
0	0	0	0	

NONDEL

ResCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85046
(602) 252-4149



Effective Date:
5/29/24 10:47 AM

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

Conventional Loan Level Adjustments

Purchase (Term > 15 Years)										
Product	FICO Score	LTV Ratio								
		≤ 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 - 778	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.625%	-0.500%	-0.250%
	778 - 776	0.000%	0.000%	0.000%	0.000%	-0.625%	-0.625%	-1.000%	-0.625%	-0.500%
	776 - 774	0.000%	0.000%	0.000%	0.000%	-0.625%	-0.625%	-1.000%	-0.625%	-0.500%
	774 - 772	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-1.250%	-0.875%	-0.750%
	772 - 770	0.000%	0.000%	0.000%	0.000%	-0.875%	-0.875%	-1.500%	-1.125%	-0.875%
	770 - 768	0.000%	0.000%	0.000%	0.000%	-1.250%	-1.250%	-1.750%	-1.375%	-1.125%
	768 - 766	0.000%	0.000%	0.000%	0.000%	-1.750%	-1.750%	-2.125%	-1.625%	-1.250%
	766 - 764	0.000%	0.000%	0.000%	0.000%	-2.125%	-2.125%	-2.500%	-1.875%	-1.500%
	764 - 762	0.000%	0.000%	0.000%	0.000%	-2.500%	-2.500%	-2.875%	-2.250%	-1.750%

Purchase										
Loan Feature	FICO Score	LTV Ratio								
		≤ 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%
Condo	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
2-4 Unit	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
High Balance Fast-Rate	-1.250%	-1.250%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%

Limited Cash-out Refinances (Term > 15 Years)										
Product	FICO Score	LTV Ratio								
		≤ 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%	-0.625%	-0.625%	-0.500%	-0.375%	-0.375%
	780 - 778	0.000%	0.000%	0.000%	0.000%	-0.375%	-0.375%	-1.000%	-0.625%	-0.625%
	778 - 776	0.000%	0.000%	0.000%	0.000%	-1.125%	-1.125%	-1.250%	-1.000%	-1.000%
	776 - 774	0.000%	0.000%	0.000%	0.000%	-1.625%	-1.625%	-1.500%	-1.250%	-1.250%
	774 - 772	0.000%	0.000%	0.000%	0.000%	-2.125%	-2.125%	-1.750%	-1.500%	-1.500%
	772 - 770	0.000%	0.000%	0.000%	0.000%	-2.625%	-2.625%	-2.125%	-1.750%	-1.750%
	770 - 768	0.000%	0.000%	0.000%	0.000%	-3.125%	-3.125%	-2.500%	-2.125%	-2.125%
	768 - 766	0.000%	0.000%	0.000%	0.000%	-3.625%	-3.625%	-2.875%	-2.500%	-2.500%
	766 - 764	0.000%	0.000%	0.000%	0.000%	-4.125%	-4.125%	-3.375%	-3.000%	-3.000%
	764 - 762	0.000%	0.000%	0.000%	0.000%	-4.625%	-4.625%	-3.875%	-3.500%	-3.500%

Limited Cash-out Refinances										
Loan Feature	FICO Score	LTV Ratio								
		≤ 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%
Condo	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
2-4 Unit	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
High Balance Fast-Rate	-1.250%	-1.250%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%

Cash-out Refinance Loans										
Product	FICO Score	LTV Ratio								
		≤ 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	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	780 - 778	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	778 - 776	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	776 - 774	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	774 - 772	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	772 - 770	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	770 - 768	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	768 - 766	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	766 - 764	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%
	764 - 762	0.375%	-0.375%	-0.625%	-0.875%	-1.125%	-1.375%	-1.625%	-1.875%	-2.125%

Cash-out Refinance Loans										
Loan Feature	FICO Score	LTV Ratio								
		≤ 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%
Condo	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	-4.125%
Manufactured Home	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
2-4 Unit	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
High Balance Fast-Rate	-1.250%	-1.250%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%

Miscellaneous										
Conforming	Fixed and ARM	Yearly Cash-out Refinance (YCAR)	0.000%							
		Waive Impounds (Not Applicable for NY Loans)	0.000%							
		FICO 680 to 719	0.000%							
		FICO 660 to 679	0.000%							
		FICO 640 to 659	0.000%							
		FICO 620 to 639	0.000%							
		FICO 600 to 619	0.000%							
		LTVC/LTV > 95	0.000%							
		LTVC/LTV > 80%	0.000%							
		LTVC/LTV > 90%	0.000%							

All Products/Loan Amounts										
High Balance	Fixed and ARM	Cash-Out/FICO 680-719	0.000%							
		Cash-Out/FICO 660-679	0.000%							
		Cash-Out/FICO 640-659	0.000%							
		Cash-Out/FICO 620-639	0.000%							
		Cash-Out/FICO 600-619	0.000%							
		Investment Property/2nd Home	0.000%							
		Refinance	0.000%							
		Properties Owned > 3	0.000%							
		Cashout	0.000%							
		Multiple Properties Owned & Primary Residence	0.000%							

		LPMI Adjustments - FICO Score			
Product	LTV Ratio	FICO Score			
		≥760	740-759	720-739	700-719
30, 25-Year Fixed	95.01 - 97.00%	-2.30%	-3.32%	-4.23%	-4.93%
	90.01 - 95.00%	-1.89%	-2.91%	-3.82%	-4.52%
	85.01 - 90.00%	-1.48%	-2.50%	-3.41%	-4.11%
	80.01 - 85.00%	-1.07%	-2.09%	-3.00%	-3.70%
	75.01 - 97.00%	-2.12%	-3.14%	-4.05%	-4.75%
20, 15, 10-Year Fixed	90.01 - 95.00%	-1.45%	-2.47%	-3.38%	-4.08%
	85.01 - 90.00%	-1.04%	-2.06%	-2.97%	-3.67%
	80.01 - 85.00%	-0.63%	-1.65%	-2.56%	-3.26%
	75.01 - 97.00%	-2.08%	-3.10%	-4.01%	-4.71%
	70.01 - 74.99%	-2.67%	-3.69%	-4.60%	-5.30%
106, 76, 56, 36 ARM	90.01 - 95.00%	-2.29%	-3.31%	-4.22%	-4.92%
	85.01 - 90.00%	-1.88%	-2.90%	-3.81%	-4.51%
	80.01 - 85.00%	-1.47%	-2.49%	-3.40%	-4.10%
	75.01 - 97.00%	-2.02%	-3.04%	-3.95%	-4.65%
	70.01 - 74.99%	-2.61%	-3.63%	-4.54%	-5.24%

NONDEL

ResiCentral, LLC
4001 E Broadway Road, Suite B-17
Phoenix, AZ 85049
(623) 252-4149



Effective Date:

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
Investment/CHM 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	HomeReady	HomePossible	Investment				
5.400	0.092	0.092	0.094	0.118	0.103	0.138	0.079	0.000	0.000	0.281	0.000	0.000				
5.500	0.092	0.092	0.094	0.118	0.103	0.138	0.079	0.000	0.000	0.281	0.000	0.000				
5.625	0.115	0.123	0.124	0.149	0.172	0.093	0.179	0.075	0.000	0.292	0.000	0.000				
5.750	0.364	0.410	0.272	0.354	0.174	0.036	0.062	0.039	0.047	0.141	0.558	0.000				
5.875	0.398	0.522	0.318	0.222	0.213	0.048	0.062	0.039	0.047	0.141	0.606	0.000				
6.000	0.429	0.570	0.357	0.252	0.252	0.062	0.062	0.039	0.047	0.179	0.636	0.000				
6.125	0.468	0.624	0.423	0.286	0.294	0.079	0.078	0.039	0.047	0.110	0.710	0.000				
6.250	1.235	1.380	0.946	0.664	1.014	0.844	0.296	0.351	0.063	0.855	0.107	0.420				
6.375	1.222	1.293	1.031	0.687	1.062	0.872	0.284	0.382	0.063	0.858	0.118	0.481				
6.490	1.257	1.253	1.023	0.706	1.095	0.895	0.296	0.411	0.064	0.889	0.153	0.500				
6.500	1.267	1.263	1.002	0.706	1.095	0.895	0.296	0.411	0.064	0.889	0.153	0.500				
6.625	1.300	1.290	1.036	0.731	1.139	0.917	0.307	0.436	0.063	0.914	0.190	0.528				
6.750	1.610	1.568	0.913	0.961	0.778	0.765	0.414	0.468	0.145	0.943	1.000	0.420				
6.875	1.637	1.097	0.988	1.000	0.813	0.794	0.439	0.495	0.252	0.970	1.033	0.433				
6.900	1.703	1.117	0.988	1.000	0.830	0.809	0.452	0.520	0.268	0.995	1.027	0.444				
7.000	1.703	1.117	0.988	1.000	0.830	0.809	0.452	0.520	0.268	0.995	1.027	0.444				
7.125	1.105	1.160	1.019	1.070	0.864	0.824	0.469	0.543	0.192	1.018	1.011	0.493				
7.250	1.337	0.892	1.188	1.260	0.882	0.961	0.580	0.437	0.340	0.750	0.708	0.583				
7.375	1.461	1.020	1.233	1.329	0.792	0.609	0.594	0.443	0.345	0.765	0.696	0.577				
7.400	1.434	1.017	1.234	1.271	0.795	0.548	0.610	0.355	0.230	0.779	0.733	0.613				
7.500	1.434	1.017	1.234	1.271	0.795	0.548	0.610	0.355	0.230	0.779	0.733	0.613				
7.625	1.333	0.925	1.183	1.357	0.667	0.452	0.500	0.438	0.280	0.830	0.576	0.564				
7.750	0.865	0.812	0.577	0.791	0.459	0.333	0.470	0.298	0.000	0.534	0.406	0.571				
7.875	0.938	0.854	0.625	0.850	0.500	0.360	0.478	0.296	0.000	0.547	0.406	0.565				
7.900	1.035	0.698	0.652	0.907	0.540	0.386	0.470	0.296	0.000	0.561	0.406	0.515				
8.000	1.015	0.696	0.652	0.907	0.540	0.386	0.470	0.296	0.000	0.561	0.406	0.515				
8.125	1.072	0.724	0.679	0.948	0.569	0.424	0.479	0.296	0.000	0.575	0.406	0.500				
8.250	0.744	0.616	0.494	0.729	0.417	0.292	0.388	0.249	0.000	0.353	0.343	0.182				
8.375	0.744	0.616	0.494	0.729	0.417	0.292	0.388	0.249	0.000	0.353	0.343	0.182				
8.490	0.744	0.616	0.494	0.729	0.417	0.292	0.388	0.249	0.000	0.353	0.343	0.182				
8.500	0.744	0.616	0.494	0.729	0.417	0.292	0.388	0.249	0.000	0.353	0.343	0.182				
8.625	0.744	0.616	0.494	0.729	0.417	0.292	0.388	0.249	0.000	0.353	0.343	0.182				
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				
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				

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										
4.500	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										
4.999	0.000	0.000	0.000	0.000	0.000	0.000										
5.125	0.050	0.050	0.050	0.050	0.050	0.050										
5.250	0.087	0.054	0.054	0.050	0.050	0.050										
5.375	0.106	0.064	0.060	0.050	0.050	0.050										
5.500	0.105	0.055	0.050	0.050	0.050	0.050										
5.625	0.116	0.057	0.050	0.050	0.050	0.050										
5.750	0.187	0.062	-0.011	0.050	0.050	0.050										
5.875	0.221	0.097	-0.011	0.050	0.050	0.050										
6.000	0.275	0.120	0.044	0.050	0.050	0.050										
6.125	0.474	0.085	0.212	0.174	0.088	0.500										
6.250	0.592	0.495	0.338	0.292	0.094	0.600										
6.375	0.592	0.498	0.339	0.292	0.094	0.600										
6.500	0.592	0.498	0.339	0.292	0.094	0.600										
6.625	0.592	0.498	0.339	0.292	0.094	0.600										
6.750	0.779	0.576	0.419	0.401	0.264	0.600										
6.875	0.779	0.576	0.419	0.401	0.264	0.600										
7.000	0.779	0.576	0.419	0.401	0.264	0.600										
7.125	0.779	0.576	0.419	0.401	0.264	0.600										
7.250	0.526	0.372	0.224	0.164	0.055	0.600										
7.375	0.526	0.372	0.224	0.164	0.055	0.600										
7.500	0.526	0.372	0.224	0.164	0.055	0.600										
7.625	0.526	0.372	0.224	0.164	0.055	0.600										
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										

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

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.500	95.375	95.250	
5.125	96.250	96.125	96.000	
5.25	97.000	96.875	96.750	
5.375	97.500	97.375	97.250	
5.49	98.000	97.875	97.750	
5.5	98.000	97.875	97.750	
5.625	98.375	98.250	98.125	
5.75	99.125	99.000	98.875	
5.875	99.625	99.500	99.375	
5.99	100.250	100.125	100.000	
6	100.250	100.125	100.000	
6.125	100.625	100.500	100.250	
6.25	100.750	100.625	100.375	
6.375	101.125	100.875	100.750	
6.49	101.875	101.625	101.500	
6.5	101.875	101.625	101.500	
6.625	102.000	101.750	101.625	
6.75	102.125	102.000	101.750	
6.875	101.750	101.625	101.375	
6.99	102.625	102.500	102.375	
7	102.625	102.500	102.375	
7.125	102.875	102.750	102.625	
7.25	102.875	102.750	102.500	
7.375	102.250	102.125	102.000	
7.49	102.875	102.750	102.625	
7.5	102.875	102.750	102.625	
7.625	103.000	102.875	102.625	
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	

VA 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.000	96.875	96.750	
5.375	97.500	97.375	97.250	
5.49	98.000	97.875	97.750	
5.5	98.000	97.875	97.750	
5.625	98.375	98.250	98.125	
5.75	99.125	99.000	98.875	
5.875	99.625	99.500	99.375	
5.99	100.250	100.125	100.000	
6	100.250	100.125	100.000	
6.125	100.625	100.500	100.250	
6.25	100.750	100.625	100.375	
6.375	101.125	100.875	100.750	
6.49	101.875	101.625	101.500	
6.5	101.875	101.625	101.500	
6.625	102.000	101.750	101.625	
6.75	102.125	102.000	101.750	
6.875	101.750	101.625	101.375	
6.99	102.625	102.500	102.375	
7	102.625	102.500	102.375	
7.125	102.875	102.750	102.625	
7.25	102.875	102.750	102.500	
7.375	102.250	102.125	102.000	
7.49	102.875	102.750	102.625	
7.5	102.875	102.750	102.625	
7.625	103.000	102.875	102.625	
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	

VA 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.000	96.875	96.750	
5.625	98.375	98.250	98.125	
5.5	98.000	97.875	97.750	
5.375	97.500	97.375	97.250	
5.75	99.125	99.000	98.875	
5.875	99.625	99.500	99.375	
6	100.250	100.125	100.000	
6.125	100.625	100.500	100.250	
6.25	100.750	100.625	100.375	
6.375	101.125	100.875	100.750	
6.5	101.875	101.625	101.500	
6.625	102.000	101.750	101.625	
6.75	102.125	102.000	101.750	
6.875	101.750	101.625	101.375	
7	102.625	102.500	102.375	
7.125	102.875	102.750	102.625	
7.25	102.875	102.750	102.500	
7.375	102.250	102.125	102.000	
7.5	102.875	102.750	102.625	
7.625	103.000	102.875	102.625	
5.99	100.250	100.125	100.000	
6.99	102.625	102.500	102.375	
5.49	98.000	97.875	97.750	
6.49	101.875	101.625	101.500	
7.49	102.875	102.750	102.625	
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	

VA 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.375	96.250	96.125	
4.875	96.500	96.250	96.250	
4.99	96.625	96.500	96.375	
5	96.625	96.500	96.375	
5.125	96.875	96.750	96.625	
5.25	97.500	97.250	97.125	
5.375	97.500	97.250	97.250	
5.49	97.625	97.375	97.250	
5.5	97.625	97.375	97.250	
5.625	97.750	97.500	97.375	
5.75	98.875	98.500	98.375	
5.875	99.125	98.750	98.625	
5.99	99.375	99.000	98.875	
6	99.375	99.000	98.875	
6.125	99.500	99.250	99.000	
6.25	99.250	98.875	98.750	
6.375	99.375	99.000	98.875	
6.49	99.375	99.000	98.875	
6.5	99.375	99.000	98.875	
6.625	99.500	99.125	99.000	
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	

VA 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.375	96.250	96.125	
4.875	96.500	96.250	96.250	
4.99	96.625	96.500	96.375	
5	96.625	96.500	96.375	
5.125	96.875	96.750	96.625	
5.25	97.500	97.250	97.125	
5.375	97.500	97.250	97.250	
5.49	97.625	97.375	97.250	
5.5	97.625	97.375	97.250	
5.625	97.750	97.500	97.375	
5.75	98.875	98.500	98.375	
5.875	99.125	98.750	98.625	
5.99	99.375	99.000	98.875	
6	99.375	99.000	98.875	
6.125	99.500	99.250	99.000	
6.25	99.250	98.875	98.750	
6.375	99.375	99.000	98.875	
6.49	99.375	99.000	98.875	
6.5	99.375	99.000	98.875	
6.625	99.500	99.125	99.000	
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	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5	94.875	94.750	94.625	
5.125	95.625	95.500	95.375	
5.25	96.375	96.250	96.125	
5.375	96.625	96.625	96.500	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.375	97.250	
5.75	98.875	98.750	98.625	
5.875	99.125	99.000	98.875	
5.99	99.750	99.625	99.375	
6	99.750	99.625	99.375	
6.125	100.125	100.000	99.750	
6.25	100.000	99.875	99.625	
6.375	100.625	100.500	100.250	
6.49	101.000	100.875	100.625	
6.5	101.000	100.875	100.625	
6.625	101.125	100.875	100.750	
6.75	101.250	101.125	101.000	
6.875	101.250	101.125	100.875	
6.99	101.750	101.625	101.500	
7	101.750	101.625	101.500	
7.125	102.125	102.000	101.750	
7.25	102.250	102.125	102.000	
7.375	101.625	101.500	101.375	
7.49	102.375	102.250	102.000	
7.5	102.375	102.250	102.000	
7.625	102.375	102.250	102.125	
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	

VA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.125	91.000	90.875	
5.375	91.375	91.250	91.125	
5.49	91.750	91.750	91.625	
5.5	91.750	91.750	91.625	
5.625	92.250	92.125	92.000	
5.75	93.625	93.500	93.250	
5.875	93.875	93.750	93.500	
5.99	94.375	94.250	94.125	
6	94.375	94.250	94.125	
6.125	94.750	94.625	94.500	
6.25	94.625	94.500	94.375	
6.375	95.250	95.125	95.000	
6.49	95.750	95.500	95.375	
6.5	95.750	95.500	95.375	
6.625	95.750	95.625	95.375	
6.75	96.000	95.875	95.750	
6.875	95.875	95.750	95.625	
6.99	96.500	96.375	96.125	
7	96.500	96.375	96.125	
7.125	96.750	96.625	96.500	
7.25	97.000	96.875	96.625	
7.375	96.375	96.250	96.000	
7.49	97.000	96.875	96.750	
7.5	97.000	96.875	96.750	
7.625	97.125	97.000	96.750	
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	

VA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.125	91.000	90.875	
5.375	91.375	91.250	91.125	
5.49	91.750	91.750	91.625	
5.5	91.750	91.750	91.625	
5.625	92.250	92.125	92.000	
5.75	93.625	93.500	93.250	
5.875	93.875	93.750	93.500	
5.99	94.375	94.250	94.125	
6	94.375	94.250	94.125	
6.125	94.750	94.625	94.500	
6.25	94.625	94.500	94.375	
6.375	95.250	95.125	95.000	
6.49	95.750	95.500	95.375	
6.5	95.750	95.500	95.375	
6.625	95.750	95.625	95.375	
6.75	96.000	95.875	95.750	
6.875	95.875	95.750	95.625	
6.99	96.500	96.375	96.125	
7	96.500	96.375	96.125	
7.125	96.750	96.625	96.500	
7.25	97.000	96.875	96.625	
7.375	96.375	96.250	96.000	
7.49	97.000	96.875	96.750	
7.5	97.000	96.875	96.750	
7.625	97.125	97.000	96.750	
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	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	91.375	91.250	91.125	
4.875	91.500	91.250	91.250	
4.99	91.625	91.500	91.375	
5	91.625	91.500	91.375	
5.125	91.875	91.750	91.625	
5.25	92.500	92.250	92.125	
5.375	92.500	92.250	92.250	
5.49	92.625	92.375	92.250	
5.5	92.625	92.375	92.250	
5.625	92.750	92.500	92.375	
5.75	93.875	93.500	93.375	
5.875	94.125	93.750	93.625	
5.99	94.375	94.000	93.875	
6	94.375	94.000	93.875	
6.125	94.500	94.250	94.000	
6.25	94.250	93.875	93.750	
6.375	94.375	94.000	93.875	
6.49	94.375	94.000	93.875	
6.5	94.375	94.000	93.875	
6.625	94.500	94.125	94.000	
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	

VA 10 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	91.375	91.250	91.125	
4.875	91.500	91.250	91.250	
4.99	91.625	91.500	91.375	
5	91.625	91.500	91.375	
5.125	91.875	91.750	91.625	
5.25	92.500	92.250	92.125	
5.375	92.500	92.250	92.250	
5.49	92.625	92.375	92.250	
5.5	92.625	92.375	92.250	
5.625	92.750	92.500	92.375	
5.75	93.875	93.500	93.375	
5.875	94.125	93.750	93.625	
5.99	94.375	94.000	93.875	
6	94.375	94.000	93.875	
6.125	94.500	94.250	94.000	
6.25	94.250	93.875	93.750	
6.375	94.375	94.000	93.875	
6.49	94.375	94.000	93.875	
6.5	94.375	94.000	93.875	
6.625	94.500	94.125	94.000	
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	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.000	96.875	96.750	
5.375	97.500	97.375	97.250	
5.49	98.000	97.875	97.750	
5.5	98.000	97.875	97.750	
5.625	98.375	98.250	98.125	
5.75	99.125	99.000	98.875	
5.875	99.625	99.500	99.375	
5.99	100.250	100.125	100.000	
6	100.250	100.125	100.000	
6.125	100.625	100.500	100.250	
6.25	100.750	100.625	100.375	
6.375	101.125	100.875	100.750	
6.49	101.875	101.625	101.500	
6.5	101.875	101.625	101.500	
6.625	102.000	101.750	101.625	
6.75	102.125	102.000	101.750	
6.875	101.750	101.625	101.375	
6.99	102.625	102.500	102.375	
7	102.625	102.500	102.375	
7.125	102.875	102.750	102.625	
7.25	102.875	102.750	102.500	
7.375	102.250	102.125	102.000	
7.49	102.875	102.750	102.625	
7.5	102.875	102.750	102.625	
7.625	103.000	102.875	102.625	
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	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.000	96.875	96.750	
5.375	97.500	97.375	97.250	
5.49	98.000	97.875	97.750	
5.5	98.000	97.875	97.750	
5.625	98.375	98.250	98.125	
5.75	99.125	99.000	98.875	
5.875	99.625	99.500	99.375	
5.99	100.250	100.125	100.000	
6	100.250	100.125	100.000	
6.125	100.625	100.500	100.250	
6.25	100.750	100.625	100.375	
6.375	101.125	100.875	100.750	
6.49	101.875	101.625	101.500	
6.5	101.875	101.625	101.500	
6.625	102.000	101.750	101.625	
6.75	102.125	102.000	101.750	
6.875	101.750	101.625	101.375	
6.99	102.625	102.500	102.375	
7	102.625	102.500	102.375	
7.125	102.875	102.750	102.625	
7.25	102.875	102.750	102.500	
7.375	102.250	102.125	102.000	
7.49	102.875	102.750	102.625	
7.5	102.875	102.750	102.625	
7.625	103.000	102.875	102.625	
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	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.000	96.875	96.750	
5.375	97.500	97.375	97.250	
5.49	98.000	97.875	97.750	
5.5	98.000	97.875	97.750	
5.625	98.375	98.250	98.125	
5.75	99.125	99.000	98.875	
5.875	99.625	99.500	99.375	
5.99	100.250	100.125	100.000	
6	100.250	100.125	100.000	
6.125	100.625	100.500	100.250	
6.25	100.750	100.625	100.375	
6.375	101.125	100.875	100.750	
6.49	101.875	101.625	101.500	
6.5	101.875	101.625	101.500	
6.625	102.000	101.750	101.625	
6.75	102.125	102.000	101.750	
6.875	101.750	101.625	101.375	
6.99	102.625	102.500	102.375	
7	102.625	102.500	102.375	
7.125	102.875	102.750	102.625	
7.25	102.875	102.750	102.500	
7.375	102.250	102.125	102.000	
7.49	102.875	102.750	102.625	
7.5	102.875	102.750	102.625	
7.625	103.000	102.875	102.625	
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	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.375	96.250	96.125	
4.875	96.500	96.250	96.250	
4.99	96.625	96.500	96.375	
5	96.625	96.500	96.375	
5.125	96.875	96.750	96.625	
5.25	97.500	97.250	97.125	
5.375	97.500	97.250	97.250	
5.49	97.625	97.375	97.250	
5.5	97.625	97.375	97.250	
5.625	97.750	97.500	97.375	
5.75	98.875	98.500	98.375	
5.875	99.125	98.750	98.625	
5.99	99.375	99.000	98.875	
6	99.375	99.000	98.875	
6.125	99.500	99.250	99.000	
6.25	99.250	98.875	98.750	
6.375	99.375	99.000	98.875	
6.49	99.375	99.000	98.875	
6.5	99.375	99.000	98.875	
6.625	99.500	99.125	99.000	
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	

VA 10 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.375	96.250	96.125	
4.875	96.500	96.250	96.250	
5	96.625	96.500	96.375	
4.99	96.625	96.500	96.375	
5.25	97.500	97.250	97.125	
5.125	96.875	96.750	96.625	
5.625	97.750	97.500	97.375	
5.5	97.625	97.375	97.250	
5.375	97.500	97.250	97.250	
5.75	98.875	98.500	98.375	
5.875	99.125	98.750	98.625	
6	99.375	99.000	98.875	
6.125	99.500	99.250	99.000	
6.25	99.250	98.875	98.750	
6.375	99.375	99.000	98.875	
6.5	99.375	99.000	98.875	
6.625	99.500	99.125	99.000	
5.99	99.375	99.000	98.875	
5.49	97.625	97.375	97.250	
6.49	99.375	99.000	98.875	
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	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.375	96.250	96.125	
5.375	96.625	96.625	96.500	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.375	97.250	
5.75	98.875	98.750	98.625	
5.875	99.125	99.000	98.875	
5.99	99.750	99.625	99.375	
6	99.750	99.625	99.375	
6.125	100.125	100.000	99.750	
6.25	100.000	99.875	99.625	
6.375	100.625	100.500	100.250	
6.49	101.000	100.875	100.625	
6.5	101.000	100.875	100.625	
6.625	101.125	100.875	100.750	
6.75	101.250	101.125	101.000	
6.875	101.250	101.125	100.875	
6.99	101.750	101.625	101.500	
7	101.750	101.625	101.500	
7.125	102.125	102.000	101.750	
7.25	102.250	102.125	102.000	
7.375	101.625	101.500	101.375	
7.49	102.375	102.250	102.000	
7.5	102.375	102.250	102.000	
7.625	102.375	102.250	102.125	
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	

VA 25 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.125	91.000	90.875	
5.375	91.375	91.250	91.125	
5.49	91.750	91.750	91.625	
5.5	91.750	91.750	91.625	
5.625	92.250	92.125	92.000	
5.75	93.625	93.500	93.250	
5.875	93.875	93.750	93.500	
5.99	94.375	94.250	94.125	
6	94.375	94.250	94.125	
6.125	94.750	94.625	94.500	
6.25	94.625	94.500	94.375	
6.375	95.250	95.125	95.000	
6.49	95.750	95.500	95.375	
6.5	95.750	95.500	95.375	
6.625	95.750	95.625	95.375	
6.75	96.000	95.875	95.750	
6.875	95.875	95.750	95.625	
6.99	96.500	96.375	96.125	
7	96.500	96.375	96.125	
7.125	96.750	96.625	96.500	
7.25	97.000	96.875	96.625	
7.375	96.375	96.250	96.000	
7.49	97.000	96.875	96.750	
7.5	97.000	96.875	96.750	
7.625	97.125	97.000	96.750	
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	

VA 20 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.125	91.000	90.875	
5.375	91.375	91.250	91.125	
5.49	91.750	91.750	91.625	
5.5	91.750	91.750	91.625	
5.625	92.250	92.125	92.000	
5.75	93.625	93.500	93.250	
5.875	93.875	93.750	93.500	
5.99	94.375	94.250	94.125	
6	94.375	94.250	94.125	
6.125	94.750	94.625	94.500	
6.25	94.625	94.500	94.375	
6.375	95.250	95.125	95.000	
6.49	95.750	95.500	95.375	
6.5	95.750	95.500	95.375	
6.625	95.750	95.625	95.375	
6.75	96.000	95.875	95.750	
6.875	95.875	95.750	95.625	
6.99	96.500	96.375	96.125	
7	96.500	96.375	96.125	
7.125	96.750	96.625	96.500	
7.25	97.000	96.875	96.625	
7.375	96.375	96.250	96.000	
7.49	97.000	96.875	96.750	
7.5	97.000	96.875	96.750	
7.625	97.125	97.000	96.750	
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	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	91.375	91.250	91.125	
4.875	91.500	91.250	91.250	
4.99	91.625	91.500	91.375	
5	91.625	91.500	91.375	
5.125	91.875	91.750	91.625	
5.25	92.500	92.250	92.125	
5.375	92.500	92.250	92.250	
5.49	92.625	92.375	92.250	
5.5	92.625	92.375	92.250	
5.625	92.750	92.500	92.375	
5.75	93.875	93.500	93.375	
5.875	94.125	93.750	93.625	
5.99	94.375	94.000	93.875	
6	94.375	94.000	93.875	
6.125	94.500	94.250	94.000	
6.25	94.250	93.875	93.750	
6.375	94.375	94.000	93.875	
6.49	94.375	94.000	93.875	
6.5	94.375	94.000	93.875	
6.625	94.500	94.125	94.000	
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	

VA 10 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	91.375	91.250	91.125	
4.875	91.500	91.250	91.250	
4.99	91.625	91.500	91.375	
5	91.625	91.500	91.375	
5.125	91.875	91.750	91.625	
5.25	92.500	92.250	92.125	
5.375	92.500	92.250	92.250	
5.49	92.625	92.375	92.250	
5.5	92.625	92.375	92.250	
5.625	92.750	92.500	92.375	
5.75	93.875	93.500	93.375	
5.875	94.125	93.750	93.625	
5.99	94.375	94.000	93.875	
6	94.375	94.000	93.875	
6.125	94.500	94.250	94.000	
6.25	94.250	93.875	93.750	
6.375	94.375	94.000	93.875	
6.49	94.375	94.000	93.875	
6.5	94.375	94.000	93.875	
6.625	94.500	94.125	94.000	
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	

NONDEL

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



Effective Date:
5/29/24 10:47 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

Loan Features	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	580 - 619
VA LTV ≤ 80% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 80%, ≤ 95% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 95%, ≤ 100% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Refinance **	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%
VA Streamline/IRRRL	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-0.875%	-1.125%
VA Purchase	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Hi Bal ≥ \$1,000,000	-1.000%	-1.000%	-1.250%	-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) **	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	-1.500%	N/A	N/A
All VA **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.400%	-0.450%
VA LTV > 100 **	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%
VA Cashout Refinance	0.000%	0.000%	0.000%	-0.050%	-0.150%	-0.150%	-0.150%	-0.150%
VA IRRRL LTV > 105%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

** Excluding VA IRRRL

Loan Size	VA 30 Year						VA
	≤ 4.125%	4.25-4.625%	4.75-5.125%	5.25-5.625%	5.75-6.125%	≥ 6.25%	<30yr/ARMs All rates
≤ \$85,000	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%
\$85,001 - \$110,000	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%
\$110,001 - \$125,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	-0.250%
\$125,001 - \$150,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.250%	-0.250%
\$150,001 - \$175,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$175,001 - \$200,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$200,001 - \$300,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$300,001 - \$400,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
> \$400,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

Miscellaneous Adjustments	
Guideline Exception	-0.250%

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

State	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	< 620
AL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
AZ	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CO	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
DC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
GA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%
NC	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%	-0.15%	-0.15%	-0.15%	-0.15%
OH	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
PA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TN	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TX	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.05%	0.05%
UT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
VA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
WI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

FICO Adjusters	
VA	
600-619	-0.500%
580-599	-0.750%

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Jumbo Elite Loan Programs

Jumbo Elite 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	90.000	89.875	89.750	
6.375	90.375	90.250	90.125	
6.5	90.750	90.625	90.500	
6.625	91.125	91.000	90.875	
6.75	91.500	91.375	91.250	
6.875	92.000	91.875	91.750	
6.99	92.375	92.375	92.250	
7	92.500	92.375	92.250	
7.125	92.750	92.625	92.500	
7.25	93.000	92.875	92.750	
7.375	93.250	93.125	93.000	
7.5	93.500	93.375	93.250	
7.625	93.625	93.500	93.375	
7.75	93.750	93.625	93.500	
7.875	93.875	93.750	93.625	
7.99	93.875	93.875	93.750	
8	94.000	93.875	93.750	
8.125	94.125	94.000	93.875	
8.25	94.250	94.125	94.000	
8.375	94.375	94.250	94.125	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Jumbo Elite Loan Level Adjustments

FICO Score	FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
2800	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
780-799	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
760-779	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
740-759	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	-0.250%	-0.625%	NA
720-739	0.375%	0.375%	0.375%	0.375%	0.125%	-0.125%	-0.375%	NA	NA
700-719	0.375%	0.375%	0.375%	0.250%	0.125%	NA	NA	NA	NA
680-699	0.250%	0.250%	0.250%	0.250%	-0.125%	NA	NA	NA	NA

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

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

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

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

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

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

Max Price - 30yr	
Amt Range	Max Price
\$766,551 - \$1,499,999	101.975
\$1,500,000 - \$1,999,999	102.100
\$2,000,000 - \$3,000,000	102.225

Loan Amount Adjustment	
\$766,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.5	97.500	97.500	97.250	
6.625	98.000	98.000	97.750	
6.75	98.500	98.500	98.375	
6.875	99.000	99.000	98.750	
7	99.500	99.500	99.250	
7.125	99.875	99.875	99.625	
7.25	100.250	100.250	100.125	
7.375	100.625	100.625	100.375	
7.5	101.000	101.000	100.750	
7.625	101.250	101.250	101.000	
7.75	101.625	101.625	101.250	
7.875	101.875	101.875	101.500	
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 Premier 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.5	96.500	96.500	96.250	
6.625	97.000	97.000	96.750	
6.75	97.500	97.500	97.375	
6.875	98.000	98.000	97.750	
7	98.500	98.500	98.250	
7.125	98.875	98.875	98.625	
7.25	99.250	99.250	99.125	
7.375	99.625	99.625	99.375	
7.5	100.000	100.000	99.750	
7.625	100.250	100.250	100.000	
7.75	100.625	100.625	100.250	
7.875	100.875	100.875	100.500	
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 Premier 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.5	97.375	97.375	97.125	
6.625	97.875	97.875	97.625	
6.75	98.375	98.375	98.125	
6.875	98.875	98.875	98.625	
7	99.375	99.375	99.125	
7.125	99.750	99.750	99.500	
7.25	100.125	100.125	99.875	
7.375	100.500	100.500	100.250	
7.5	100.875	100.875	100.625	
7.625	101.125	101.125	100.875	
7.75	101.375	101.375	101.125	
7.875	101.625	101.625	101.375	
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 Premier SOFR ARM Margin = 2.75%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.75	96.500	96.500	96.375	
6.875	96.875	96.875	96.750	
7	97.125	97.125	97.000	
7.125	97.500	97.500	97.375	
7.25	97.750	97.750	97.625	
7.375	98.000	98.000	97.875	
7.5	98.250	98.250	98.125	
7.625	98.500	98.500	98.375	
7.75	98.750	98.750	98.625	
7.875	99.000	99.000	98.875	
8	99.250	99.250	99.125	
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 Premier 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.75	96.625	96.625	96.500	
6.875	96.875	96.875	96.750	
7	97.125	97.125	97.000	
7.125	97.375	97.375	97.250	
7.25	97.625	97.625	97.500	
7.375	97.875	97.875	97.750	
7.5	98.000	98.000	97.875	
7.625	98.250	98.250	98.125	
7.75	98.500	98.500	98.375	
7.875	98.625	98.625	98.500	
8	98.875	98.875	98.750	
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 Premier 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.625	96.750	96.750	96.625	
6.75	97.000	97.000	96.875	
6.875	97.125	97.125	97.000	
7	97.375	97.375	97.250	
7.125	97.625	97.625	97.500	
7.25	97.750	97.750	97.625	
7.375	98.000	98.000	97.875	
7.5	98.125	98.125	98.000	
7.625	98.375	98.375	98.250	
7.75	98.500	98.500	98.375	
7.875	98.750	98.750	98.625	
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 Premier 90 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
8	99.500	99.500	99.250	
8.125	100.125	100.125	99.875	
8.25	100.750	100.750	100.500	
8.375	101.250	101.250	101.125	
8.5	101.750	101.750	101.500	
8.625	102.125	102.125	101.875	
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 Premier 90 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
8	98.500	98.500	98.250	
8.125	99.125	99.125	98.875	
8.25	99.750	99.750	99.500	
8.375	100.250	100.250	100.125	
8.5	100.750	100.750	100.500	
8.625	101.125	101.125	100.875	
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 Premier 90 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
8	99.125	99.125	98.875	
8.125	99.750	99.750	99.500	
8.25	100.375	100.375	100.125	
8.375	100.875	100.875	100.625	
8.5	101.375	101.375	101.125	
8.625	101.750	101.750	101.500	
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	

NONDEL

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



Effective Date:
9/11/23 4:00 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-CM loan lock requests accepted until 4:00 PM PT

Jumbo Premier Loan Level Adjustments

FICO Score	Purchase FICO Score/LTV Ratio							
	LTV Ratio							
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-90%
680-699	-0.125%	-0.125%	-0.375%	-0.500%	-1.500%	NA	NA	NA
700-719	0.125%	0.125%	0.000%	-0.250%	-0.500%	-1.125%	-1.500%	NA
720-739	0.125%	0.125%	0.125%	0.000%	-0.375%	-0.375%	-0.750%	NA
740-759	0.250%	0.250%	0.250%	0.125%	-0.125%	-0.125%	-0.500%	-3.75%
760-779	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-2.375%
780-999	0.500%	0.500%	0.375%	0.250%	0.125%	0.000%	-0.125%	-1.375%

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

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

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

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

Units	Occupancy Type/LTV Ratio							
	LTV Ratio							
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-1.000%	-1.500%	NA
Investment	-2.250%	-2.375%	-2.750%	-3.250%	-4.000%	NA	NA	NA

Property State	Property State/LTV Ratio							
	LTV Ratio							
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-90%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%

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

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

Loan Amount Adjustment 30yr	
\$766,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

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

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	-0.250%
45.01-47.00	-0.500%
>47.00	-1.000%

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

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

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

Premier 90		
Loan Amount Adjustment		
\$766,551 - \$1,499,999	0.000%	
\$1,500,000 - \$1,999,999	0.125%	
\$2,000,000 - \$3,000,000	0.250%	

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

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

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

Max Price Premier 90				
Loan Amount	30yr	25yr	20yr	
<=\$1MM	101.225	100.225	100.825	
>\$1MM - \$1.499MM	100.975	99.975	100.575	
\$1.5MM - \$1.99MM	101.100	99.975	100.575	
\$2MM - \$3MM	101.225	99.975	100.575	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.125%	0.000%	0.000%	0.000%	0.000%	-0.375%	-0.500%	NA	NA
740-759	0.125%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.375%	NA	NA
760-779	0.250%	0.125%	0.125%	0.000%	0.000%	-0.250%	-0.250%	NA	NA
780-999	0.375%	0.250%	0.125%	0.000%	0.000%	-0.125%	-0.250%	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	0.000%	-0.375%	-0.500%	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.375%	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	0.000%	-0.250%	-0.250%	NA	NA
780-999	0.250%	0.250%	0.125%	0.000%	0.000%	-0.125%	-0.250%	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	NA	NA	NA	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	NA	NA	NA	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	NA	NA	NA	NA	NA
780-999	0.250%	0.250%	0.125%	0.000%	NA	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%
0-\$1MM	0.125%	0.125%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
\$1,000,001-\$1.5MM	0.125%	0.125%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
\$1,500,001-\$2MM	0.125%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
\$2,000,001-\$2.5MM	0.125%	0.000%	0.000%	0.000%	0.000%	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	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA	NA	NA	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property Type/LTV Ratio									
Property Type	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%
Condo	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	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%	-0.500%	-0.750%	-1.000%	-1.250%	NA	NA
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA

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

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

Loan Amount Adjustment		
State	Adjustment	
\$766,551 - \$1,499,999	0.000%	
\$1,500,000 - \$1,999,999	0.125%	
\$2,000,000 - \$3,000,000	0.250%	

Loan Amount		Max Price
		Max Price ARM
<=\$1MM		101.975
>\$1MM - \$1,499,999		101.725
\$1,500,000 - \$1,999,999		101.850
\$2MM - \$3MM		101.975

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

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

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

Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	91.25	91.125	91	
5.875	92.25	92.125	92	
6	93.25	93.125	93	
6.125	94.25	94.125	94	
6.25	95.125	95	94.875	
6.375	96	95.875	95.75	
6.5	96.75	96.625	96.5	
6.625	97.5	97.375	97.25	
6.75	98.125	98	97.875	
6.875	98.75	98.625	98.5	
7	99.375	99.25	99.125	
7.125	99.875	99.75	99.625	
7.25	100.375	100.25	100.125	
7.375	100.75	100.625	100.5	
7.5	101.125	101	100.875	
7.625	101.5	101.375	101.25	
7.75	101.75	101.625	101.5	
7.875	102	101.875	101.75	
8	102.25	102.125	102	
8.125	102.375	102.25	102.125	
8.25	102.5	102.375	102.25	
8.375	102.625	102.5	102.375	
8.5	102.625	102.625	102.5	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.875	93.375	93.25	93.125	
6	94.125	94	93.875	
6.125	94.875	94.75	94.625	
6.25	95.625	95.5	95.375	
6.375	96.375	96.25	96.125	
6.5	97	96.875	96.75	
6.625	97.625	97.5	97.375	
6.75	98.25	98.125	98	
6.875	98.875	98.75	98.625	
7	99.375	99.25	99.125	
7.125	99.875	99.75	99.625	
7.25	100.25	100.125	100	
7.375	100.625	100.5	100.375	
7.5	100.875	100.75	100.625	
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	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum SOFR ARM Margin = 2.75%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.5	91.375	91.25	91.125	
5.625	92.375	92.25	92.125	
5.75	93.375	93.25	93.125	
5.875	94.25	94.125	94	
6	95.125	95	94.875	
6.125	96	95.875	95.75	
6.25	96.75	96.625	96.5	
6.375	97.5	97.375	97.25	
6.5	98.125	98	97.875	
6.625	98.75	98.625	98.5	
6.75	99.25	99.125	99	
6.875	99.75	99.625	99.5	
7	100.25	100.125	100	
7.125	100.625	100.5	100.375	
7.25	101	100.875	100.75	
7.375	101.25	101.125	101	
7.5	101.5	101.375	101.25	
7.625	101.625	101.5	101.375	
7.75	101.75	101.625	101.5	
7.875	101.875	101.75	101.625	
8	102	101.875	101.75	
8.125	102.125	102	101.875	
8.25	102.125	102.125	102	
8.375	102.125	102.125	102.125	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.625	93.625	93.5	93.375	
5.75	94.375	94.25	94.125	
5.875	95.125	95	94.875	
6	95.75	95.625	95.5	
6.125	96.375	96.25	96.125	
6.25	97	96.875	96.75	
6.375	97.625	97.5	97.375	
6.5	98.25	98.125	98	
6.625	98.75	98.625	98.5	
6.75	99.25	99.125	99	
6.875	99.75	99.625	99.5	
7	100.25	100.125	100	
7.125	100.625	100.5	100.375	
7.25	101	100.875	100.75	
7.375	101.25	101.125	101	
7.5	101.375	101.25	101.125	
7.625	101.5	101.375	101.25	
7.75	101.625	101.5	101.375	
7.875	101.625	101.625	101.5	
8	101.625	101.625	101.625	
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	
6.25	89.5	89.375	89.25	
6.375	90.375	90.25	90.125	
6.5	91.25	91.125	91	
6.625	92.125	92	91.875	
6.75	93	92.875	92.75	
6.875	93.875	93.75	93.625	
7	94.625	94.5	94.375	
7.125	95.375	95.25	95.125	
7.25	96.125	96	95.875	
7.375	96.875	96.75	96.625	
7.5	97.5	97.375	97.25	
7.625	98.125	98	97.875	
7.75	98.625	98.5	98.375	
7.875	99.125	99	98.875	
8	99.625	99.5	99.375	
8.125	100.125	100	99.875	
8.25	100.5	100.375	100.25	
8.375	100.875	100.75	100.625	
8.5	101.125	101	100.875	
8.625	101.375	101.25	101.125	
8.75	101.5	101.375	101.25	
8.875	101.625	101.5	101.375	
9	101.75	101.625	101.5	
9.125	101.875	101.75	101.625	
9.25	102	101.875	101.75	

NONDEL

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



Effective Date:
5/29/24 10:47 AM

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

www.resicentral.com

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

Jumbo Premier Platinum Loan Level Adjustments

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

Misc Adjustments	
Purchase	0.625%
Cashout	-0.500%
Investment	-0.500%
Loan Amount > \$2MM	-0.250%
Escrow Waiver	-0.125%
Condo >65% LTV	-0.125%
CO-OP	-0.250%
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	
\$766,551 - \$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	0.000%	0.000%	0.000%	0.000%
AL	0.000%	0.000%	0.000%	0.000%
AR	0.000%	0.000%	0.000%	0.000%
AZ	0.000%	0.000%	0.000%	0.000%
CA	-0.250%	-0.250%	-0.250%	-0.250%
CO	-0.125%	-0.125%	-0.125%	-0.125%
CT	-0.250%	-0.250%	-0.250%	-0.250%
DC	-0.250%	-0.250%	-0.250%	-0.250%
DE	0.000%	0.000%	0.000%	0.000%
FL	-0.250%	-0.250%	-0.250%	-0.250%
GA	-0.125%	-0.125%	-0.125%	-0.125%
HI	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%
ID	0.000%	0.000%	0.000%	0.000%
IL	-0.250%	-0.250%	-0.250%	-0.250%
IN	0.000%	0.000%	0.000%	0.000%
KS	0.000%	0.000%	0.000%	0.000%
KY	0.000%	0.000%	0.000%	0.000%
LA	0.000%	0.000%	0.000%	0.000%
MA	0.000%	0.000%	0.000%	0.000%
MD	-0.250%	-0.250%	-0.250%	-0.250%
ME	0.000%	0.000%	0.000%	0.000%
MI	0.000%	0.000%	0.000%	0.000%
MN	0.000%	0.000%	0.000%	0.000%
MO	0.000%	0.000%	0.000%	0.000%
MS	0.000%	0.000%	0.000%	0.000%
MT	0.000%	0.000%	0.000%	0.000%
NC	0.000%	0.000%	0.000%	0.000%
ND	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%	0.000%
NJ	-0.250%	-0.250%	-0.250%	-0.250%
NM	0.000%	0.000%	0.000%	0.000%
NV	-0.250%	-0.250%	-0.250%	-0.250%
NY	-0.250%	-0.250%	-0.250%	-0.250%
OH	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%
PA	0.000%	0.000%	0.000%	0.000%
RI	0.000%	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%	0.000%
SD	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%
TX	-0.125%	-0.125%	-0.125%	-0.125%
UT	0.000%	0.000%	0.000%	0.000%
VA	-0.250%	-0.250%	-0.250%	-0.250%
VT	0.000%	0.000%	0.000%	0.000%
WA	0.000%	0.000%	0.000%	0.000%
WI	0.000%	0.000%	0.000%	0.000%
WV	0.000%	0.000%	0.000%	0.000%
WY	0.000%	0.000%	0.000%	0.000%