

NONDEL

ResiCentral, LLC
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Effective Date:
4/19/24 7:48 AM

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

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

High Balance Fixed Express Loan Programs

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

High Balance 30 Year Fixed Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 25 Year Fixed Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 20 Year Fixed Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 15 Year Fixed Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 10 Year Fixed Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance Adjustable Rate Express Loan Programs

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

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR ARM Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 7/6 SOFR ARM Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 5/6 SOFR ARM Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

High Balance 3/6 SOFR ARM Express table with columns for Rate, Days to Lock (30, 45, 60), and interest rates.

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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
6	97	97	97	
6.125	97.625	97.625	97.625	
6.25	98	98	98	
6.375	98.625	98.625	98.625	
6.49	99.125	99.125	99.125	
6.5	99.125	99.125	99.125	
6.625	99.75	99.625	99.625	
6.75	100	100	100	
6.875	100.5	100.5	100.5	
6.99	101	101	101	
7	101	101	101	
7.125	101.375	101.375	101.375	
7.25	101.5	101.5	101.5	
7.375	102	102	101.875	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.875	102.875	102.75	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103	
8	103.625	103.625	103.5	
8.125	104.125	104	104	
8.25	103.5	103.5	103.375	
8.375	104	103.875	103.875	
8.5	104.5	104.375	104.375	
8.625	104.875	104.875	104.75	
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	97	97	
6.125	97.625	97.625	97.625	
6.25	98	98	98	
6.375	98.625	98.625	98.625	
6.49	99.125	99.125	99.125	
6.5	99.125	99.125	99.125	
6.625	99.75	99.625	99.625	
6.75	100	100	100	
6.875	100.5	100.5	100.5	
6.99	101	101	101	
7	101	101	101	
7.125	101.375	101.375	101.375	
7.25	101.5	101.5	101.5	
7.375	102	102	101.875	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.875	102.875	102.75	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103	
8	103.625	103.625	103.5	
8.125	104.125	104	104	
8.25	103.5	103.5	103.375	
8.375	104	103.875	103.875	
8.5	104.5	104.375	104.375	
8.625	104.875	104.875	104.75	
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	96.125	96.125	96.125	
5.625	96.75	96.75	96.75	
5.75	97.375	97.375	97.375	
5.875	98	98	97.875	
5.99	98.625	98.5	98.5	
6	98.625	98.5	98.5	
6.125	99.125	99.125	99	
6.25	99.25	99.25	99.25	
6.375	99.875	99.75	99.75	
6.49	100.375	100.25	100.25	
6.5	100.375	100.25	100.25	
6.625	100.75	100.75	100.75	
6.75	100.75	100.625	100.625	
6.875	101.25	101.125	101.125	
6.99	101.625	101.625	101.5	
7	101.625	101.625	101.5	
7.125	102.125	102	102	
7.25	102.25	102.25	102.125	
7.375	102.625	102.625	102.625	
7.49	103.125	103.125	103	
7.5	103.125	103.125	103	
7.625	103.5	103.5	103.5	
7.75	103.25	103.125	103.125	
7.875	103.625	103.625	103.5	
8	104	104	104	
8.125	104.5	104.5	104.375	
8.25	104	104	103.875	
8.375	104.5	104.375	104.375	
8.5	104.875	104.875	104.75	
8.625	105.375	105.25	105.125	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.25	98.25	98.25	
5.625	98.625	98.625	98.625	
5.75	98.875	98.75	98.75	
5.875	99.25	99.125	99.125	
5.99	99.5	99.5	99.375	
6	99.5	99.5	99.375	
6.125	99.875	99.75	99.75	
6.25	100	99.875	99.875	
6.375	100.25	100.25	100.125	
6.49	100.625	100.5	100.5	
6.5	100.625	100.5	100.5	
6.625	100.875	100.875	100.75	
6.75	100.875	100.875	100.75	
6.875	101.125	101.125	101.125	
6.99	101.5	101.375	101.375	
7	101.5	101.375	101.375	
7.125	101.75	101.75	101.75	
7.25	101.625	101.5	101.5	
7.375	102	101.875	101.75	
7.5	102.25	102.125	102.125	
7.625	102.625	102.5	102.375	
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	97.25	97.25	97.25	
5.125	97.625	97.625	97.625	
5.25	98	98	98	
5.375	98.375	98.375	98.375	
5.49	98.75	98.75	98.75	
5.5	98.75	98.75	98.75	
5.625	99.125	99.125	99.125	
5.75	99.5	99.5	99.375	
5.875	99.875	99.75	99.75	
5.99	100.25	100.125	100.125	
6	100.25	100.125	100.125	
6.125	100.5	100.5	100.375	
6.25	100.625	100.5	100.5	
6.375	101	100.875	100.75	
6.49	101.25	101.25	101.125	
6.5	101.25	101.25	101.125	
6.625	101.625	101.5	101.5	
6.75	101.625	101.5	101.5	
6.875	101.875	101.875	101.75	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.5	102.5	102.375	
7.25	102	101.875	101.75	
7.375	102.25	102.125	102.125	
7.5	102.625	102.5	102.375	
7.625	102.875	102.875	102.75	



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Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	96.875	96.875	96.875	
6.125	97.5	97.5	97.5	
6.25	98	98	97.875	
6.375	98.5	98.5	98.5	
6.49	99.125	99.125	99	
6.5	99.125	99.125	99	
6.625	99.625	99.625	99.625	
6.75	100	100	100	
6.875	100.5	100.5	100.375	
6.99	101	100.875	100.875	
7	101	100.875	100.875	
7.125	101.375	101.375	101.375	
7.25	101.625	101.625	101.5	
7.375	102.125	102	102	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.625	103.625	103.625	
8.25	103.625	103.5	103.5	
8.375	104	104	104	
8.49	104.125	104.125	104.125	
8.5	104.125	104.125	104.125	
8.625	104.375	104.375	104.375	
8.75	103.75	103.75	103.375	
8.875	104.125	104	103.625	
8.99	104.375	104.25	103.875	

Conforming 25 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	96.875	96.875	96.875	
6.125	97.5	97.5	97.5	
6.25	98	98	97.875	
6.375	98.5	98.5	98.5	
6.49	99.125	99.125	99	
6.5	99.125	99.125	99	
6.625	99.625	99.625	99.625	
6.75	100	100	100	
6.875	100.5	100.5	100.375	
6.99	101	100.875	100.875	
7	101	100.875	100.875	
7.125	101.375	101.375	101.375	
7.25	101.625	101.625	101.5	
7.375	102.125	102	102	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.625	103.625	103.625	
8.25	103.625	103.5	103.5	
8.375	104	104	104	
8.49	104.125	104.125	104.125	
8.5	104.125	104.125	104.125	
8.625	104.375	104.375	104.375	
8.75	103.75	103.75	103.375	
8.875	104.125	104	103.625	
8.99	104.375	104.25	103.875	

Conforming 20 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	95.625	95.625	95.5	
5.625	96.25	96.25	96.25	
5.75	97.125	97.125	97	
5.875	97.625	97.625	97.5	
5.99	98.25	98.25	98.125	
6	98.25	98.25	98.125	
6.125	98.875	98.875	98.75	
6.25	99.125	99.125	99	
6.375	99.625	99.625	99.5	
6.49	99.875	99.875	99.75	
6.5	99.875	99.875	99.75	
6.625	100.25	100.25	100.25	
6.75	100.375	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	101.5	101.5	101.5	
7.25	101.75	101.625	101.625	
7.375	102.125	102	102	
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	102.625	
7.875	103.125	103.125	103	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.625	103.625	103.625	
8.25	103.625	103.5	103.5	
8.375	104	104	104	
8.49	104.125	104.125	104.125	
8.5	104.125	104.125	104.125	
8.625	104.375	104.375	104.375	
8.75	103.75	103.75	103.375	
8.875	104.125	104	103.625	
8.99	104.5	104.375	104.375	

Conforming 15 Year RefiPossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.25	98.25	98.25	
5.625	98.5	98.5	98.5	
5.75	98.875	98.75	98.75	
5.875	99.25	99.125	99.125	
5.99	99.5	99.5	99.5	
6	99.5	99.5	99.5	
6.125	99.875	99.875	99.75	
6.25	100	100	99.875	
6.375	100.25	100.25	100.125	
6.49	100.5	100.375	100.375	
6.5	100.5	100.375	100.375	
6.625	100.625	100.625	100.5	
6.75	100.75	100.75	100.75	
6.875	101	101	101	
6.99	101.25	101.25	101.25	
7	101.25	101.25	101.25	
7.125	101.375	101.375	101.25	
7.25	101.625	101.625	101.5	
7.375	101.875	101.875	101.75	
7.49	102.25	102.125	102	
7.5	102.125	102	101.875	
7.625	101.25	101.25	100.75	
7.75	101.5	101.5	101	
7.875	101.75	101.625	101.25	
7.99	102	102	101.5	
8	101.875	101.875	101.375	
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	97.75	97.875	97.75	
5.375	98.125	98.125	98.125	
5.49	98.5	98.625	98.5	
5.5	98.5	98.625	98.5	
5.625	98.75	98.75	98.75	
5.75	99.125	99.125	99.125	
5.875	99.5	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	100.25	100.25	
6.375	100.625	100.625	100.5	
6.49	100.875	100.875	100.75	
6.5	100.875	100.875	100.75	
6.625	101	101	100.875	
6.75	101.125	101.125	101	
6.875	101.375	101.375	101.375	
6.99	101.625	101.625	101.625	
7	101.625	101.625	101.625	
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	102.375	102.25	102.125	
7.5	102.375	102.25	102.125	
7.625	101.5	101.375	101	
7.75	101.75	101.75	101.25	
7.875	102	101.875	101.5	
7.99	102.125	102.125	101.625	
8	102.125	102.125	101.625	
0	0	0	0	

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

Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	96.875	96.875	96.875	
6.125	97.5	97.5	97.5	
6.25	98	98	97.875	
6.375	98.5	98.5	98.5	
6.49	99.125	99.125	99	
6.5	99.125	99.125	99	
6.625	99.625	99.625	99.625	
6.75	100	100	100	
6.875	100.5	100.5	100.375	
6.99	101	100.875	100.875	
7	101	100.875	100.875	
7.125	101.375	101.375	101.375	
7.25	101.625	101.625	101.5	
7.375	102.125	102	102	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.625	103.625	103.625	
8.25	103.625	103.5	103.5	
8.375	104	104	104	
8.5	104.125	104.125	104.125	
8.625	104.375	104.375	104.375	
8.75	103.75	103.75	103.375	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6	96.875	96.875	96.875	
6.125	97.5	97.5	97.5	
6.25	98	98	97.875	
6.375	98.5	98.5	98.5	
6.49	99.125	99.125	99	
6.5	99.125	99.125	99	
6.625	99.625	99.625	99.625	
6.75	100	100	100	
6.875	100.5	100.5	100.375	
6.99	101	100.875	100.875	
7	101	100.875	100.875	
7.125	101.375	101.375	101.375	
7.25	101.625	101.625	101.5	
7.375	102.125	102	102	
7.49	102.375	102.375	102.375	
7.5	102.375	102.375	102.375	
7.625	102.75	102.75	102.75	
7.75	102.625	102.625	102.625	
7.875	103.125	103.125	103	
7.99	103.5	103.5	103.5	
8	103.5	103.5	103.5	
8.125	103.625	103.625	103.625	
8.25	103.625	103.5	103.5	
8.375	104	104	104	
8.5	104.125	104.125	104.125	
8.625	104.375	104.375	104.375	
8.75	103.75	103.75	103.375	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	95.625	95.625	95.5	
5.625	96.25	96.25	96.25	
5.75	97.125	97.125	97	
5.875	97.625	97.625	97.5	
5.99	98.25	98.25	98.125	
6	98.25	98.25	98.125	
6.125	98.875	98.875	98.75	
6.25	99.125	99.125	99	
6.375	99.625	99.625	99.5	
6.49	99.875	99.875	99.75	
6.5	99.875	99.875	99.75	
6.625	100.25	100.25	100.25	
6.75	100.375	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	101.5	101.5	101.5	
7.25	101.75	101.625	101.625	
7.375	102.125	102	102	
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	102.875	102.875	102.875	
7.875	103.25	103.25	103.25	
8	103.625	103.625	103.5	
8.125	103.875	103.875	103.875	
8.25	103.875	103.875	103.75	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	98.25	98.25	98.25	
5.625	98.5	98.5	98.5	
5.75	98.875	98.75	98.75	
5.875	99.25	99.125	99.125	
5.99	99.5	99.5	99.5	
6	99.5	99.5	99.5	
6.125	99.875	99.875	99.75	
6.25	100	100	99.875	
6.375	100.25	100.25	100.125	
6.49	100.5	100.375	100.375	
6.5	100.5	100.375	100.375	
6.625	100.625	100.625	100.5	
6.75	100.75	100.75	100.75	
6.875	101	101	101	
6.99	101.25	101.25	101.25	
7	101.25	101.25	101.25	
7.125	101.375	101.375	101.25	
7.25	101.625	101.625	101.5	
7.375	101.875	101.875	101.75	
7.49	102.25	102.125	102	
7.5	102.125	102	101.875	
7.625	101.25	101.25	100.75	
7.75	101.5	101.5	101	
7.875	101.75	101.625	101.25	
7.99	102	102	101.5	
8	101.875	101.875	101.375	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.75	97.875	97.75	
5.375	98.125	98.125	98.125	
5.49	98.5	98.625	98.5	
5.5	98.5	98.625	98.5	
5.625	98.75	98.75	98.75	
5.75	99.125	99.125	99.125	
5.875	99.5	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	100.25	100.25	
6.375	100.625	100.625	100.5	
6.49	100.875	100.875	100.75	
6.5	100.875	100.875	100.75	
6.625	101	101	100.875	
6.75	101.125	101.125	101	
6.875	101.375	101.375	101.375	
7	101.625	101.625	101.625	
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	101.375	101	
7.75	101.75	101.75	101.25	
7.875	102	101.875	101.5	
8	102.125	102.125	101.625	

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

Conforming MHAdvantage Fixed Loan Programs

Conforming MHAdvantage 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
6	97	97	97
6.125	97.625	97.625	97.625
6.25	98	98	98
6.375	98.625	98.625	98.625
6.49	99.125	99.125	99.125
6.5	99.125	99.125	99.125
6.625	99.75	99.625	99.625
6.75	100	100	100
6.875	100.5	100.5	100.5
6.99	101	101	101
7	101	101	101
7.125	101.375	101.375	101.375
7.25	101.5	101.5	101.5
7.375	102	102	101.875
7.49	102.375	102.375	102.375
7.5	102.375	102.375	102.375
7.625	102.875	102.875	102.75
7.75	102.625	102.625	102.625
7.875	103.125	103.125	103
7.99	103.625	103.625	103.5
8	103.625	103.625	103.5
8.125	104.125	104	104
8.25	103.5	103.5	103.375
8.375	104	103.875	103.875
8.5	104.5	104.375	104.375
8.625	104.875	104.875	104.75
0	0	0	0

Conforming MHAdvantage 25 Year Fixed			
Rate	Days to Lock		
	30	45	60
6	97	97	97
6.125	97.625	97.625	97.625
6.25	98	98	98
6.375	98.625	98.625	98.625
6.49	99.125	99.125	99.125
6.5	99.125	99.125	99.125
6.625	99.75	99.625	99.625
6.75	100	100	100
6.875	100.5	100.5	100.5
6.99	101	101	101
7	101	101	101
7.125	101.375	101.375	101.375
7.25	101.5	101.5	101.5
7.375	102	102	101.875
7.49	102.375	102.375	102.375
7.5	102.375	102.375	102.375
7.625	102.875	102.875	102.75
7.75	102.625	102.625	102.625
7.875	103.125	103.125	103
7.99	103.625	103.625	103.5
8	103.625	103.625	103.5
8.125	104.125	104	104
8.25	103.5	103.5	103.375
8.375	104	103.875	103.875
8.5	104.5	104.375	104.375
8.625	104.875	104.875	104.75
0	0	0	0

Conforming MHAdvantage 20 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.5	96.125	96.125	96.125
5.625	96.75	96.75	96.75
5.75	97.375	97.375	97.375
5.875	98	98	97.875
5.99	98.625	98.5	98.5
6	98.625	98.5	98.5
6.125	99.125	99.125	99
6.25	99.25	99.25	99.25
6.375	99.875	99.75	99.75
6.49	100.375	100.25	100.25
6.5	100.375	100.25	100.25
6.625	100.75	100.75	100.75
6.75	100.75	100.625	100.625
6.875	101.25	101.125	101.125
6.99	101.625	101.625	101.5
7	101.625	101.625	101.5
7.125	102.125	102	102
7.25	102.25	102.25	102.125
7.375	102.625	102.625	102.625
7.49	103.125	103.125	103
7.5	103.125	103.125	103
7.625	103.5	103.5	103.5
7.75	103.25	103.125	103.125
7.875	103.625	103.625	103.5
8	104	104	104
8.125	104.5	104.5	104.375
8.25	104	104	103.875

Conforming MHAdvantage 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.5	98.25	98.25	98.25
5.625	98.625	98.625	98.625
5.75	98.875	98.75	98.75
5.875	99.25	99.125	99.125
5.99	99.5	99.5	99.375
6	99.5	99.5	99.375
6.125	99.875	99.75	99.75
6.25	100	99.875	99.875
6.375	100.25	100.25	100.125
6.49	100.625	100.5	100.5
6.5	100.625	100.5	100.5
6.625	100.875	100.875	100.75
6.75	100.875	100.875	100.75
6.875	101.125	101.125	101.125
6.99	101.5	101.375	101.375
7	101.5	101.375	101.375
7.125	101.75	101.75	101.75
7.25	101.625	101.5	101.5
7.375	102	101.875	101.75
7.49	102.375	102.25	102.25
7.5	102.25	102.125	102.125
7.625	102.625	102.5	102.375
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	97.25	97.25	97.25
5.125	97.625	97.625	97.625
5.25	98	98	98
5.375	98.375	98.375	98.375
5.49	98.75	98.75	98.75
5.5	98.75	98.75	98.75
5.625	99.125	99.125	99.125
5.75	99.5	99.5	99.375
5.875	99.875	99.75	99.75
5.99	100.25	100.125	100.125
6	100.25	100.125	100.125
6.125	100.5	100.5	100.375
6.25	100.625	100.5	100.5
6.375	101	100.875	100.75
6.49	101.25	101.25	101.125
6.5	101.25	101.25	101.125
6.625	101.625	101.5	101.5
6.75	101.625	101.5	101.5
6.875	101.875	101.875	101.75
7	102.125	102.125	102.125
7.125	102.5	102.5	102.375
7.25	102	101.875	101.75
7.375	102.25	102.125	102.125
7.5	102.625	102.5	102.375
7.625	102.875	102.875	102.75
0	0	0	0

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

High Balance HomePossible Fixed Loan Programs

FNMA Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
6	97.125	97.125	97.125
6.125	97.75	97.75	97.75
6.25	98.25	98.25	98.125
6.375	98.75	98.75	98.75
6.49	99.375	99.375	99.375
6.5	99.375	99.375	99.375
6.625	99.875	99.875	99.875
6.75	100.25	100.25	100.125
6.875	100.75	100.75	100.75
6.99	101.25	101.25	101.125
7	101.25	101.25	101.125
7.125	101.625	101.625	101.625
7.25	101.75	101.75	101.75
7.375	102.25	102.25	102.125
7.49	102.625	102.625	102.625
7.5	102.625	102.625	102.625
7.625	103.125	103.125	103
7.75	102.75	102.75	102.75
7.875	103.25	103.25	103.125
8	103.75	103.75	103.625
8.125	104.25	104.125	104.125
8.25	103.625	103.5	103.5
8.375	104.125	104	104
8.5	104.625	104.5	104.375
8.625	105	104.875	104.875
0	0	0	0

FHLMC Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
6	96.875	96.875	96.875
6.125	97.5	97.5	97.5
6.25	98.125	98.125	98.125
6.375	98.75	98.75	98.625
6.49	99.25	99.25	99.25
6.5	99.25	99.25	99.25
6.625	99.75	99.75	99.75
6.75	100.125	100.125	100.125
6.875	100.625	100.625	100.625
6.99	101.125	101.125	101.125
7	101.125	101.125	101.125
7.125	101.625	101.625	101.5
7.25	101.75	101.75	101.75
7.375	102.25	102.25	102.125
7.49	102.5	102.5	102.5
7.5	102.5	102.5	102.5
7.625	103	103	102.875
7.75	102.75	102.75	102.75
7.875	103.25	103.25	103.125
8	103.625	103.5	103.5
8.125	103.75	103.75	103.75
8.25	103.625	103.625	103.5
8.375	104	104	104
8.5	104.25	104.125	104.125
8.625	104.5	104.375	104.375
8.75	103.75	103.75	103.375

FL FHLMC 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
6	96.875	96.875	96.875
6.125	97.5	97.5	97.5
6.25	98	98	98
6.375	98.5	98.5	98.5
6.49	99.125	99.125	99.125
6.5	99.125	99.125	99.125
6.625	99.625	99.625	99.625
6.75	100	100	100
6.875	100.5	100.5	100.5
6.99	101	101	101
7	101	101	101
7.125	101.375	101.375	101.375
7.25	101.75	101.625	101.625
7.375	102.125	102.125	102.125
7.49	102.5	102.5	102.375
7.5	102.5	102.5	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
8	103.5	103.5	103.5
8.125	103.625	103.625	103.625
8.25	103.625	103.5	103.5
8.375	104	104	104
8.5	104.125	104.125	104.125
8.625	104.375	104.375	104.375
8.75	103.75	103.75	103.375

TX FHLMC 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
6	96.875	96.875	96.875
6.125	97.5	97.5	97.5
6.25	98	98	97.875
6.375	98.5	98.5	98.5
6.49	99.125	99.125	99
6.5	99.125	99.125	99
6.625	99.625	99.625	99.625
6.75	100	100	100
6.875	100.5	100.5	100.5
6.99	101	101	100.875
7	101	101	100.875
7.125	101.375	101.375	101.375
7.25	101.625	101.625	101.625
7.375	102.125	102.125	102
7.49	102.375	102.375	102.375
7.5	102.375	102.375	102.375
7.625	102.875	102.875	102.75
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	103.625	103.625
8.25	103.625	103.5	103.5
8.375	104	104	104
8.5	104.125	104.125	104.125
8.625	104.375	104.375	104.375
8.75	103.75	103.75	103.375

FL FHLMC 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5.25	97.5	97.5	97.5
5.375	97.875	97.875	97.875
5.49	98.25	98.25	98.25
5.5	98.25	98.25	98.25
5.625	98.5	98.5	98.5
5.75	98.875	98.75	98.75
5.875	99.25	99.125	99.125
5.99	99.5	99.5	99.5
6	99.5	99.5	99.5
6.125	99.875	99.875	99.75
6.25	100	100	99.875
6.375	100.25	100.25	100.125
6.49	100.5	100.375	100.375
6.5	100.5	100.375	100.375
6.625	100.625	100.625	100.5
6.75	100.75	100.75	100.75
6.875	101	101	101
6.99	101.25	101.25	101.25
7	101.25	101.25	101.25
7.125	101.375	101.375	101.25
7.25	101.625	101.625	101.5
7.375	101.875	101.875	101.75
7.5	102.125	102	101.875
7.625	101.25	101.25	100.75
7.75	101.5	101.5	101
7.875	101.75	101.625	101.25
0	0	0	0

TX FHLMC 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5.25	97.5	97.5	97.5
5.375	97.875	97.875	97.875
5.49	98.25	98.25	98.25
5.5	98.25	98.25	98.25
5.625	98.5	98.5	98.5
5.75	98.875	98.75	98.75
5.875	99.25	99.125	99.125
5.99	99.5	99.5	99.5
6	99.5	99.5	99.5
6.125	99.875	99.875	99.75
6.25	100	100	99.875
6.375	100.25	100.25	100.125
6.5	100.5	100.375	100.375
6.625	100.625	100.625	100.5
6.75	100.75	100.75	100.75
6.875	101	101	101
7	101.25	101.25	101.25
7.125	101.375	101.375	101.25
7.25	101.625	101.625	101.5
7.375	101.875	101.875	101.75
7.5	102.125	102	101.875
7.625	101.25	101.25	100.75
7.75	101.5	101.5	101
7.875	101.75	101.625	101.25
8	101.875	101.875	101.375
0	0	0	0

NONDEL

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



Effective Date:
6/19/24 7:48 AM

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

Conventional Loan Level Adjustments

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

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

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

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

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

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

Miscellaneous table containing various fees and conditions such as Waive Impounds, Conforming, Conventional ARMs, and High Balance.

Table with columns: Amount Range, 30/25yr Fixed, 20yr Fixed, 15yr Fixed, 10yr Fixed, Fees, and Max Price (Including All Adjustments).

Table with columns: State, 30/25yr Conf Fixed, All Other Conf Term, 30/25yr Hb Fixed, All Other Hb Term.

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

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

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



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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
HomeReady/CM loan lock requests accepted until 4:30 PM PT

Conventional Loan Amount/Note Rate Adjustments

Note Rate	Loan Amount/Note Rate Adjusters - 30 Year																
	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	HomeReady	HomePossible	Investment					
5.750	0.354	0.352	0.319	0.198	0.171	0.144	0.102	0.078	0.061	0.061	0.061	0.000					
5.875	0.373	0.423	0.346	0.211	0.174	0.145	0.102	0.078	0.061	0.061	0.061	0.000					
5.950	0.403	0.470	0.381	0.239	0.181	0.146	0.102	0.060	0.061	0.061	0.061	0.000					
6.000	0.403	0.470	0.381	0.239	0.181	0.146	0.102	0.060	0.061	0.061	0.061	0.000					
6.125	0.441	0.522	0.446	0.273	0.223	0.195	0.158	0.091	0.061	0.061	0.061	0.000					
6.250	0.485	0.575	0.515	0.295	0.245	0.215	0.175	0.109	0.061	0.061	0.061	0.000					
6.375	0.585	0.654	0.545	0.355	0.305	0.275	0.235	0.141	0.091	0.061	0.061	0.000					
6.450	1.130	1.110	0.981	0.610	0.541	0.476	0.417	0.228	0.102	0.061	0.061	0.000					
6.500	1.130	1.110	0.981	0.610	0.541	0.476	0.417	0.228	0.102	0.061	0.061	0.000					
6.625	1.177	1.160	1.021	0.637	0.562	0.497	0.438	0.249	0.119	0.061	0.061	0.000					
6.750	1.448	0.955	0.833	0.465	0.395	0.325	0.255	0.185	0.101	0.061	0.061	0.000					
6.875	1.506	1.008	0.881	0.477	0.405	0.335	0.265	0.195	0.111	0.061	0.061	0.000					
6.950	1.574	1.058	0.930	0.501	0.430	0.360	0.290	0.220	0.110	0.061	0.061	0.000					
7.000	1.574	1.058	0.930	0.501	0.430	0.360	0.290	0.220	0.110	0.061	0.061	0.000					
7.125	1.640	1.107	1.024	0.544	0.474	0.404	0.334	0.264	0.130	0.061	0.061	0.000					
7.250	1.209	0.984	1.210	0.511	0.441	0.371	0.301	0.231	0.134	0.061	0.061	0.000					
7.375	1.403	0.987	1.238	0.562	0.490	0.420	0.350	0.280	0.141	0.061	0.061	0.000					
7.450	1.416	0.984	1.211	0.542	0.464	0.394	0.324	0.254	0.134	0.061	0.061	0.000					
7.500	1.416	0.984	1.211	0.542	0.464	0.394	0.324	0.254	0.134	0.061	0.061	0.000					
7.625	1.487	1.032	1.241	0.574	0.497	0.427	0.357	0.287	0.146	0.061	0.061	0.000					
7.750	1.088	0.758	0.979	0.513	0.443	0.373	0.303	0.233	0.138	0.061	0.061	0.000					
7.875	1.133	0.829	0.708	0.537	0.467	0.397	0.327	0.257	0.148	0.061	0.061	0.000					
7.950	1.193	0.873	0.743	0.561	0.491	0.421	0.351	0.281	0.148	0.061	0.061	0.000					
8.000	1.191	0.873	0.743	0.561	0.491	0.421	0.351	0.281	0.148	0.061	0.061	0.000					
8.125	1.252	0.899	0.769	0.585	0.515	0.445	0.375	0.305	0.158	0.061	0.061	0.000					
8.250	0.955	0.670	0.639	0.847	0.475	0.280	0.386	0.286	0.000	0.475	0.375	0.142					
8.400	0.955	0.670	0.639	0.847	0.475	0.280	0.386	0.286	0.000	0.475	0.375	0.142					
8.500	0.955	0.670	0.639	0.847	0.475	0.280	0.386	0.286	0.000	0.475	0.375	0.142					
8.625	0.955	0.670	0.639	0.847	0.475	0.280	0.386	0.286	0.000	0.475	0.375	0.142					
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					
9.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
9.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
9.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					

Note Rate	Loan Amount/Note Rate Adjusters - 15 Year									
	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000				
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				
4.950	0.000	0.000	0.000	0.000	0.000	0.000				
5.000	0.000	0.000	0.000	0.000	0.000	0.000				
5.125	0.050	0.050	0.000	0.000	0.000	0.000				
5.250	0.050	0.050	0.000	0.000	0.000	0.000				
5.375	0.050	0.050	0.000	0.000	0.000	0.000				
5.500	0.053	0.045	0.000	0.000	0.000	0.000				
5.625	0.056	0.050	0.000	0.000	0.000	0.000				
5.750	0.154	0.076	0.109	0.101	0.101	0.101				
5.875	0.217	0.139	0.139	0.101	0.101	0.101				
6.000	0.282	0.172	0.199	0.102	0.102	0.102				
6.125	0.422	0.240	0.243	0.218	0.218	0.218				
6.250	0.548	0.223	0.328	0.311	0.311	0.311				
6.375	0.548	0.223	0.328	0.311	0.311	0.311				
6.500	0.548	0.223	0.328	0.311	0.311	0.311				
6.625	0.563	0.223	0.328	0.311	0.311	0.311				
6.750	0.728	0.217	0.381	0.381	0.381	0.381				
6.875	0.728	0.217	0.381	0.381	0.381	0.381				
7.000	0.728	0.217	0.381	0.381	0.381	0.381				
7.125	0.728	0.217	0.381	0.381	0.381	0.381				
7.250	0.478	0.376	0.231	0.156	0.156	0.156				
7.375	0.478	0.376	0.231	0.156	0.156	0.156				
7.500	0.478	0.376	0.231	0.156	0.156	0.156				
7.625	0.478	0.376	0.231	0.156	0.156	0.156				
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				
8.000	0.000	0.000	0.000	0.000	0.000	0.000				
8.125	0.000	0.000	0.000	0.000	0.000	0.000				

*HomeReady/HomePossible loans will only receive the HomeReady/Home Possible adjustments and are exempt from the amount adjustments
Investment payouts will only apply for loans >\$275,000

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

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

VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5	94.500	94.375	94.250	
5.125	95.250	95.125	95.000	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.000	94.875	94.750	
5.375	95.625	95.500	95.375	
5.49	96.125	96.000	95.875	
5.5	96.125	96.000	95.875	
5.625	96.500	96.250	96.125	
5.75	97.250	97.000	96.875	
5.875	97.500	97.375	97.250	
5.99	98.000	97.875	97.750	
6	98.000	97.875	97.750	
6.125	98.500	98.250	98.125	
6.25	99.250	99.000	98.875	
6.375	99.500	99.375	99.250	
6.49	100.000	99.750	99.625	
6.5	100.000	99.750	99.625	
6.625	100.250	100.000	99.875	
6.75	100.375	100.250	100.125	
6.875	100.750	100.625	100.500	
6.99	100.875	100.750	100.625	
7	100.875	100.750	100.625	
7.125	101.000	100.875	100.750	
7.25	101.250	101.000	100.875	
7.375	101.375	101.250	101.125	
7.49	101.500	101.375	101.250	
7.5	101.500	101.375	101.250	
7.625	101.625	101.500	101.375	
7.75	101.875	101.625	101.500	
7.875	102.000	101.875	101.625	
7.99	102.125	102.000	101.875	
8	102.125	102.000	101.875	
8.125	102.250	102.125	102.000	
8.25	102.500	102.250	102.125	
0	0.000	0.000	0.000	

VA 10 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.000	94.875	94.750	
5.375	95.625	95.500	95.375	
5.49	96.125	96.000	95.875	
5.5	96.125	96.000	95.875	
5.625	96.500	96.250	96.125	
5.75	97.250	97.000	96.875	
5.875	97.500	97.375	97.250	
5.99	98.000	97.875	97.750	
6	98.000	97.875	97.750	
6.125	98.500	98.250	98.125	
6.25	99.250	99.000	98.875	
6.375	99.500	99.375	99.250	
6.49	100.000	99.750	99.625	
6.5	100.000	99.750	99.625	
6.625	100.250	100.000	99.875	
6.75	100.375	100.250	100.125	
6.875	100.750	100.625	100.500	
6.99	100.875	100.750	100.625	
7	100.875	100.750	100.625	
7.125	101.000	100.875	100.750	
7.25	101.250	101.000	100.875	
7.375	101.375	101.250	101.125	
7.49	101.500	101.375	101.250	
7.5	101.500	101.375	101.250	
7.625	101.625	101.500	101.375	
7.75	101.875	101.625	101.500	
7.875	102.000	101.875	101.625	
7.99	102.125	102.000	101.875	
8	102.125	102.000	101.875	
8.125	102.250	102.125	102.000	
8.25	102.500	102.250	102.125	
0	0.000	0.000	0.000	

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

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.000	94.875	94.750	
5.375	95.625	95.500	95.375	
5.49	96.125	96.000	95.875	
5.5	96.125	96.000	95.875	
5.625	96.500	96.250	96.125	
5.75	97.250	97.000	96.875	
5.875	97.500	97.375	97.250	
5.99	98.000	97.875	97.750	
6	98.000	97.875	97.750	
6.125	98.500	98.250	98.125	
6.25	99.250	99.000	98.875	
6.375	99.500	99.375	99.250	
6.49	100.000	99.750	99.625	
6.5	100.000	99.750	99.625	
6.625	100.250	100.000	99.875	
6.75	100.375	100.250	100.125	
6.875	100.750	100.625	100.500	
6.99	100.875	100.750	100.625	
7	100.875	100.750	100.625	
7.125	101.000	100.875	100.750	
7.25	101.250	101.000	100.875	
7.375	101.375	101.250	101.125	
7.49	101.500	101.375	101.250	
7.5	101.500	101.375	101.250	
7.625	101.625	101.500	101.375	
7.75	101.875	101.625	101.500	
7.875	102.000	101.875	101.625	
7.99	102.125	102.000	101.875	
8	102.125	102.000	101.875	
8.125	102.250	102.125	102.000	
8.25	102.500	102.250	102.125	
0	0.000	0.000	0.000	

VA 10 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.000	94.875	94.750	
5.625	96.500	96.250	96.125	
5.5	96.125	96.000	95.875	
5.375	95.625	95.500	95.375	
5.75	97.250	97.000	96.875	
5.875	97.500	97.375	97.250	
6	98.000	97.875	97.750	
6.125	98.500	98.250	98.125	
6.25	99.250	99.000	98.875	
6.375	99.500	99.375	99.250	
6.5	100.000	99.750	99.625	
6.625	100.250	100.000	99.875	
6.75	100.375	100.250	100.125	
6.875	100.750	100.625	100.500	
7	100.875	100.750	100.625	
7.125	101.000	100.875	100.750	
7.25	101.250	101.000	100.875	
7.375	101.375	101.250	101.125	
7.5	101.500	101.375	101.250	
7.625	101.625	101.500	101.375	
7.75	101.875	101.625	101.500	
7.875	102.000	101.875	101.625	
8	102.125	102.000	101.875	
8.125	102.250	102.125	102.000	
8.25	102.500	102.250	102.125	

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

VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 25 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 20 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	96.000	95.875	95.750	
5.375	96.625	96.500	96.375	
5.49	97.125	97.000	96.875	
5.5	97.125	97.000	96.875	
5.625	97.500	97.250	97.125	
5.75	98.250	98.000	97.875	
5.875	98.500	98.375	98.250	
5.99	99.000	98.875	98.750	
6	99.000	98.875	98.750	
6.125	99.500	99.250	99.125	
6.25	100.250	100.000	99.875	
6.375	100.500	100.375	100.250	
6.49	101.000	100.750	100.625	
6.5	101.000	100.750	100.625	
6.625	101.250	101.000	100.875	
6.75	101.375	101.250	101.125	
6.875	101.750	101.625	101.500	
6.99	101.875	101.750	101.625	
7	101.875	101.750	101.625	
7.125	102.000	101.875	101.750	
7.25	102.250	102.000	101.875	
7.375	102.375	102.250	102.125	
7.49	102.500	102.375	102.250	
7.5	102.500	102.375	102.250	
7.625	102.625	102.500	102.375	
7.75	102.875	102.625	102.500	
7.875	103.000	102.875	102.625	
7.99	103.125	103.000	102.875	
8	103.125	103.000	102.875	
8.125	103.250	103.125	103.000	
8.25	103.500	103.250	103.125	
0	0.000	0.000	0.000	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.000	94.875	94.750	
5.375	95.625	95.500	95.375	
5.49	96.125	96.000	95.875	
5.5	96.125	96.000	95.875	
5.625	96.500	96.250	96.125	
5.75	97.250	97.000	96.875	
5.875	97.500	97.375	97.250	
5.99	98.000	97.875	97.750	
6	98.000	97.875	97.750	
6.125	98.500	98.250	98.125	
6.25	99.250	99.000	98.875	
6.375	99.500	99.375	99.250	
6.49	100.000	99.750	99.625	
6.5	100.000	99.750	99.625	
6.625	100.250	100.000	99.875	
6.75	100.375	100.250	100.125	
6.875	100.750	100.625	100.500	
6.99	100.875	100.750	100.625	
7	100.875	100.750	100.625	
7.125	101.000	100.875	100.750	
7.25	101.250	101.000	100.875	
7.375	101.375	101.250	101.125	
7.49	101.500	101.375	101.250	
7.5	101.500	101.375	101.250	
7.625	101.625	101.500	101.375	
7.75	101.875	101.625	101.500	
7.875	102.000	101.875	101.625	
7.99	102.125	102.000	101.875	
8	102.125	102.000	101.875	
8.125	102.250	102.125	102.000	
8.25	102.500	102.250	102.125	
0	0.000	0.000	0.000	

VA 10 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.000	94.875	94.750	
5.375	95.625	95.500	95.375	
5.49	96.125	96.000	95.875	
5.5	96.125	96.000	95.875	
5.625	96.500	96.250	96.125	
5.75	97.250	97.000	96.875	
5.875	97.500	97.375	97.250	
5.99	98.000	97.875	97.750	
6	98.000	97.875	97.750	
6.125	98.500	98.250	98.125	
6.25	99.250	99.000	98.875	
6.375	99.500	99.375	99.250	
6.49	100.000	99.750	99.625	
6.5	100.000	99.750	99.625	
6.625	100.250	100.000	99.875	
6.75	100.375	100.250	100.125	
6.875	100.750	100.625	100.500	
6.99	100.875	100.750	100.625	
7	100.875	100.750	100.625	
7.125	101.000	100.875	100.750	
7.25	101.250	101.000	100.875	
7.375	101.375	101.250	101.125	
7.49	101.500	101.375	101.250	
7.5	101.500	101.375	101.250	
7.625	101.625	101.500	101.375	
7.75	101.875	101.625	101.500	
7.875	102.000	101.875	101.625	
7.99	102.125	102.000	101.875	
8	102.125	102.000	101.875	
8.125	102.250	102.125	102.000	
8.25	102.500	102.250	102.125	
0	0.000	0.000	0.000	

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

VA Fixed/VA IRRRL Fixed Loan Level Adjustments

VA FICO Adjustments	
FICO Score	Adj
780+	0.725%
720-759	0.725%
680-719	0.600%
660-679	0.375%
640-659	0.375%
620-639	0.000%
600-619	-0.500%
580-599	-1.125%

IRRRL FICO Adjustments	
FICO Score	Adj
780+	0.725%
720-759	0.725%
680-719	0.600%
660-679	0.375%
640-659	0.250%
620-639	0.000%
600-619	-0.750%
580-599	-1.250%

Miscellaneous Adjustments	
2-4 Unit	-0.500%
Manual Underwrite	-1.000%
Cashout	-0.250%
Term 20-24 Year	-0.250%
IRRRL	-0.125%
VA Loan	-0.125%
VA Pricing Special FICO > 680	0.200%

State Adjustments	
State	Adj
AL	0.000%
AR	0.150%
AZ	-0.200%
CA	-0.100%
CO	-0.250%
CT	0.150%
DC	0.100%
FL	0.000%
GA	0.100%
ID	0.000%
IL	0.100%
KY	-0.100%
LA	-0.150%
MD	0.050%
ME	0.000%
MI	0.100%
MN	0.000%
NC	-0.100%
NH	0.050%
NJ	0.250%
OH	0.050%
OR	0.050%
PA	0.150%
SC	-0.150%
TN	-0.100%
TX	0.100%
UT	-0.150%
VA	0.150%
WA	-0.050%
WI	0.100%

Amount Adjustments	
Total Loan Amount	Adj
\$0-\$49,999	-1.000%
\$50,000-\$89,999	-0.500%
\$90,000-\$149,999	-0.250%
\$150,000-\$766,550	0.000%
\$766,551-\$999,999	-0.500%
\$1,000,000-\$1,499,999	-1.000%
\$1,500,000-\$2,000,000	-1.500%

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

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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

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

Jumbo Elite Loan Level Adjustments

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

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

Fees	
Emerging Banker Delivery Fee	\$ 845
Non-Call 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%

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Jumbo Premier Loan Level Adjustments

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

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

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

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

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

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

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

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

Loan Amount Adjustment	Premier 90		
	Loan Amount Adjustment		
	80.01-85%	85.01-90%	
\$766,551 - \$1,499,999	0.000%		
\$1,500,000 - \$1,999,999	0.125%		
\$2,000,000 - \$3,000,000	0.250%		

Units	Occupancy Type/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-1.000%	-1.500%	NA	NA
Investment	-2.250%	-2.375%	-2.750%	-3.250%	-4.000%	NA	NA	NA	NA

Property State	Property State/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	NA

Amount	Premier 90		
	Amount/LTV		
	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%	

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

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

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%

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%

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

Premier 90	
Misc Adjustments	
No Escrows	-0.250%

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

Amt Range	Max Price Premier		
	30yr	25yr	20yr
<=\$1MM	101.725	100.725	101.325
>\$1MM - \$1,499,999	101.725	100.725	101.325
\$1,500,000 - \$1,999,999	101.850	100.725	101.325
\$2MM - \$3MM	101.975	100.725	101.325

Loan Amount	Max Price Premier 90			
	30yr	25yr	20yr	
<=\$1MM	101.225	100.225	100.825	
>\$1MM - \$1,499,999	100.975	99.975	100.575	
\$1,500,000 - \$1,999,999	101.100	99.975	100.575	
\$2MM - \$3MM	101.225	99.975	100.575	

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

Jumbo Premier ARM Loan Level Adjustments

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

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

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

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

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

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

Property Type	Property Type/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Condo	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA

Property State	Property State/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
CA	0.000%	0.000%	0.000%	0.000%	-0.500%	-0.750%	-1.000%	-1.250%	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%

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

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%

Loan Amount	Max Price
<=\$1MM	101.975
-\$1MM - \$1,499,999	101.725
\$1,5MM - \$1,999,999	101.850
\$2MM - \$3MM	101.975

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

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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.75	90.125	90	89.875
5.875	91.25	91.125	91
6	92.25	92.125	92
6.125	93.25	93.125	93
6.25	94.25	94.125	94
6.375	95.125	95	94.875
6.5	96	95.875	95.75
6.625	96.75	96.625	96.5
6.75	97.5	97.375	97.25
6.875	98.125	98	97.875
7	98.75	98.625	98.5
7.125	99.375	99.25	99.125
7.25	99.875	99.75	99.625
7.375	100.375	100.25	100.125
7.5	100.75	100.625	100.5
7.625	101.125	101	100.875
7.75	101.5	101.375	101.25
7.875	101.75	101.625	101.5
8	102	101.875	101.75
8.125	102.25	102.125	102
8.25	102.375	102.25	102.125
8.375	102.5	102.375	102.25
8.5	102.625	102.5	102.375
0	0	0	0
0	0	0	0

Jumbo Premier Platinum 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.875	92.375	92.25	92.125
6	93.25	93.125	93
6.125	94	93.875	93.75
6.25	94.75	94.625	94.5
6.375	95.5	95.375	95.25
6.5	96.25	96.125	96
6.625	96.875	96.75	96.625
6.75	97.5	97.375	97.25
6.875	98.125	98	97.875
7	98.75	98.625	98.5
7.125	99.25	99.125	99
7.25	99.75	99.625	99.5
7.375	100.125	100	99.875
7.5	100.5	100.375	100.25
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	90.375	90.25	90.125
5.625	91.375	91.25	91.125
5.75	92.375	92.25	92.125
5.875	93.375	93.25	93.125
6	94.25	94.125	94
6.125	95.125	95	94.875
6.25	96	95.875	95.75
6.375	96.75	96.625	96.5
6.5	97.5	97.375	97.25
6.625	98.125	98	97.875
6.75	98.75	98.625	98.5
6.875	99.25	99.125	99
7	99.75	99.625	99.5
7.125	100.25	100.125	100
7.25	100.625	100.5	100.375
7.375	101	100.875	100.75
7.5	101.25	101.125	101
7.625	101.5	101.375	101.25
7.75	101.625	101.5	101.375
7.875	101.75	101.625	101.5
8	101.875	101.75	101.625
8.125	102	101.875	101.75
8.25	102.125	102	101.875
8.375	102.125	102.125	102
8.5	102.125	102.125	102.125

Jumbo Premier Platinum 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5.625	92.875	92.75	92.625
5.75	93.625	93.5	93.375
5.875	94.375	94.25	94.125
6	95.125	95	94.875
6.125	95.75	95.625	95.5
6.25	96.375	96.25	96.125
6.375	97	96.875	96.75
6.5	97.625	97.5	97.375
6.625	98.25	98.125	98
6.75	98.75	98.625	98.5
6.875	99.25	99.125	99
7	99.75	99.625	99.5
7.125	100.25	100.125	100
7.25	100.625	100.5	100.375
7.375	101	100.875	100.75
7.5	101.25	101.125	101
7.625	101.375	101.25	101.125
7.75	101.5	101.375	101.25
7.875	101.625	101.5	101.375
8	101.625	101.625	101.5
8.125	101.625	101.625	101.625
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	88.5	88.375	88.25
6.375	89.5	89.375	89.25
6.5	90.375	90.25	90.125
6.625	91.25	91.125	91
6.75	92.125	92	91.875
6.875	93	92.875	92.75
7	93.875	93.75	93.625
7.125	94.625	94.5	94.375
7.25	95.375	95.25	95.125
7.375	96.125	96	95.875
7.5	96.875	96.75	96.625
7.625	97.5	97.375	97.25
7.75	98.125	98	97.875
7.875	98.625	98.5	98.375
8	99.125	99	98.875
8.125	99.625	99.5	99.375
8.25	100.125	100	99.875
8.375	100.5	100.375	100.25
8.5	100.875	100.75	100.625
8.625	101.125	101	100.875
8.75	101.375	101.25	101.125
8.875	101.5	101.375	101.25
9	101.625	101.5	101.375
9.125	101.75	101.625	101.5
9.25	101.875	101.75	101.625

NONDEL

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 (623) 252-4149



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Jumbo Premier Platinum Loan Level Adjustments

FICO Score	FICO Score/LTV Ratio						
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%
800	0.500%	0.500%	0.500%	0.500%	0.250%	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%
Combo >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%

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

Loan Amount Adjustment 30yr	
\$786,551 - \$1,499,999	0.000%
\$1,500,000 - \$1,999,999	0.125%
\$2,000,000 - \$3,000,000	0.250%

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%