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

Conforming Fixed Express Loan Programs

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

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 30 Year Fixed Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 25 Year Fixed Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 20 Year Fixed Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 15 Year Fixed Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 10 Year Fixed Express.

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%

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 10% SOFR ARM Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 7% SOFR ARM Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 5% SOFR ARM Express.

Table with 3 columns: Rate, Days to Lock (30, 45, 60), and values for Conforming 3% SOFR ARM Express.



NONDEL

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



Effective Date:
1/13/25 8:11 AM

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Conforming Fixed Loan Programs

Table with 3 columns: Conforming 30 Year Fixed, Conforming 25 Year Fixed, Conforming 20 Year Fixed. Each column has sub-tables for 30, 45, and 60 days to lock with rates.

Table with 2 columns: Conforming 15 Year Fixed, Conforming 10 Year Fixed. Each column has sub-tables for 30, 45, and 60 days to lock with rates.

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Table with 3 columns: Conforming 10% SOFR ARM, Conforming 7% SOFR ARM, Conforming 5% SOFR ARM. Each column has sub-tables for 30, 45, and 60 days to lock with 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	
5.5	94.885	94.835	94.783	
5.625	95.534	95.484	95.432	
5.75	96.074	96.017	95.958	
5.875	96.722	96.665	96.605	
5.99	97.342	97.285	97.225	
6	97.342	97.285	97.225	
6.125	97.923	97.866	97.806	
6.25	98.481	98.408	98.332	
6.375	99.061	98.988	98.912	
6.49	99.606	99.533	99.457	
6.5	99.606	99.533	99.457	
6.625	100.131	100.058	99.982	
6.75	100.613	100.508	100.399	
6.875	101.113	101.008	100.899	
6.99	101.588	101.483	101.374	
7	101.588	101.483	101.374	
7.125	102.024	101.919	101.811	
7.25	102.502	102.347	102.185	
7.375	102.951	102.776	102.594	
7.49	103.380	103.190	102.993	
7.5	103.380	103.190	102.993	
7.625	103.785	103.595	103.398	
7.75	104.052	103.863	103.663	
7.875	104.505	104.315	104.116	
8	104.567	104.378	104.178	
8.125	104.913	104.724	104.525	
8.25	104.662	104.500	104.333	
8.375	105.057	104.895	104.728	
8.5	105.417	105.255	105.088	
8.625	105.790	105.629	105.462	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	94.885	94.835	94.783	
5.625	95.534	95.484	95.432	
5.75	96.074	96.017	95.958	
5.875	96.722	96.665	96.605	
5.99	97.342	97.285	97.225	
6	97.342	97.285	97.225	
6.125	97.923	97.866	97.806	
6.25	98.481	98.408	98.332	
6.375	99.061	98.988	98.912	
6.49	99.606	99.533	99.457	
6.5	99.606	99.533	99.457	
6.625	100.131	100.058	99.982	
6.75	100.613	100.508	100.399	
6.875	101.113	101.008	100.899	
6.99	101.588	101.483	101.374	
7	101.588	101.483	101.374	
7.125	102.024	101.919	101.811	
7.25	102.502	102.347	102.185	
7.375	102.951	102.776	102.594	
7.49	103.380	103.190	102.993	
7.5	103.380	103.190	102.993	
7.625	103.785	103.595	103.398	
7.75	104.052	103.863	103.663	
7.875	104.505	104.315	104.116	
8	104.567	104.378	104.178	
8.125	104.913	104.724	104.525	
8.25	104.662	104.500	104.333	
8.375	105.057	104.895	104.728	
8.5	105.417	105.255	105.088	
8.625	105.790	105.629	105.462	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.333	96.230	96.121	
5.625	96.945	96.842	96.734	
5.75	97.535	97.432	97.323	
5.875	98.101	97.997	97.889	
5.99	98.644	98.541	98.433	
6	98.644	98.541	98.433	
6.125	99.149	99.046	98.937	
6.25	99.585	99.465	99.340	
6.375	100.091	99.972	99.847	
6.49	100.568	100.448	100.323	
6.5	100.568	100.448	100.323	
6.625	101.026	100.906	100.791	
6.75	101.245	101.109	100.968	
6.875	101.705	101.569	101.428	
6.99	102.142	102.006	101.866	
7	102.142	102.006	101.866	
7.125	102.565	102.429	102.288	
7.25	102.921	102.732	102.534	
7.375	103.376	103.186	102.987	
7.49	103.817	103.628	103.429	
7.5	103.817	103.628	103.429	
7.625	104.240	104.050	103.851	
7.75	104.649	104.460	104.261	
7.875	105.047	104.857	104.658	
8	105.431	105.242	105.043	
8.125	105.725	105.536	105.336	
8.25	105.624	105.462	105.295	
8.375	105.967	105.806	105.639	
8.5	106.281	106.120	105.953	
8.625	106.660	106.498	106.331	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.460	96.421	96.371	
4.875	96.903	96.864	96.814	
4.99	97.334	97.295	97.245	
5	97.334	97.295	97.245	
5.125	97.752	97.714	97.664	
5.25	98.345	98.280	98.204	
5.375	98.764	98.699	98.624	
5.49	99.164	99.099	99.023	
5.5	99.164	99.099	99.023	
5.625	99.544	99.479	99.403	
5.75	99.911	99.846	99.770	
5.875	100.263	100.198	100.123	
5.99	100.579	100.514	100.439	
6	100.579	100.514	100.439	
6.125	100.878	100.812	100.737	
6.25	101.121	101.053	100.978	
6.375	101.395	101.327	101.252	
6.49	101.653	101.585	101.510	
6.5	101.653	101.585	101.510	
6.625	101.927	101.859	101.783	
6.75	102.049	101.989	101.922	
6.875	102.323	102.263	102.196	
6.99	102.609	102.549	102.482	
7	102.609	102.549	102.482	
7.125	102.837	102.777	102.710	
7.25	102.769	102.644	102.501	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	95.827	95.804	95.771	
4.625	96.242	96.219	96.185	
4.75	97.272	97.217	97.150	
4.875	97.715	97.661	97.594	
4.99	98.146	98.092	98.025	
5	98.146	98.092	98.025	
5.125	98.564	98.510	98.443	
5.25	98.969	98.910	98.843	
5.375	99.357	99.291	99.223	
5.49	99.757	99.678	99.588	
5.5	99.757	99.678	99.588	
5.625	100.137	100.056	99.964	
5.75	100.504	100.423	100.331	
5.875	100.856	100.775	100.683	
5.99	101.197	101.116	101.024	
6	101.197	101.116	101.024	
6.125	101.521	101.440	101.348	
6.25	101.415	101.331	101.239	
6.375	101.738	101.654	101.562	
6.49	102.046	101.963	101.871	
6.5	102.046	101.963	101.871	
6.625	102.345	102.261	102.169	
6.75	102.336	102.260	102.177	
6.875	102.635	102.559	102.475	
6.99	102.921	102.845	102.761	
7	102.921	102.845	102.761	

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### Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	94.539	94.510	94.394
5.625	95.209	95.177	95.061
5.75	95.846	95.803	95.670
5.875	96.511	96.466	96.334
5.99	97.123	97.076	96.944
6	97.123	97.076	96.944
6.125	97.651	97.602	97.470
6.25	98.345	98.301	98.152
6.375	98.929	98.882	98.736
6.49	99.488	99.439	99.293
6.5	99.488	99.439	99.293
6.625	100.025	99.971	99.825
6.75	100.562	100.464	100.356
6.875	101.065	100.967	100.859
6.99	101.556	101.458	101.349
7	101.556	101.458	101.349
7.125	101.968	101.870	101.759
7.25	102.361	102.264	102.203
7.375	102.793	102.694	102.627
7.49	103.171	103.084	102.942
7.5	103.171	103.084	102.942
7.625	103.528	103.442	103.291
7.75	103.957	103.867	103.717
7.875	104.385	104.293	104.142
7.99	104.844	104.744	104.594
8	104.469	104.369	104.219
8.125	104.838	104.735	104.587
8.25	104.791	104.699	104.599
8.375	104.974	104.882	104.782
8.49	105.369	105.285	105.198

Conforming 25 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	94.539	94.510	94.394
5.625	95.209	95.177	95.061
5.75	95.846	95.803	95.670
5.875	96.511	96.466	96.334
5.99	97.123	97.076	96.944
6	97.123	97.076	96.944
6.125	97.651	97.602	97.470
6.25	98.345	98.301	98.152
6.375	98.929	98.882	98.736
6.49	99.488	99.439	99.293
6.5	99.488	99.439	99.293
6.625	100.025	99.971	99.825
6.75	100.562	100.464	100.356
6.875	101.065	100.967	100.859
6.99	101.556	101.458	101.349
7	101.556	101.458	101.349
7.125	101.968	101.870	101.759
7.25	102.361	102.264	102.203
7.375	102.793	102.694	102.627
7.49	103.171	103.084	102.942
7.5	103.171	103.084	102.942
7.625	103.528	103.442	103.291
7.75	103.957	103.867	103.717
7.875	104.385	104.293	104.142
7.99	104.844	104.744	104.594
8	104.469	104.369	104.219
8.125	104.838	104.735	104.587
8.25	104.791	104.699	104.599
8.375	104.974	104.882	104.782
8.49	105.369	105.285	105.198

Conforming 20 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.25	94.701	94.677	94.531
5.375	95.349	95.324	95.177
5.49	95.980	95.954	95.805
5.5	95.980	95.954	95.805
5.625	96.569	96.529	96.371
5.75	97.263	97.221	97.062
5.875	97.818	97.774	97.613
5.99	98.348	98.301	98.142
6	98.348	98.301	98.142
6.125	98.871	98.821	98.658
6.25	99.303	99.244	99.072
6.375	99.826	99.763	99.592
6.49	100.229	100.167	99.993
6.5	100.229	100.167	99.993
6.625	100.636	100.573	100.398
6.75	100.972	100.893	100.726
6.875	101.373	101.293	101.125
6.99	101.744	101.662	101.493
7	101.744	101.662	101.493
7.125	102.090	102.007	101.837
7.25	102.481	102.382	102.297
7.375	102.867	102.767	102.681
7.49	103.504	103.389	103.248
7.5	103.504	103.389	103.248
7.625	103.968	103.853	103.711
7.75	104.494	104.377	104.234
7.875	104.840	104.722	104.579
7.99	105.162	105.043	104.897
8	105.162	105.043	104.897
8.125	105.465	105.345	105.198

Conforming 15 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4.5	95.791	95.776	95.757
4.625	95.684	95.675	95.650
4.75	96.230	96.213	96.194
4.875	96.582	96.563	96.545
4.99	96.992	96.969	96.952
5	96.992	96.969	96.952
5.125	97.531	97.521	97.504
5.25	97.886	97.870	97.856
5.375	98.223	98.206	98.193
5.49	98.583	98.564	98.551
5.5	98.583	98.564	98.551
5.625	99.396	99.380	99.371
5.75	99.711	99.694	99.687
5.875	100.069	100.052	100.045
5.99	100.348	100.330	100.324
6	100.348	100.330	100.324
6.125	100.766	100.743	100.727
6.25	100.956	100.932	100.920
6.375	101.251	101.226	101.214
6.49	101.475	101.450	101.438
6.5	101.475	101.450	101.438
6.625	101.778	101.760	101.746
6.75	101.912	101.893	101.879
6.875	102.237	102.217	102.203
6.99	102.462	102.440	102.426
7	102.462	102.440	102.426
7.125	102.358	102.258	102.196
7.25	102.631	102.531	102.466
7.375	102.903	102.802	102.737
7.49	103.286	103.184	103.119

Conforming 10 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4.5	96.105	96.030	96.066
4.625	96.265	96.211	96.230
4.75	96.799	96.744	96.763
4.875	97.149	97.093	97.113
4.99	97.559	97.499	97.518
5	97.559	97.499	97.518
5.125	98.244	98.203	98.207
5.25	98.583	98.541	98.544
5.375	98.918	98.876	98.879
5.49	99.276	99.233	99.236
5.5	99.276	99.233	99.236
5.625	99.944	99.932	99.932
5.75	100.245	100.232	100.232
5.875	100.601	100.587	100.587
5.99	100.903	100.889	100.889
6	100.903	100.889	100.889
6.125	100.993	100.975	100.975
6.25	101.206	101.186	101.186
6.375	101.548	101.528	101.528
6.49	101.820	101.799	101.799
6.5	101.820	101.799	101.799
6.625	102.023	102.000	101.983
6.75	102.179	102.155	102.139
6.875	102.527	102.502	102.485
6.99	102.750	102.724	102.707
7	102.750	102.724	102.707
7.125	102.663	102.567	102.497
7.25	102.910	102.812	102.743
7.375	103.180	103.081	103.012
7.49	103.436	103.335	103.266













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**Conforming CHOICEHome Fixed Loan Programs**

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	95.846	95.803	95.670	
5.875	96.511	96.466	96.334	
5.99	97.123	97.076	96.944	
6	97.123	97.076	96.944	
6.125	97.651	97.602	97.470	
6.25	98.345	98.301	98.152	
6.375	98.929	98.882	98.736	
6.49	99.488	99.439	99.293	
6.5	99.488	99.439	99.293	
6.625	100.025	99.971	99.825	
6.75	100.562	100.464	100.356	
6.875	101.065	100.967	100.859	
6.99	101.556	101.458	101.349	
7	101.556	101.458	101.349	
7.125	101.968	101.870	101.759	
7.25	102.361	102.264	102.203	
7.375	102.793	102.694	102.627	
7.49	103.171	103.084	102.942	
7.5	103.171	103.084	102.942	
7.625	103.528	103.442	103.291	
7.75	103.957	103.867	103.717	
7.875	104.385	104.293	104.142	
7.99	104.844	104.744	104.594	
8	104.469	104.369	104.219	
8.125	104.838	104.735	104.587	
8.25	104.791	104.699	104.599	
8.375	104.974	104.882	104.782	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	95.846	95.803	95.670	
5.875	96.511	96.466	96.334	
5.99	97.123	97.076	96.944	
6	97.123	97.076	96.944	
6.125	97.651	97.602	97.470	
6.25	98.345	98.301	98.152	
6.375	98.929	98.882	98.736	
6.49	99.488	99.439	99.293	
6.5	99.488	99.439	99.293	
6.625	100.025	99.971	99.825	
6.75	100.562	100.464	100.356	
6.875	101.065	100.967	100.859	
6.99	101.556	101.458	101.349	
7	101.556	101.458	101.349	
7.125	101.968	101.870	101.759	
7.25	102.361	102.264	102.203	
7.375	102.793	102.694	102.627	
7.49	103.171	103.084	102.942	
7.5	103.171	103.084	102.942	
7.625	103.528	103.442	103.291	
7.75	103.957	103.867	103.717	
7.875	104.385	104.293	104.142	
7.99	104.844	104.744	104.594	
8	104.469	104.369	104.219	
8.125	104.838	104.735	104.587	
8.25	104.791	104.699	104.599	
8.375	104.974	104.882	104.782	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.263	97.221	97.062	
5.875	97.818	97.774	97.613	
5.99	98.348	98.301	98.142	
6	98.348	98.301	98.142	
6.125	98.871	98.821	98.658	
6.25	99.303	99.244	99.072	
6.375	99.826	99.763	99.592	
6.49	100.229	100.167	99.993	
6.5	100.229	100.167	99.993	
6.625	100.636	100.573	100.398	
6.75	100.972	100.893	100.726	
6.875	101.373	101.293	101.125	
6.99	101.744	101.662	101.493	
7	101.744	101.662	101.493	
7.125	102.090	102.007	101.837	
7.25	102.481	102.382	102.297	
7.375	102.867	102.767	102.681	
7.49	103.504	103.389	103.248	
7.5	103.504	103.389	103.248	
7.625	103.968	103.853	103.711	
7.75	104.494	104.377	104.234	
7.875	104.840	104.722	104.579	
8	105.162	105.043	104.897	
8.125	105.465	105.345	105.198	
8.25	105.392	105.325	105.257	
8.375	105.700	105.633	105.564	
8.5	105.999	105.929	105.858	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.992	96.969	96.952	
5.125	97.531	97.521	97.504	
5.25	97.886	97.870	97.856	
5.375	98.223	98.206	98.193	
5.49	98.583	98.564	98.551	
5.5	98.583	98.564	98.551	
5.625	99.396	99.380	99.371	
5.75	99.711	99.694	99.687	
5.875	100.069	100.052	100.045	
5.99	100.348	100.330	100.324	
6	100.348	100.330	100.324	
6.125	100.766	100.743	100.727	
6.25	100.956	100.932	100.920	
6.375	101.251	101.226	101.214	
6.49	101.475	101.450	101.438	
6.5	101.475	101.450	101.438	
6.625	101.778	101.760	101.746	
6.75	101.912	101.893	101.879	
6.875	102.237	102.217	102.203	
6.99	102.462	102.440	102.426	
7	102.462	102.440	102.426	
7.125	102.358	102.258	102.196	
7.25	102.631	102.531	102.466	
7.375	102.903	102.802	102.737	
7.49	103.286	103.184	103.119	
7.5	103.161	103.059	102.994	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.799	96.744	96.763	
4.875	97.149	97.093	97.113	
4.99	97.559	97.499	97.518	
5	97.559	97.499	97.518	
5.125	98.244	98.203	98.207	
5.25	98.583	98.541	98.544	
5.375	98.918	98.876	98.879	
5.49	99.276	99.233	99.236	
5.5	99.276	99.233	99.236	
5.625	99.944	99.932	99.932	
5.75	100.245	100.232	100.232	
5.875	100.601	100.587	100.587	
5.99	100.903	100.889	100.889	
6	100.903	100.889	100.889	
6.125	100.993	100.975	100.975	
6.25	101.206	101.186	101.186	
6.375	101.548	101.528	101.528	
6.49	101.820	101.799	101.799	
6.5	101.820	101.799	101.799	
6.625	102.023	102.000	101.983	
6.75	102.179	102.155	102.139	
6.875	102.527	102.502	102.485	
7	102.750	102.724	102.707	
7.125	102.663	102.567	102.497	
7.25	102.910	102.812	102.743	
7.375	103.180	103.081	103.012	

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

**Conforming MHADvantage Fixed Loan Programs**

Conforming MHADvantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.074	96.017	95.958	
5.875	96.722	96.665	96.605	
5.99	97.342	97.285	97.225	
6	97.342	97.285	97.225	
6.125	97.923	97.866	97.806	
6.25	98.481	98.408	98.332	
6.375	99.061	98.988	98.912	
6.49	99.606	99.533	99.457	
6.5	99.606	99.533	99.457	
6.625	100.131	100.058	99.982	
6.75	100.613	100.508	100.399	
6.875	101.113	101.008	100.899	
6.99	101.588	101.483	101.374	
7	101.588	101.483	101.374	
7.125	102.024	101.919	101.811	
7.25	102.502	102.347	102.185	
7.375	102.951	102.776	102.594	
7.49	103.380	103.190	102.993	
7.5	103.380	103.190	102.993	
7.625	103.785	103.595	103.398	
7.75	104.052	103.863	103.663	
7.875	104.505	104.315	104.116	
7.99	104.942	104.753	104.553	
8	104.567	104.378	104.178	
8.125	104.913	104.724	104.525	
8.25	104.662	104.500	104.333	
8.375	105.057	104.895	104.728	

Conforming MHADvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	96.074	96.017	95.958	
5.875	96.722	96.665	96.605	
5.99	97.342	97.285	97.225	
6	97.342	97.285	97.225	
6.125	97.923	97.866	97.806	
6.25	98.481	98.408	98.332	
6.375	99.061	98.988	98.912	
6.49	99.606	99.533	99.457	
6.5	99.606	99.533	99.457	
6.625	100.131	100.058	99.982	
6.75	100.613	100.508	100.399	
6.875	101.113	101.008	100.899	
6.99	101.588	101.483	101.374	
7	101.588	101.483	101.374	
7.125	102.024	101.919	101.811	
7.25	102.502	102.347	102.185	
7.375	102.951	102.776	102.594	
7.49	103.380	103.190	102.993	
7.5	103.380	103.190	102.993	
7.625	103.785	103.595	103.398	
7.75	104.052	103.863	103.663	
7.875	104.505	104.315	104.116	
7.99	104.942	104.753	104.553	
8	104.567	104.378	104.178	
8.125	104.913	104.724	104.525	
8.25	104.662	104.500	104.333	
8.375	105.057	104.895	104.728	

Conforming MHADvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.333	96.230	96.121	
5.625	96.945	96.842	96.734	
5.75	97.535	97.432	97.323	
5.875	98.101	97.997	97.889	
5.99	98.644	98.541	98.433	
6	98.644	98.541	98.433	
6.125	99.149	99.046	98.937	
6.25	99.585	99.465	99.340	
6.375	100.091	99.972	99.847	
6.49	100.568	100.448	100.323	
6.5	100.568	100.448	100.323	
6.625	101.026	100.906	100.781	
6.75	101.245	101.109	100.968	
6.875	101.705	101.569	101.428	
6.99	102.142	102.006	101.866	
7	102.142	102.006	101.866	
7.125	102.565	102.429	102.288	
7.25	102.921	102.732	102.534	
7.375	103.376	103.186	102.987	
7.49	103.817	103.628	103.429	
7.5	103.817	103.628	103.429	
7.625	104.240	104.050	103.851	
7.75	104.649	104.460	104.261	
7.875	105.047	104.857	104.658	
8	105.431	105.242	105.043	
8.125	105.725	105.536	105.336	
8.25	105.624	105.462	105.295	

Conforming MHADvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.460	96.421	96.371	
4.875	96.903	96.864	96.814	
4.99	97.334	97.295	97.245	
5	97.334	97.295	97.245	
5.125	97.752	97.714	97.664	
5.25	98.345	98.280	98.204	
5.375	98.764	98.699	98.624	
5.49	99.164	99.099	99.023	
5.5	99.164	99.099	99.023	
5.625	99.544	99.479	99.403	
5.75	99.911	99.846	99.770	
5.875	100.263	100.198	100.123	
5.99	100.579	100.514	100.439	
6	100.579	100.514	100.439	
6.125	100.878	100.812	100.737	
6.25	101.121	101.053	100.978	
6.375	101.395	101.327	101.252	
6.49	101.653	101.585	101.510	
6.5	101.653	101.585	101.510	
6.625	101.927	101.859	101.783	
6.75	102.049	101.989	101.922	
6.875	102.323	102.263	102.196	
6.99	102.609	102.549	102.482	
7	102.609	102.549	102.482	
7.125	102.837	102.777	102.710	
7.25	102.769	102.644	102.501	

Conforming MHADvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.272	97.217	97.150	
4.875	97.715	97.661	97.594	
4.99	98.146	98.092	98.025	
5	98.146	98.092	98.025	
5.125	98.564	98.510	98.443	
5.25	98.969	98.910	98.843	
5.375	99.357	99.291	99.223	
5.49	99.757	99.678	99.588	
5.5	99.757	99.678	99.588	
5.625	100.137	100.056	99.964	
5.75	100.504	100.423	100.331	
5.875	100.856	100.775	100.683	
5.99	101.197	101.116	101.024	
6	101.197	101.116	101.024	
6.125	101.521	101.440	101.348	
6.25	101.415	101.331	101.239	
6.375	101.738	101.654	101.562	
6.49	102.046	101.963	101.871	
6.5	102.046	101.963	101.871	
6.625	102.345	102.261	102.169	
6.75	102.336	102.260	102.177	
6.875	102.635	102.559	102.475	
7	102.921	102.845	102.761	
7.125	103.199	103.123	103.040	
7.25	103.094	102.969	102.826	
7.375	103.374	103.249	103.106	

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 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
5.75	96.269	96.212	96.153
5.875	96.944	96.887	96.827
5.99	97.589	97.532	97.472
6	97.589	97.532	97.472
6.125	98.207	98.150	98.090
6.25	98.938	98.865	98.789
6.375	99.542	99.469	99.393
6.49	100.113	100.040	99.964
6.5	100.113	100.040	99.964
6.625	100.669	100.596	100.520
6.75	101.131	101.026	100.917
6.875	101.660	101.555	101.446
6.99	102.167	102.062	101.953
7	102.167	102.062	101.953
7.125	102.637	102.532	102.424
7.25	103.055	102.900	102.738
7.375	103.545	103.370	103.188
7.49	103.974	103.784	103.587
7.5	103.974	103.784	103.587
7.625	104.425	104.235	104.038
7.75	104.586	104.397	104.197
7.875	105.096	104.906	104.707
8	105.178	104.989	104.789
8.125	105.590	105.401	105.202
8.25	104.942	104.780	104.613
8.375	105.404	105.242	105.075

FHLMC Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5.75	96.183	96.140	96.007
5.875	96.897	96.852	96.720
5.99	97.558	97.511	97.379
6	97.558	97.511	97.379
6.125	98.141	98.092	97.960
6.25	98.819	98.775	98.626
6.375	99.422	99.375	99.229
6.49	100.028	99.979	99.833
6.5	100.028	99.979	99.833
6.625	100.640	100.586	100.440
6.75	101.058	100.960	100.852
6.875	101.593	101.495	101.387
6.99	102.122	102.024	101.915
7	102.122	102.024	101.915
7.125	102.569	102.471	102.360
7.25	102.909	102.812	102.751
7.375	103.387	103.288	103.221
7.49	103.657	103.570	103.428
7.5	103.657	103.570	103.428
7.625	103.951	103.865	103.714
7.75	104.214	104.124	103.974
7.875	104.641	104.549	104.398
8	104.726	104.626	104.476
8.125	105.095	104.992	104.844
8.25	104.791	104.699	104.599
8.375	104.974	104.882	104.782

FHLMC FL 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5.5	94.539	94.510	94.394
5.625	95.209	95.177	95.061
5.75	95.892	95.849	95.716
5.875	96.557	96.512	96.380
5.99	97.169	97.122	96.990
6	97.169	97.122	96.990
6.125	97.698	97.649	97.517
6.25	98.427	98.383	98.234
6.375	99.011	98.964	98.818
6.49	99.570	99.521	99.375
6.5	99.570	99.521	99.375
6.625	100.107	100.053	99.907
6.75	100.650	100.552	100.444
6.875	101.153	101.055	100.947
6.99	101.644	101.546	101.437
7	101.644	101.546	101.437
7.125	102.149	102.051	101.940
7.25	102.581	102.484	102.423
7.375	103.020	102.921	102.854
7.49	103.463	103.376	103.234
7.5	103.463	103.376	103.234
7.625	103.820	103.734	103.583
7.75	104.249	104.159	104.009
7.875	104.677	104.585	104.434
8	104.762	104.662	104.512
8.125	105.130	105.027	104.879

FHLMC TX 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5.75	95.846	95.803	95.670
5.875	96.511	96.466	96.334
5.99	97.123	97.076	96.944
6	97.123	97.076	96.944
6.125	97.651	97.602	97.470
6.25	98.345	98.301	98.152
6.375	98.929	98.882	98.736
6.49	99.488	99.439	99.293
6.5	99.488	99.439	99.293
6.625	100.025	99.971	99.825
6.75	100.562	100.464	100.356
6.875	101.065	100.967	100.859
6.99	101.556	101.458	101.349
7	101.556	101.458	101.349
7.125	101.968	101.870	101.759
7.25	102.361	102.264	102.203
7.375	102.793	102.694	102.627
7.49	103.171	103.084	102.942
7.5	103.171	103.084	102.942
7.625	103.528	103.442	103.291
7.75	103.957	103.867	103.717
7.875	104.385	104.293	104.142
8	104.469	104.369	104.219
8.125	104.838	104.735	104.587
8.25	104.791	104.699	104.599
8.375	104.974	104.882	104.782

FHLMC FL 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5	96.992	96.969	96.952
5.125	97.531	97.521	97.504
5.25	97.886	97.870	97.856
5.375	98.223	98.206	98.193
5.49	98.583	98.564	98.551
5.5	98.583	98.564	98.551
5.625	99.396	99.380	99.371
5.75	99.711	99.694	99.687
5.875	100.069	100.052	100.045
5.99	100.348	100.330	100.324
6	100.348	100.330	100.324
6.125	100.766	100.743	100.727
6.25	100.956	100.932	100.920
6.375	101.251	101.226	101.214
6.49	101.475	101.450	101.438
6.5	101.475	101.450	101.438
6.625	101.778	101.760	101.746
6.75	101.912	101.893	101.879
6.875	102.237	102.217	102.203
6.99	102.462	102.440	102.426
7	102.462	102.440	102.426
7.125	102.358	102.258	102.196
7.25	102.631	102.531	102.466
7.375	102.903	102.802	102.737
7.5	103.161	103.059	102.994
7.625	102.282	101.847	101.760

FHLMC TX 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5	96.992	96.969	96.952
5.125	97.531	97.521	97.504
5.25	97.886	97.870	97.856
5.375	98.223	98.206	98.193
5.49	98.583	98.564	98.551
5.5	98.583	98.564	98.551
5.625	99.396	99.380	99.371
5.75	99.711	99.694	99.687
5.875	100.069	100.052	100.045
5.99	100.348	100.330	100.324
6	100.348	100.330	100.324
6.125	100.766	100.743	100.727
6.25	100.956	100.932	100.920
6.375	101.251	101.226	101.214
6.5	101.475	101.450	101.438
6.625	101.778	101.760	101.746
6.75	101.912	101.893	101.879
6.875	102.237	102.217	102.203
7	102.462	102.440	102.426
7.125	102.358	102.258	102.196
7.25	102.631	102.531	102.466
7.375	102.903	102.802	102.737
7.5	103.161	103.059	102.994
7.625	102.282	101.847	101.760
7.75	102.559	102.125	102.037
7.875	102.787	102.351	102.263

NONDEL

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



Effective Date:
1/13/25 8:11 AM

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Conventional/FHVA 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

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

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

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

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

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

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

Miscellaneous table listing various loan conditions and their corresponding adjustments.

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

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

Fees table listing various fees like Escrow, Origination, and others with their amounts.

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

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

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

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  
 4301 E. Broadway Road, Suite B-17  
 Phoenix, AZ 85006  
 (602) 252-4149



Effective Date:  
 1/1/2025 8:11 AM

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Conventional/PMMA loan lock requests accepted until 12:00 AM PT  
 Armored/OM loan lock requests accepted until 4:00 PM PT

**Conventional Loan Amount/Note Rate Adjustments**

Loan Amount/Note Rate Adjusters - 30 Year	Loan Amount/Note Rate Adjusters - 15 Year
Note Rate	Note Rate
8.371 0.341	6.500 0.000
8.400 0.350	6.875 0.000
8.500 0.350	6.900 0.000
8.625 0.383	6.925 0.000
8.750 0.383	6.950 0.000
8.875 0.401	6.975 0.000
8.900 0.378	7.000 0.000
9.000 0.383	7.025 0.000
9.125 1.048	7.050 0.000
9.250 1.174	7.075 0.000
9.375 1.235	7.100 0.000
9.400 1.286	7.125 0.000
9.500 1.286	7.150 0.000
9.625 1.394	7.175 0.000
9.750 1.511	7.200 0.000
9.875 1.307	7.225 0.000
9.900 1.402	7.250 0.000
10.000 1.402	7.275 0.000
10.125 1.447	7.300 0.000
10.250 1.382	7.325 0.000
10.375 1.478	7.350 0.000
10.400 1.678	7.375 0.000
10.500 1.576	7.400 0.000
10.625 1.621	7.425 0.000
10.750 1.609	7.450 0.000
10.875 1.589	7.475 0.000
10.900 1.583	7.500 0.000
11.000 1.583	7.525 0.000
11.125 1.431	7.550 0.000
11.250 1.511	7.575 0.000
11.375 1.548	7.600 0.000
11.400 1.644	7.625 0.000
11.500 1.644	7.650 0.000
11.625 1.644	7.675 0.000
11.750 1.600	7.700 0.000
11.875 1.600	7.725 0.000
11.900 1.500	7.750 0.000
12.000 1.500	7.775 0.000
12.125 1.431	7.800 0.000
12.250 1.431	7.825 0.000
12.375 1.350	7.850 0.000
12.400 1.350	7.875 0.000
12.500 1.250	7.900 0.000
12.625 1.250	7.925 0.000
12.750 1.150	7.950 0.000
12.875 1.150	7.975 0.000
12.900 1.050	8.000 0.000
13.000 1.050	8.025 0.000
13.125 1.050	8.050 0.000
13.250 1.050	8.075 0.000
13.375 1.050	8.100 0.000
13.400 1.050	8.125 0.000
13.500 1.050	8.150 0.000
13.625 1.050	8.175 0.000
13.750 1.050	8.200 0.000
13.875 1.050	8.225 0.000
13.900 1.050	8.250 0.000
14.000 1.050	8.275 0.000
14.125 1.050	8.300 0.000
14.250 1.050	8.325 0.000
14.375 1.050	8.350 0.000
14.400 1.050	8.375 0.000
14.500 1.050	8.400 0.000
14.625 1.050	8.425 0.000
14.750 1.050	8.450 0.000
14.875 1.050	8.475 0.000
14.900 1.050	8.500 0.000
15.000 1.050	8.525 0.000
15.125 1.050	8.550 0.000
15.250 1.050	8.575 0.000
15.375 1.050	8.600 0.000
15.400 1.050	8.625 0.000
15.500 1.050	8.650 0.000
15.625 1.050	8.675 0.000
15.750 1.050	8.700 0.000
15.875 1.050	8.725 0.000
15.900 1.050	8.750 0.000
16.000 1.050	8.775 0.000
16.125 1.050	8.800 0.000
16.250 1.050	8.825 0.000
16.375 1.050	8.850 0.000
16.400 1.050	8.875 0.000
16.500 1.050	8.900 0.000
16.625 1.050	8.925 0.000
16.750 1.050	8.950 0.000
16.875 1.050	8.975 0.000
16.900 1.050	9.000 0.000
17.000 1.050	9.025 0.000
17.125 1.050	9.050 0.000
17.250 1.050	9.075 0.000
17.375 1.050	9.100 0.000
17.400 1.050	9.125 0.000
17.500 1.050	9.150 0.000
17.625 1.050	9.175 0.000
17.750 1.050	9.200 0.000
17.875 1.050	9.225 0.000
17.900 1.050	9.250 0.000
18.000 1.050	9.275 0.000
18.125 1.050	9.300 0.000
18.250 1.050	9.325 0.000
18.375 1.050	9.350 0.000
18.400 1.050	9.375 0.000
18.500 1.050	9.400 0.000
18.625 1.050	9.425 0.000
18.750 1.050	9.450 0.000
18.875 1.050	9.475 0.000
18.900 1.050	9.500 0.000
19.000 1.050	9.525 0.000
19.125 1.050	9.550 0.000
19.250 1.050	9.575 0.000
19.375 1.050	9.600 0.000
19.400 1.050	9.625 0.000
19.500 1.050	9.650 0.000
19.625 1.050	9.675 0.000
19.750 1.050	9.700 0.000
19.875 1.050	9.725 0.000
19.900 1.050	9.750 0.000
20.000 1.050	9.775 0.000
20.125 1.050	9.800 0.000
20.250 1.050	9.825 0.000
20.375 1.050	9.850 0.000
20.400 1.050	9.875 0.000
20.500 1.050	9.900 0.000
20.625 1.050	9.925 0.000
20.750 1.050	9.950 0.000
20.875 1.050	9.975 0.000
20.900 1.050	10.000 0.000

\*HomeReady/Home Possible loans will only receive the HomeReady/Home Possible adjustments and are exempt from the amount adjustments  
 \*Investment payoffs will only apply for loans >\$300,000  
 \*High Balance and Specialty Products will not receive payoffs







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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
4.75	93.729	93.612	93.409
4.875	94.073	93.956	93.753
4.99	94.689	94.572	94.369
5	94.689	94.572	94.369
5.125	94.968	94.851	94.648
5.25	96.451	96.313	96.094
5.375	96.864	96.726	96.507
5.49	97.314	97.176	96.957
5.5	97.314	97.176	96.957
5.625	97.570	97.432	97.213
5.75	98.757	98.619	98.425
5.875	98.964	98.825	98.631
5.99	99.601	99.463	99.268
6	99.601	99.463	99.268
6.125	99.857	99.719	99.525
6.25	100.701	100.550	100.356
6.375	100.895	100.744	100.550
6.49	101.339	101.188	100.993
6.5	101.339	101.188	100.993
6.625	101.851	101.700	101.506
6.75	101.769	101.622	101.428
6.875	101.350	101.203	101.009
6.99	101.381	101.234	101.040
7	101.381	101.234	101.040
7.125	101.738	101.591	101.396
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	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
4.75	93.729	93.612	93.409
4.875	94.073	93.956	93.753
4.99	94.689	94.572	94.369
5	94.689	94.572	94.369
5.125	94.968	94.851	94.648
5.25	96.451	96.313	96.094
5.375	96.864	96.726	96.507
5.49	97.314	97.176	96.957
5.5	97.314	97.176	96.957
5.625	97.570	97.432	97.213
5.75	98.757	98.619	98.425
5.875	98.964	98.825	98.631
5.99	99.601	99.463	99.268
6	99.601	99.463	99.268
6.125	99.857	99.719	99.525
6.25	100.701	100.550	100.356
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6.5	101.339	101.188	100.993
6.625	101.851	101.700	101.506
6.75	101.769	101.622	101.428
6.875	101.350	101.203	101.009
6.99	101.381	101.234	101.040
7	101.381	101.234	101.040
7.125	101.738	101.591	101.396
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	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
4.75	93.729	93.612	93.409
4.875	94.073	93.956	93.753
4.99	94.689	94.572	94.369
5	94.689	94.572	94.369
5.125	94.968	94.851	94.648
5.25	96.451	96.313	96.094
5.375	96.864	96.726	96.507
5.49	97.314	97.176	96.957
5.5	97.314	97.176	96.957
5.625	97.570	97.432	97.213
5.75	98.757	98.619	98.425
5.875	98.964	98.825	98.631
5.99	99.601	99.463	99.268
6	99.601	99.463	99.268
6.125	99.857	99.719	99.525
6.25	100.701	100.550	100.356
6.375	100.895	100.744	100.550
6.49	101.339	101.188	100.993
6.5	101.339	101.188	100.993
6.625	101.851	101.700	101.506
6.75	101.769	101.622	101.428
6.875	101.350	101.203	101.009
6.99	101.381	101.234	101.040
7	101.381	101.234	101.040
7.125	101.738	101.591	101.396
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	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	97.237	97.024	96.959
4.875	97.471	97.258	97.193
4.99	97.794	97.581	97.516
5	97.794	97.581	97.516
5.125	97.903	97.690	97.625
5.25	99.317	99.079	98.998
5.375	99.283	99.046	98.964
5.49	99.727	99.489	99.408
5.5	99.727	99.489	99.408
5.625	99.691	99.453	99.372
5.75	100.355	100.042	99.876
5.875	99.680	99.367	99.201
5.99	100.242	99.929	99.764
6	100.242	99.929	99.764
6.125	100.255	99.942	99.776
6.25	101.605	101.292	101.126
6.375	100.735	100.422	100.257
6.49	101.159	100.846	100.681
6.5	101.159	100.846	100.681
6.625	100.949	100.635	100.470
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	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	97.237	97.024	96.959
4.875	97.471	97.258	97.193
5	97.794	97.581	97.516
4.99	97.794	97.581	97.516
5.25	99.317	99.079	98.998
5.125	97.903	97.690	97.625
5.625	99.691	99.453	99.372
5.5	99.727	99.489	99.408
5.375	99.283	99.046	98.964
5.75	100.355	100.042	99.876
5.875	99.680	99.367	99.201
6	100.242	99.929	99.764
6.125	100.255	99.942	99.776
6.25	101.605	101.292	101.126
6.375	100.735	100.422	100.257
6.5	101.159	100.846	100.681
6.625	100.949	100.635	100.470
5.99	100.242	99.929	99.764
5.49	99.727	99.489	99.408
6.49	101.159	100.846	100.681
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	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



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 VA Lender ID: 789529-00-00

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**VA Fixed Loan Level Adjustments**

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

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

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

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

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

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

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

FICO Adjusters	
VA	
720+	0.125%
600-619	-0.500%
580-599	-1.250%

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



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

### Jumbo Elite Loan Programs

Jumbo Elite 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
6.25	89.988	89.925	89.800
6.375	90.363	90.300	90.175
6.5	90.738	90.675	90.550
6.625	91.113	91.050	90.925
6.75	91.488	91.425	91.300
6.875	91.863	91.800	91.675
6.99	92.238	92.175	92.050
7	92.488	92.425	92.300
7.125	92.738	92.675	92.550
7.25	92.988	92.925	92.800
7.375	93.238	93.175	93.050
7.5	93.488	93.425	93.300
7.625	93.613	93.550	93.425
7.75	93.738	93.675	93.550
7.875	93.863	93.800	93.675
7.99	93.938	93.875	93.750
8	93.988	93.925	93.800
8.125	94.113	94.050	93.925
8.25	94.238	94.175	94.050
8.375	94.363	94.300	94.175

**NONDEL**

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Phoenix, AZ 85040  
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Conventional/FHAVA loan lock requests accepted until 12:00 AM PT  
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

**Jumbo Elite Loan Level Adjustments**

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

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

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

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

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

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

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

**Jumbo Premier Loan Programs**

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	98.175	98.008	97.856	
6.25	98.604	98.438	98.285	
6.375	99.028	98.861	98.709	
6.5	99.420	99.254	99.101	
6.625	99.784	99.618	99.465	
6.75	100.132	99.966	99.813	
6.875	100.465	100.299	100.146	
7	100.784	100.618	100.465	
7.125	101.080	100.909	100.752	
7.25	101.366	101.189	101.029	
7.375	101.634	101.453	101.290	
7.5	101.886	101.701	101.536	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	97.175	97.008	96.856	
6.25	97.604	97.438	97.285	
6.375	98.028	97.861	97.709	
6.5	98.420	98.254	98.101	
6.625	98.784	98.618	98.465	
6.75	99.132	98.966	98.813	
6.875	99.465	99.299	99.146	
7	99.784	99.618	99.465	
7.125	100.080	99.909	99.752	
7.25	100.366	100.189	100.029	
7.375	100.634	100.453	100.290	
7.5	100.886	100.701	100.536	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	97.875	97.708	97.556	
6.25	98.304	98.138	97.985	
6.375	98.728	98.561	98.409	
6.5	99.120	98.954	98.801	
6.625	99.484	99.318	99.165	
6.75	99.832	99.666	99.513	
6.875	100.165	99.999	99.846	
7	100.484	100.318	100.165	
7.125	100.780	100.609	100.452	
7.25	101.066	100.889	100.729	
7.375	101.334	101.153	100.990	
7.5	101.586	101.401	101.236	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier SOFR ARM Margin = 2.75%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	98.899	98.836	98.774	
6.25	99.258	99.196	99.133	
6.375	99.602	99.539	99.477	
6.5	99.930	99.867	99.805	
6.625	100.242	100.180	100.117	
6.75	100.539	100.477	100.414	
6.875	100.742	100.680	100.617	
7	100.930	100.867	100.805	
7.125	101.102	101.039	100.977	
7.25	101.258	101.196	101.133	
7.375	101.399	101.336	101.274	
7.5	101.524	101.461	101.399	
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	98.988	98.925	98.863	
6.125	99.332	99.269	99.207	
6.25	99.660	99.597	99.535	
6.375	99.972	99.910	99.847	
6.5	100.269	100.207	100.144	
6.625	100.550	100.488	100.425	
6.75	100.738	100.675	100.613	
6.875	100.910	100.847	100.785	
7	101.066	101.004	100.941	
7.125	101.207	101.144	101.082	
7.25	101.332	101.269	101.207	
7.375	101.441	101.379	101.316	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
6	99.063	99.001	98.938	
6.125	99.392	99.329	99.267	
6.25	99.704	99.642	99.579	
6.375	100.001	99.938	99.876	
6.5	100.282	100.220	100.157	
6.625	100.548	100.485	100.423	
6.75	100.720	100.657	100.595	
6.875	100.876	100.813	100.751	
7	101.017	100.954	100.892	
7.125	101.142	101.079	101.017	
7.25	101.251	101.188	101.126	
7.375	101.345	101.282	101.220	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 90 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
7.375	99.529	99.362	99.210	
7.5	100.175	100.009	99.856	
7.625	100.807	100.640	100.488	
7.75	101.361	101.189	101.033	
7.875	101.803	101.626	101.466	
8	102.188	102.007	101.844	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 90 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
7.375	98.529	98.362	98.210	
7.5	99.175	99.009	98.856	
7.625	99.807	99.640	99.488	
7.75	100.361	100.189	100.033	
7.875	100.803	100.626	100.466	
8	101.188	101.007	100.844	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 90 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
7.375	99.229	99.062	98.910	
7.5	99.875	99.709	99.556	
7.625	100.507	100.340	100.188	
7.75	101.061	100.889	100.733	
7.875	101.503	101.326	101.166	
8	101.888	101.707	101.544	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	98.400	98.338	98.275	
6.375	98.775	98.713	98.650	
6.5	99.135	99.072	99.010	
6.625	99.479	99.416	99.354	
6.75	99.807	99.744	99.682	
6.875	100.119	100.057	99.994	
7	100.338	100.275	100.213	
7.125	100.541	100.479	100.416	
7.25	100.729	100.666	100.604	
7.375	100.900	100.838	100.775	
7.5	101.057	100.994	100.932	
7.625	101.197	101.135	101.072	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	





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**Jumbo Premier ARM Loan Level Adjustments**

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

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

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

Amount	Loan Amount/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
< 500,000	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	NA	NA
500,001-1,000,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
1,000,001-1,500,000	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
1,500,001-2,000,000	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	NA	NA
2,000,001-2,500,000	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA	NA	NA
2,500,001-3,000,000	-0.250%	-0.375%	-0.500%	-0.500%	-0.625%	-0.750%	NA	NA	NA
3,000,001-3,500,000	-0.375%	-0.500%	-0.625%	NA	NA	NA	NA	NA	NA

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

Units	Occupancy Type/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	NA	NA
Condo (LR & HR)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	NA	NA
AUS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
Investment	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

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

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

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

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

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

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

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

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**Jumbo Premier Platinum Loan Programs**

Jumbo Premier Platinum 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.25	87.47	87.345	87.22
5.375	88.595	88.47	88.345
5.5	89.72	89.595	89.47
5.625	90.845	90.72	90.595
5.75	91.845	91.72	91.595
5.875	92.845	92.72	92.595
6	93.845	93.72	93.595
6.125	94.72	94.595	94.47
6.25	95.595	95.47	95.345
6.375	96.345	96.22	96.095
6.5	97.095	96.97	96.845
6.625	97.72	97.595	97.47
6.75	98.345	98.22	98.095
6.875	98.97	98.845	98.72
7	99.47	99.345	99.22
7.125	99.97	99.845	99.72
7.25	100.345	100.22	100.095
7.375	100.72	100.595	100.47
7.5	101.095	100.97	100.845
7.625	101.345	101.22	101.095
7.75	101.595	101.47	101.345
7.875	101.845	101.72	101.595
8	101.97	101.845	101.72
8.125	102.095	101.97	101.845
8.25	102.22	102.095	101.97

Jumbo Premier Platinum 15 Year Fixed			
Rate	Days to Lock		
	30	45	60
5.125	88.598	88.473	88.348
5.25	89.598	89.473	89.348
5.375	90.473	90.348	90.223
5.5	91.348	91.223	91.098
5.625	92.223	92.098	91.973
5.75	93.098	92.973	92.848
5.875	93.848	93.723	93.598
6	94.598	94.473	94.348
6.125	95.348	95.223	95.098
6.25	96.098	95.973	95.848
6.375	96.723	96.598	96.473
6.5	97.348	97.223	97.098
6.625	97.973	97.848	97.723
6.75	98.598	98.473	98.348
6.875	99.098	98.973	98.848
7	99.598	99.473	99.348
7.125	99.973	99.848	99.723
7.25	100.348	100.223	100.098
7.375	100.598	100.473	100.348
7.5	100.848	100.723	100.598
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
5.25	88.731	88.606	88.481
5.375	89.856	89.731	89.606
5.5	90.856	90.731	90.606
5.625	91.856	91.731	91.606
5.75	92.856	92.731	92.606
5.875	93.731	93.606	93.481
6	94.606	94.481	94.356
6.125	95.481	95.356	95.231
6.25	96.231	96.106	95.981
6.375	96.981	96.856	96.731
6.5	97.606	97.481	97.356
6.625	98.231	98.106	97.981
6.75	98.731	98.606	98.481
6.875	99.231	99.106	98.981
7	99.731	99.606	99.481
7.125	100.106	99.981	99.856
7.25	100.481	100.356	100.231
7.375	100.731	100.606	100.481
7.5	100.981	100.856	100.731
7.625	101.106	100.981	100.856
7.75	101.231	101.106	100.981
7.875	101.356	101.231	101.106
8	101.481	101.356	101.231
8.125	101.606	101.481	101.356
8.25	101.731	101.606	101.481

Jumbo Premier Platinum 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5.125	91.718	91.593	91.468
5.25	92.468	92.343	92.218
5.375	93.218	93.093	92.968
5.5	93.968	93.843	93.718
5.625	94.718	94.593	94.468
5.75	95.343	95.218	95.093
5.875	95.968	95.843	95.718
6	96.593	96.468	96.343
6.125	97.218	97.093	96.968
6.25	97.843	97.718	97.593
6.375	98.343	98.218	98.093
6.5	98.843	98.718	98.593
6.625	99.343	99.218	99.093
6.75	99.843	99.718	99.593
6.875	100.218	100.093	99.968
7	100.593	100.468	100.343
7.125	100.843	100.718	100.593
7.25	100.968	100.843	100.718
7.375	101.093	100.968	100.843
7.5	101.218	101.093	100.968
7.625	101.3	101.218	101.093
7.75	101.3	101.3	101.218
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

Jumbo Premier Platinum 5/6 ARM			
Rate	Days to Lock		
	30	45	60
6.125	90.865	90.74	90.615
6.25	91.74	91.615	91.49
6.375	92.615	92.49	92.365
6.5	93.49	93.365	93.24
6.625	94.24	94.115	93.99
6.75	94.99	94.865	94.74
6.875	95.74	95.615	95.49
7	96.49	96.365	96.24
7.125	97.115	96.99	96.865
7.25	97.74	97.615	97.49
7.375	98.24	98.115	97.99
7.5	98.74	98.615	98.49
7.625	99.24	99.115	98.99
7.75	99.74	99.615	99.49
7.875	100.115	99.99	99.865
8	100.49	100.365	100.24
8.125	100.74	100.615	100.49
8.25	100.99	100.865	100.74
8.375	101.115	100.99	100.865
8.5	101.24	101.115	100.99
8.625	101.365	101.24	101.115
8.75	101.49	101.365	101.24
8.875	101.615	101.49	101.365
9	101.74	101.615	101.49
9.125	101.8	101.74	101.615

**NONDEL**

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



Effective Date:  
 1/13/25 8:11 AM

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

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

**Jumbo Premier Platinum Loan Level Adjustments**

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

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

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

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

Misc Adjustments	
Guideline Exception	-0.25%

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