

NONDEL

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



Effective Date:
9/15/25 8:01 AM

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

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

Conforming Fixed Express Loan Programs

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

Conforming 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	97.338	97.314	97.289	
5.125	98.017	97.993	97.968	
5.25	98.542	98.516	98.510	
5.375	99.295	99.269	99.242	
5.49	99.941	99.915	99.894	
5.5	99.941	99.915	99.894	
5.625	100.551	100.525	100.497	
5.75	100.669	100.630	100.590	
5.875	101.325	101.296	101.199	
5.99	101.754	101.715	101.675	
6	101.754	101.715	101.675	
6.125	102.299	102.271	102.173	
6.25	101.960	101.928	101.905	
6.375	102.403	102.364	102.324	
6.49	102.833	102.794	102.754	
6.5	102.833	102.794	102.754	
6.625	103.234	103.195	103.155	
6.75	103.147	103.111	103.079	
6.875	103.549	103.515	103.485	
6.99	103.909	103.876	103.846	
7	103.909	103.876	103.846	
7.125	104.213	104.182	104.149	
7.25	104.252	104.246	104.249	
7.375	104.578	104.563	104.545	
7.49	104.538	104.496	104.474	
7.5	104.538	104.496	104.474	
7.625	104.808	104.793	104.775	
7.75	104.927	104.912	104.894	
7.875	105.221	105.205	105.187	
7.99	105.472	105.457	105.439	

Conforming 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	97.338	97.314	97.289	
5.125	98.017	97.993	97.968	
5.25	98.545	98.516	98.510	
5.375	99.295	99.269	99.242	
5.49	99.941	99.915	99.894	
5.5	99.941	99.915	99.894	
5.625	100.551	100.525	100.497	
5.75	100.669	100.630	100.590	
5.875	101.325	101.296	101.199	
5.99	101.754	101.715	101.675	
6	101.754	101.715	101.675	
6.125	102.299	102.271	102.173	
6.25	101.960	101.928	101.905	
6.375	102.403	102.364	102.324	
6.49	102.833	102.794	102.754	
6.5	102.833	102.794	102.754	
6.625	103.234	103.195	103.155	
6.75	103.147	103.111	103.079	
6.875	103.549	103.515	103.485	
6.99	103.909	103.876	103.846	
7	103.909	103.876	103.846	
7.125	104.213	104.182	104.149	
7.25	104.252	104.246	104.249	
7.375	104.578	104.563	104.545	
7.49	104.538	104.496	104.474	
7.5	104.538	104.496	104.474	
7.625	104.808	104.793	104.775	
7.75	104.927	104.912	104.894	
7.875	105.221	105.205	105.187	
7.99	105.472	105.457	105.439	

Conforming 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.5	95.623	95.553	95.481	
4.625	96.302	96.232	96.160	
4.75	97.992	97.920	97.866	
4.875	98.673	98.610	98.546	
4.99	99.583	99.520	99.456	
5	99.583	99.520	99.456	
5.125	100.226	100.163	100.099	
5.25	100.841	100.779	100.714	
5.375	101.429	101.367	101.302	
5.49	101.987	101.924	101.860	
5.5	101.987	101.924	101.860	
5.625	102.506	102.444	102.379	
5.75	102.200	102.130	102.058	
5.875	102.718	102.648	102.577	
5.99	103.199	103.128	103.057	
6	103.199	103.128	103.057	
6.125	103.650	103.580	103.508	
6.25	102.933	102.863	102.792	
6.375	103.385	103.314	103.243	
6.49	103.803	103.733	103.662	
6.5	103.803	103.733	103.662	
6.625	104.189	104.119	104.048	
6.75	103.497	103.434	103.371	
6.875	103.863	103.820	103.757	
6.99	104.236	104.174	104.111	
7	104.236	104.174	104.111	
7.125	104.557	104.495	104.432	
7.25	104.422	104.414	104.404	
7.375	104.787	104.779	104.769	
7.49	105.138	105.130	105.120	

Conforming 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4	97.729	97.694	97.658	
4.125	98.130	98.095	98.059	
4.25	98.520	98.484	98.449	
4.375	98.897	98.862	98.826	
4.49	99.262	99.226	99.191	
4.5	99.262	99.226	99.191	
4.625	99.609	99.574	99.538	
4.75	99.992	99.961	99.929	
4.875	100.362	100.335	100.307	
4.99	100.722	100.695	100.666	
5	100.722	100.695	100.666	
5.125	101.066	101.039	101.011	
5.25	101.357	101.330	101.302	
5.375	101.628	101.601	101.572	
5.49	101.826	101.798	101.770	
5.5	101.826	101.798	101.770	
5.625	102.059	102.032	102.004	
5.75	102.146	102.119	102.090	
5.875	102.408	102.381	102.353	
5.99	102.656	102.629	102.600	
6	102.656	102.629	102.600	
6.125	102.969	102.942	102.913	
6.25	103.114	103.087	103.058	
6.375	103.405	103.378	103.349	
6.49	103.788	103.741	103.713	

Conforming 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4	97.681	97.645	97.610	
4.125	98.002	97.966	97.931	
4.25	99.177	99.129	99.079	
4.375	99.496	99.447	99.397	
4.49	99.808	99.759	99.710	
4.5	99.808	99.759	99.710	
4.625	100.110	100.062	100.012	
4.75	100.681	100.639	100.597	
4.875	100.982	100.940	100.898	
4.99	101.270	101.229	101.186	
5	101.270	101.229	101.186	
5.125	101.546	101.505	101.462	
5.25	101.799	101.758	101.715	
5.375	102.035	101.994	101.951	
5.49	102.212	102.170	102.128	
5.5	102.212	102.170	102.128	
5.625	102.439	102.398	102.355	
5.75	102.478	102.436	102.394	
5.875	102.708	102.666	102.624	
5.99	102.926	102.885	102.842	
6	102.926	102.885	102.842	
6.125	103.163	103.152	103.109	
6.25	103.141	103.113	103.085	
6.375	103.384	103.357	103.328	
6.49	103.634	103.607	103.578	

Conforming Adjustable Rate Express Loan Programs

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

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

Conforming 16½ SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.75	96.728	96.634	96.546	
4.875	97.240	97.145	97.057	
5	97.729	97.635	97.547	
5.125	98.186	98.092	98.004	
5.25	98.641	98.546	98.459	
5.375	99.007	98.902	98.814	
5.5	99.538	99.443	99.356	
5.625	99.961	99.867	99.779	
5.75	100.359	100.264	100.177	
5.875	100.719	100.624	100.537	
6	101.028	100.933	100.846	
6.125	101.263	101.168	101.081	
6.25	101.475	101.381	101.293	
6.375	101.654	101.560	101.472	
6.5	101.859	101.764	101.676	
6.625	102.115	102.020	101.932	
6.75	102.286	102.172	102.084	
6.875	102.258	102.164	102.076	
7	102.269	102.175	102.087	
7.125	102.308	102.214	102.126	
7.25	102.329	102.234	102.146	
7.375	102.321	102.226	102.138	
7.5	102.316	102.222	102.134	
7.625	102.316	102.222	102.134	
7.75	102.207	102.112	102.024	
7.875	101.933	101.839	101.751	
8	101.782	101.687	101.599	
0	0.000	0.000	0.000	

Conforming 7½ SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.75	98.030	97.935	97.847	
4.875	98.448	98.354	98.266	
5	98.841	98.747	98.659	
5.125	99.196	99.102	99.014	
5.25	99.555	99.460	99.372	
5.375	99.917	99.822	99.734	
5.5	100.266	100.172	100.084	
5.625	100.596	100.501	100.413	
5.75	100.866	100.772	100.684	
5.875	101.048	100.953	100.865	
6	101.241	101.147	101.059	
6.125	101.454	101.359	101.271	
6.25	101.623	101.528	101.440	
6.375	101.725	101.630	101.542	
6.5	101.844	101.749	101.661	
6.625	101.988	101.893	101.806	
6.75	102.150	102.056	101.968	
6.875	102.322	102.228	102.140	
7	102.472	102.378	102.290	
7.125	102.590	102.495	102.407	
7.25	102.663	102.568	102.481	
7.375	102.671	102.576	102.488	
7.5	102.679	102.584	102.496	
7.625	102.686	102.592	102.504	
7.75	102.694	102.590	102.512	
7.875	102.352	102.257	102.170	
8	102.204	101.919	101.625	
9	0	0.000	0.000	

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High Balance Fixed Express Loan Programs

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High Balance 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	97.012	96.986	96.963	5
5.125	97.691	97.667	97.642	5.125
5.25	98.219	98.190	98.164	5.25
5.375	98.969	98.943	98.916	5.375
5.49	99.615	99.589	99.568	5.49
5.5	99.615	99.589	99.568	5.5
5.625	100.225	100.199	100.171	5.625
5.75	100.343	100.304	100.264	5.75
5.875	100.999	100.970	100.873	5.875
5.99	101.428	101.389	101.349	5.99
6	101.428	101.389	101.349	6
6.125	101.973	101.945	101.847	6.125
6.25	101.634	101.602	101.579	6.25
6.375	102.077	102.038	101.998	6.375
6.49	102.507	102.468	102.428	6.49
6.5	102.507	102.468	102.428	6.5
6.625	102.908	102.869	102.829	6.625
6.75	102.821	102.785	102.753	6.75
6.875	103.223	103.189	103.159	6.875
6.99	103.583	103.550	103.520	6.99
7	103.583	103.550	103.520	7
7.125	103.887	103.856	103.823	7.125
7.25	103.926	103.920	103.923	7.25
7.375	104.252	104.237	104.219	7.375
7.49	104.587	104.545	104.523	7.49
7.5	104.587	104.545	104.523	7.5
7.625	104.857	104.842	104.824	7.625
7.75	104.976	104.961	104.943	7.75
7.875	105.270	105.254	105.236	7.875
7.99	105.521	105.506	105.488	7.99
8	105.521	105.506	105.488	8
8.125	105.225	105.207	105.177	8.125
8.25	105.174	105.077	104.993	8.25

High Balance 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	97.012	96.986	96.963	5
5.125	97.691	97.667	97.642	5.125
5.25	98.219	98.190	98.164	5.25
5.375	98.969	98.943	98.916	5.375
5.49	99.615	99.589	99.568	5.49
5.5	99.615	99.589	99.568	5.5
5.625	100.225	100.199	100.171	5.625
5.75	100.343	100.304	100.264	5.75
5.875	100.999	100.970	100.873	5.875
5.99	101.428	101.389	101.349	5.99
6	101.428	101.389	101.349	6
6.125	101.973	101.945	101.847	6.125
6.25	101.634	101.602	101.579	6.25
6.375	102.077	102.038	101.998	6.375
6.49	102.507	102.468	102.428	6.49
6.5	102.507	102.468	102.428	6.5
6.625	102.908	102.869	102.829	6.625
6.75	102.821	102.785	102.753	6.75
6.875	103.223	103.189	103.159	6.875
6.99	103.583	103.550	103.520	6.99
7	103.583	103.550	103.520	7
7.125	103.887	103.856	103.823	7.125
7.25	103.926	103.920	103.923	7.25
7.375	104.252	104.237	104.219	7.375
7.49	104.587	104.545	104.523	7.49
7.5	104.587	104.545	104.523	7.5
7.625	104.857	104.842	104.824	7.625
7.75	104.976	104.961	104.943	7.75
7.875	105.270	105.254	105.236	7.875
7.99	105.521	105.506	105.488	7.99
8	105.521	105.506	105.488	8
8.125	105.225	105.207	105.177	8.125
8.25	105.174	105.077	104.993	8.25

High Balance 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	97.981	97.950	97.918	5.25
5.375	98.654	98.623	98.591	5.375
5.49	99.306	99.275	99.243	5.49
5.5	99.306	99.275	99.243	5.5
5.625	99.909	99.878	99.846	5.625
5.75	100.043	100.004	99.964	5.75
5.875	100.632	100.593	100.553	5.875
5.99	101.178	101.139	101.099	5.99
6	101.178	101.139	101.099	6
6.125	101.676	101.636	101.596	6.125
6.25	101.450	101.411	101.371	6.25
6.375	101.952	101.913	101.873	6.375
6.49	102.407	102.368	102.328	6.49
6.5	102.407	102.368	102.328	6.5
6.625	102.833	102.794	102.754	6.625
6.75	102.653	102.622	102.589	6.75
6.875	103.074	103.043	103.011	6.875
6.99	103.461	103.429	103.397	6.99
7	103.461	103.429	103.397	7
7.125	103.812	103.781	103.748	7.125
7.25	103.826	103.811	103.793	7.25
7.375	104.177	104.162	104.144	7.375
7.49	104.481	104.466	104.448	7.49
7.5	104.481	104.466	104.448	7.5
7.625	104.782	104.767	104.749	7.625
7.75	104.901	104.886	104.868	7.75
7.875	105.196	105.179	105.161	7.875
7.99	105.446	105.431	105.413	7.99
8	105.446	105.431	105.413	8
8.125	105.150	105.134	105.116	8.125
8.25	105.034	104.956	104.877	8.25
8.375	105.289	105.211	105.132	8.375
8.49	105.527	105.449	105.369	8.49

High Balance 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.75	98.007	97.966	97.923	4.75
4.875	98.373	98.331	98.289	4.875
4.99	98.714	98.672	98.630	4.99
5	98.714	98.672	98.630	5
5.125	99.037	98.995	98.953	5.125
5.25	99.598	99.465	99.422	5.25
5.375	99.829	99.788	99.745	5.375
5.49	100.128	100.087	100.044	5.49
5.5	100.128	100.087	100.044	5.5
5.625	100.378	100.337	100.294	5.625
5.75	100.678	100.637	100.594	5.75
5.875	100.927	100.885	100.843	5.875
5.99	101.186	101.144	101.102	5.99
6	101.186	101.144	101.102	6
6.125	101.409	101.367	101.325	6.125
6.25	101.645	101.604	101.561	6.25
6.375	101.876	101.835	101.792	6.375
6.49	102.163	102.122	102.079	6.49
6.5	102.163	102.122	102.079	6.5
6.625	102.369	102.328	102.285	6.625
6.75	102.448	102.406	102.363	6.75
6.875	102.654	102.612	102.569	6.875
6.99	102.826	102.786	102.744	6.99
7	102.826	102.786	102.744	7
7.125	102.935	102.893	102.851	7.125
7.25	102.805	102.702	102.596	7.25

High Balance 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4	97.595	97.559	97.524	4
4.125	97.916	97.880	97.845	4.125
4.25	98.091	98.043	98.003	4.25
4.375	98.410	98.361	98.311	4.375
4.49	99.722	99.673	99.624	4.49
4.5	99.722	99.673	99.624	4.5
4.625	100.024	99.976	99.926	4.625
4.75	100.595	100.553	100.511	4.75
4.875	100.896	100.854	100.812	4.875
4.99	101.184	101.143	101.100	4.99
5	101.184	101.143	101.100	5
5.125	101.480	101.419	101.376	5.125
5.25	101.713	101.672	101.629	5.25
5.375	101.949	101.908	101.865	5.375
5.49	102.126	102.084	102.042	5.49
5.5	102.126	102.084	102.042	5.5
5.625	102.353	102.312	102.269	5.625
5.75	102.392	102.350	102.308	5.75
5.875	102.622	102.580	102.538	5.875
5.99	102.840	102.799	102.756	5.99
6	102.840	102.799	102.756	6
6.125	103.107	103.066	103.023	6.125
6.25	103.055	103.027	102.990	6.25
6.375	103.298	103.271	103.242	6.375
6.49	103.548	103.521	103.492	6.49
6.5	103.548	103.521	103.492	6.5

High Balance Adjustable Rate Express Loan Programs

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

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

High Balance 10% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	97.729	97.635	97.547	5
5.125	98.186	98.092	98.004	5.125
5.25	98.641	98.546	98.459	5.25
5.375	99.091	98.992	98.914	5.375
5.5	99.538	99.443	99.356	5.5
5.625	99.961	99.867	99.779	5.625
5.75	100.359	100.264	100.177	5.75
5.875	100.719	100.624	100.537	5.875
6	101.028	100.933	100.846	6
6.125	101.263	101.168	101.081	6.125
6.25	101.475	101.381	101.293	6.25
6.375	101.654	101.560	101.472	6.375
6.5	101.859	101.764	101.676	6.5
6.625	102.115	102.020	101.932	6.625
6.75	102.266	102.172	102.084	6.75
6.875	102.258	102.164	102.076	6.875
7	102.266	102.175	102.087	7
7.125	102.308	102.214	102.126	7.125
7.25	102.329	102.234	102.146	7.25
7.375	102.321	102.226	102.138	7.375
7.5	102.316	102.222	102.134	7.5
7.625	102.316	102.222	102.134	7.625
7.75	102.207	102.112	102.024	7.75
7.875	101.933	101.839	101.751	7.875
8	101.782	101.687	101.599	8
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0
0	0.000	0.000	0.000	0

High Balance 7% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
5	98.841	98.747	98.659	5
5.125	99.196	99.102	99.014	5.125
5.25	99.555	99.460	99.372	5.25

NONDEL

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

resi
central

Effective Date:
9/15/25 5:01 AM

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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 Loan Programs

Conforming 30 Year Fixed					Conforming 25 Year Fixed					Conforming 20 Year Fixed				
Days to Lock					Days to Lock					Days to Lock				
Rate	30	45	60		Rate	30	45	60		Rate	30	45	60	
5	97.213	97.189	97.164		5	97.213	97.189	97.164		4.75	97.867	97.805	97.741	
5.125	97.892	97.868	97.843		5.125	97.892	97.868	97.843		4.875	98.548	98.485	98.421	
5.25	98.420	98.391	98.365		5.25	98.420	98.391	98.365		4.99	99.458	99.395	99.331	
5.375	99.170	99.144	99.117		5.375	99.170	99.144	99.117		5	99.458	99.395	99.331	
5.49	99.816	99.790	99.769		5.49	99.816	99.790	99.769		5.125	100.101	100.038	99.974	
5.5	99.816	99.790	99.769		5.5	99.816	99.790	99.769		5.25	100.716	100.654	100.589	
5.625	100.426	100.400	100.372		5.625	100.426	100.400	100.372		5.375	101.304	101.242	101.177	
5.75	100.544	100.505	100.465		5.75	100.544	100.505	100.465		5.49	101.862	101.799	101.735	
5.875	101.200	101.171	101.074		5.875	101.200	101.171	101.074		5.5	101.862	101.799	101.735	
5.99	101.629	101.590	101.550		5.99	101.629	101.590	101.550		5.625	102.381	102.319	102.254	
6	101.629	101.590	101.550		6	101.629	101.590	101.550		5.75	102.075	102.005	101.933	
6.125	102.174	102.146	102.048		6.125	102.174	102.146	102.048		5.875	102.593	102.523	102.452	
6.25	101.835	101.803	101.780		6.25	101.835	101.803	101.780		5.99	103.074	103.003	102.932	
6.375	102.278	102.238	102.199		6.375	102.278	102.238	102.199		6	103.074	103.003	102.932	
6.49	102.708	102.669	102.629		6.49	102.708	102.669	102.629		6.125	103.525	103.455	103.383	
6.5	102.708	102.669	102.629		6.5	102.708	102.669	102.629		6.25	102.808	102.738	102.667	
6.625	103.109	103.070	103.030		6.625	103.109	103.070	103.030		6.375	103.280	103.189	103.118	
6.75	103.022	102.986	102.954		6.75	103.022	102.986	102.954		6.49	103.678	103.608	103.537	
6.875	103.424	103.390	103.360		6.875	103.424	103.390	103.360		6.5	103.678	103.608	103.537	
6.99	103.784	103.751	103.721		6.99	103.784	103.751	103.721		6.625	104.064	103.994	103.923	
7	103.784	103.751	103.721		7	103.784	103.751	103.721		6.75	103.372	103.309	103.246	
7.125	104.088	104.057	104.024		7.125	104.088	104.057	104.024		6.875	103.758	103.695	103.632	
7.25	104.127	104.121	104.124		7.25	104.127	104.121	104.124		6.99	104.111	104.049	103.986	
7.375	104.453	104.436	104.420		7.375	104.453	104.436	104.420		7	104.111	104.049	103.986	
7.49	104.413	104.371	104.349		7.49	104.413	104.371	104.349		7.125	104.432	104.370	104.307	
7.5	104.413	104.371	104.349		7.5	104.413	104.371	104.349		7.25	104.297	104.289	104.279	
7.625	104.683	104.668	104.650		7.625	104.683	104.668	104.650		7.375	104.682	104.654	104.644	
7.75	104.802	104.787	104.769		7.75	104.802	104.787	104.769		7.49	105.013	105.005	104.995	
7.875	105.096	105.080	105.062		7.875	105.096	105.080	105.062		7.5	105.013	105.005	104.995	
7.99	105.347	105.332	105.314		7.99	105.347	105.332	105.314		7.625	105.335	105.327	105.317	

Conforming 15 Year Fixed					Conforming 10 Year Fixed				
Days to Lock					Days to Lock				
Rate	30	45	60		Rate	30	45	60	
4.25	98.395	98.359	98.324		4	97.556	97.520	97.485	
4.375	98.772	98.737	98.701		4.125	97.877	97.841	97.806	
4.49	99.137	99.101	99.066		4.25	99.052	99.004	98.954	
4.5	99.137	99.101	99.066		4.375	99.371	99.322	99.272	
4.625	99.484	99.440	99.413		4.49	99.683	99.634	99.585	
4.75	99.867	99.836	99.804		4.5	99.683	99.634	99.585	
4.875	100.237	100.210	100.182		4.625	99.985	99.937	99.887	
4.99	100.587	100.570	100.541		4.75	100.556	100.514	100.472	
5	100.587	100.570	100.541		4.875	100.857	100.815	100.773	
5.125	100.941	100.914	100.886		4.99	101.145	101.104	101.061	
5.25	101.232	101.205	101.177		5	101.145	101.104	101.061	
5.375	101.503	101.476	101.447		5.125	101.421	101.380	101.337	
5.49	101.701	101.673	101.645		5.25	101.674	101.633	101.590	
5.5	101.701	101.673	101.645		5.375	101.910	101.869	101.826	
5.625	101.934	101.907	101.879		5.49	102.087	102.045	102.003	
5.75	102.021	101.994	101.965		5.5	102.087	102.045	102.003	
5.875	102.283	102.256	102.228		5.625	102.314	102.273	102.230	
5.99	102.531	102.504	102.475		5.75	102.353	102.311	102.269	
6	102.531	102.504	102.475		5.875	102.583	102.541	102.499	
6.125	102.844	102.817	102.788		5.99	102.801	102.760	102.717	
6.25	102.989	102.962	102.933		6	102.801	102.760	102.717	
6.375	103.280	103.253	103.224		6.125	103.068	103.027	102.984	
6.49	103.643	103.616	103.588		6.25	103.016	102.988	102.960	
6.5	103.643	103.616	103.588		6.375	103.259	103.232	103.203	
6.625	103.905	103.878	103.850		6.49	103.509	103.482	103.453	
6.75	103.949	103.921	103.893		6.5	103.509	103.482	103.453	

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

Conforming 10% SOFR ARM					Conforming 7% SOFR ARM					Conforming 5% SOFR ARM				
Days to Lock					Days to Lock					Days to Lock				
Rate	30	45	60		Rate	30	45	60		Rate	30	45	60	
5	97.604	97.510	97.422		5	98.716	98.622	98.534		5	99.071	98.977	98.889	
5.125	98.061	97.967	97.879		5.125	99.071	98.977	98.889		5.125	99.467	99.372	99.284	
5.25	98.516	98.421	98.334		5.25	99.430	99.335	99.247		5.25	99.806	99.711	99.623	
5.375	98.972	98.877	98.789		5.375	99.792	99.697	99.609		5.375	100.059	99.965	99.877	
5.5	99.413	99.318	99.231		5.5	100.141	100.047	99.959		5.5	100.319	100.225	100.137	
5.625	99.836	99.742	99.654		5.625	100.471	100.376	100.288		5.625	100.589	100.495	100.407	
5.75	100.234	100.139	100.052		5.75	100.741	100.647	100.559		5.75	100.812	100.717	100.629	
5.875	100.594	100.499	100.412		5.875	100.923	100.828	100.740		5.875	100.963	100.868	100.780	
6	100.903	100.806	100.721		6	101.116	101.022	100.934		6	101.118	101.024	100.936	
6.125	101.138	101.043	100.956		6.125	101.329	101.234	101.146		6.125	101.278	101.183	101.096	
6.25	101.350	101.256	101.168		6.25	101.498	101.403	101.315		6.25	101.441	101.346	101.259	
6.375	101.529	101.435	101.347		6.375	101.608	101.505	101.417		6.375	101.609	101.514	101.426	
6.5	101.734	101.639	101.551		6.5	101.719	101.624	101.536		6.5	101.752	101.658	101.570	
6.625	101.990	101.895	101.807		6.625	101.863	101.768	101.681		6.625	101.858	101.763	101.675	
6.75	102.141	102.047	101.959		6.75	102.025	101.931	101.843		6.75	101.914	101.819	101.731	
6.875	102.133	102.039	101.951		6.875	102.197	102.103	102.015		6.875	101.899	101.804	101.716	
7	102.144	102.050	101.962		7	102.347	102.253	102.165		7	101.891	101.797	101.709	
7.125	102.183	102.089	102.001		7.125	102.465	102.370	102.282		7.125	101.883	101.789	101.701	
7.25	102.204	102.109	102.021		7.25	102.538	102.443	102.356		7.25	101.882	101.787	101.699	
7.375	102.196	102.101	102.013		7.375	102.546	102.451	102.363		7.375	101.890	101.795	101.707	
7.5	102.191	102.097	102.009		7.5	102.554	102.459	102.371		7.5	101.910	101.815	101.727	
7.625	102.191	102.097	102.009		7.625	102.561	102.467	102.379		7.625	101.949	101.854	101.766	
7.75	102.082	101.987	101.899		7.75	102.469	102.375	102.287		7.75	102.000	101.906	101.818	
7.875	101.808	101.714	101.626		7.875	102.227	102.132	102.045		7.875	102.071	101.976	101.888	
8	101.657	101.562	101.474		8	102.079	101.984	101.896		8	102.141	102.047	101.959	
0	0.000	0.000	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 Fixed Loan Programs

High Balance 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.094	98.065	98.059	
5.375	98.844	98.818	98.791	
5.49	99.490	99.464	99.443	
5.5	99.490	99.464	99.443	
5.625	100.100	100.074	100.046	
5.75	100.218	100.179	100.139	
5.875	100.874	100.845	100.748	
5.99	101.303	101.264	101.224	
6	101.303	101.264	101.224	
6.125	101.848	101.820	101.722	
6.25	101.509	101.477	101.454	
6.375	101.952	101.913	101.873	
6.49	102.382	102.343	102.303	
6.5	102.382	102.343	102.303	
6.625	102.783	102.744	102.704	
6.75	102.696	102.660	102.628	
6.875	103.096	103.064	103.034	
6.99	103.458	103.425	103.395	
7	103.458	103.425	103.395	
7.125	103.762	103.731	103.698	
7.25	103.801	103.795	103.798	
7.375	104.127	104.112	104.094	
7.49	104.462	104.420	104.398	
7.5	104.462	104.420	104.398	
7.625	104.732	104.717	104.699	
7.75	104.851	104.836	104.818	
7.875	105.145	105.129	105.111	
7.99	105.396	105.381	105.363	
8	105.396	105.381	105.363	
8.125	105.100	105.082	105.052	
8.25	105.049	104.952	104.868	
8.375	105.280	105.182	105.098	
8.49	105.551	105.454	105.370	

High Balance 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.094	98.065	98.059	
5.375	98.844	98.818	98.791	
5.49	99.490	99.464	99.443	
5.5	99.490	99.464	99.443	
5.625	100.100	100.074	100.046	
5.75	100.218	100.179	100.139	
5.875	100.874	100.845	100.748	
5.99	101.303	101.264	101.224	
6	101.303	101.264	101.224	
6.125	101.848	101.820	101.722	
6.25	101.509	101.477	101.454	
6.375	101.952	101.913	101.873	
6.49	102.382	102.343	102.303	
6.5	102.382	102.343	102.303	
6.625	102.783	102.744	102.704	
6.75	102.696	102.660	102.628	
6.875	103.096	103.064	103.034	
6.99	103.458	103.425	103.395	
7	103.458	103.425	103.395	
7.125	103.762	103.731	103.698	
7.25	103.801	103.795	103.798	
7.375	104.127	104.112	104.094	
7.49	104.462	104.420	104.398	
7.5	104.462	104.420	104.398	
7.625	104.732	104.717	104.699	
7.75	104.851	104.836	104.818	
7.875	105.145	105.129	105.111	
7.99	105.396	105.381	105.363	
8	105.396	105.381	105.363	
8.125	105.100	105.082	105.052	
8.25	105.049	104.952	104.868	
8.375	105.280	105.182	105.098	
8.49	105.551	105.454	105.370	

High Balance 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.856	97.825	97.793	
5.375	98.529	98.498	98.466	
5.49	99.181	99.150	99.118	
5.5	99.181	99.150	99.118	
5.625	99.784	99.753	99.721	
5.75	99.918	99.879	99.839	
5.875	100.507	100.468	100.428	
5.99	101.053	101.014	100.974	
6	101.053	101.014	100.974	
6.125	101.550	101.511	101.471	
6.25	101.325	101.286	101.246	
6.375	101.827	101.788	101.748	
6.49	102.282	102.243	102.203	
6.5	102.282	102.243	102.203	
6.625	102.708	102.669	102.629	
6.75	102.528	102.497	102.464	
6.875	102.949	102.918	102.886	
6.99	103.336	103.304	103.272	
7	103.336	103.304	103.272	
7.125	103.687	103.656	103.623	
7.25	103.701	103.686	103.668	
7.375	104.052	104.037	104.019	
7.49	104.356	104.341	104.323	
7.5	104.356	104.341	104.323	
7.625	104.657	104.642	104.624	
7.75	104.776	104.761	104.743	
7.875	105.070	105.054	105.036	
7.99	105.321	105.306	105.288	
8	105.025	105.009	104.991	
8.125	104.909	104.831	104.752	
8.25	105.164	105.086	105.007	
8.375	105.402	105.324	105.244	
8.49	105.651	105.573	105.493	

High Balance 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.589	98.547	98.505	
5.125	98.912	98.870	98.828	
5.25	99.381	99.340	99.297	
5.375	99.704	99.663	99.620	
5.49	100.003	99.962	99.919	
5.5	100.003	99.962	99.919	
5.625	100.253	100.212	100.169	
5.75	100.553	100.512	100.469	
5.875	100.802	100.760	100.718	
5.99	101.061	101.019	100.977	
6	101.061	101.019	100.977	
6.125	101.284	101.242	101.200	
6.25	101.520	101.479	101.436	
6.375	101.751	101.710	101.667	
6.49	102.038	101.997	101.954	
6.5	102.038	101.997	101.954	
6.625	102.244	102.203	102.160	
6.75	102.323	102.281	102.238	
6.875	102.529	102.487	102.444	
6.99	102.703	102.661	102.619	
7	102.703	102.661	102.619	
7.125	102.810	102.768	102.726	
7.25	102.680	102.577	102.471	
7.375	102.848	102.746	102.639	
7.49	102.974	102.872	102.765	
7.5	102.974	102.872	102.765	

High Balance 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	98.965	98.918	98.869	
4.375	99.285	99.236	99.186	
4.49	99.597	99.548	99.499	
4.5	99.597	99.548	99.499	
4.625	99.899	99.851	99.801	
4.75	100.470	100.428	100.386	
4.875	100.771	100.729	100.687	
4.99	101.059	101.018	100.975	
5	101.059	101.018	100.975	
5.125	101.335	101.294	101.251	
5.25	101.548	101.547	101.504	
5.375	101.824	101.783	101.740	
5.49	102.001	101.959	101.917	
5.5	102.001	101.959	101.917	
5.625	102.228	102.187	102.144	
5.75	102.287	102.225	102.183	
5.875	102.497	102.455	102.413	
5.99	102.715	102.674	102.631	
6	102.715	102.674	102.631	
6.125	102.982	102.941	102.898	
6.25	102.930	102.902	102.874	
6.375	103.173	103.146	103.117	
6.49	103.423	103.396	103.367	
6.5	103.423	103.396	103.367	
6.625	103.646	103.618	103.590	
6.75	103.878	103.851	103.822	

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

High Balance 10% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5.5	99.413	99.319	99.231	
5.625	99.836	99.742	99.654	
5.75	100.234	100.139	100.052	
5.875	100.594	100.499	100.412	
6	100.903	100.806	100.721	
6.125	101.138	101.043	100.956	
6.25	101.350	101.256	101.168	
6.375	101.529	101.435	101.347	
6.5	101.734	101.639	101.551	
6.625	101.990	101.895	101.807	
6.75	102.141	102.047	101.959	
6.875	102.133	102.038	101.951	
7	102.144	102.050	101.962	
7.125	102.183	102.089	102.001	
7.25	102.234	102.139	102.021	
7.375	102.196	102.101	102.013	
7.5	102.191	102.097	102.009	
7.625	102.191	102.097	102.009	
7.75	102.082	101.987	101.899	
7.875	101.808	101.714	101.626	
8	101.657	101.562	101.474	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	
4.75	97.905	97.810	97.722	
4.875	98.323	98.229	98.141	
5	98.716	98.622	98.534	
5.125	99.071	98.977	98.889	
5.25	99.430	99.335	99.247	
5.375	99.792	99.697	99.609	
5.5	100.141	100.047	99.959	
5.625	100.471	100.376	100.288	
5.75	100.741	100.647	100.559	
5.875	100.923	100.828	100.740	
6	101.116	101.022	100.934	
6.125	101.329	101.234	101.146	
6.25	101.498	101.403	101.315	
6.375	101.600	101.505	101.417	
6.5	101.719	101.624	101.536	
6.625	101.863	101.768	101.681	
6.75	102.025	101.931	101.843	

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

Conventional RefiNow Fixed Loan Programs

Conforming 30 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.213	97.189	97.164	
5.125	97.892	97.868	97.843	
5.25	98.507	98.476	98.444	
5.375	99.180	99.149	99.117	
5.49	99.832	99.801	99.769	
5.5	99.832	99.801	99.769	
5.625	100.435	100.404	100.372	
5.75	100.544	100.505	100.465	
5.875	101.108	101.069	101.029	
5.99	101.629	101.590	101.550	
6	101.629	101.590	101.550	
6.125	102.076	102.037	101.997	
6.25	101.801	101.762	101.722	
6.375	102.278	102.239	102.199	
6.49	102.708	102.669	102.629	
6.5	102.708	102.669	102.629	
6.625	103.109	103.070	103.030	
6.75	102.929	102.898	102.865	
6.875	103.350	103.319	103.287	
6.99	103.737	103.705	103.673	
7	103.737	103.705	103.673	
7.125	104.088	104.057	104.024	
7.25	104.102	104.087	104.069	
7.375	104.453	104.438	104.420	
7.49	104.382	104.367	104.349	
7.5	104.382	104.367	104.349	
7.625	104.683	104.668	104.650	
7.75	104.802	104.787	104.769	
7.875	105.096	105.080	105.062	
8	105.347	105.332	105.314	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.213	97.189	97.164	
5.125	97.892	97.868	97.843	
5.25	98.507	98.476	98.444	
5.375	99.180	99.149	99.117	
5.49	99.832	99.801	99.769	
5.5	99.832	99.801	99.769	
5.625	100.435	100.404	100.372	
5.75	100.544	100.505	100.465	
5.875	101.108	101.069	101.029	
5.99	101.629	101.590	101.550	
6	101.629	101.590	101.550	
6.125	102.076	102.037	101.997	
6.25	101.801	101.762	101.722	
6.375	102.278	102.239	102.199	
6.49	102.708	102.669	102.629	
6.5	102.708	102.669	102.629	
6.625	103.109	103.070	103.030	
6.75	102.929	102.898	102.865	
6.875	103.350	103.319	103.287	
6.99	103.737	103.705	103.673	
7	103.737	103.705	103.673	
7.125	104.088	104.057	104.024	
7.25	104.102	104.087	104.069	
7.375	104.453	104.438	104.420	
7.49	104.382	104.367	104.349	
7.5	104.382	104.367	104.349	
7.625	104.683	104.668	104.650	
7.75	104.802	104.787	104.769	
7.875	105.096	105.080	105.062	
8	105.347	105.332	105.314	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.867	97.805	97.741	
4.875	98.548	98.485	98.421	
4.99	99.458	99.395	99.331	
5	99.458	99.395	99.331	
5.125	100.101	100.038	99.974	
5.25	100.716	100.654	100.589	
5.375	101.304	101.242	101.177	
5.49	101.862	101.799	101.735	
5.5	101.862	101.799	101.735	
5.625	102.381	102.319	102.254	
5.75	102.075	102.005	101.933	
5.875	102.593	102.523	102.452	
5.99	103.074	103.003	102.932	
6	103.074	103.003	102.932	
6.125	103.525	103.455	103.383	
6.25	102.808	102.738	102.667	
6.375	103.260	103.189	103.118	
6.49	103.678	103.608	103.537	
6.5	103.678	103.608	103.537	
6.625	104.064	103.994	103.923	
6.75	103.372	103.309	103.246	
6.875	103.758	103.695	103.632	
6.99	104.111	104.049	103.986	
7	104.111	104.049	103.986	
7.125	104.432	104.370	104.307	
7.25	104.297	104.289	104.279	
7.375	104.662	104.654	104.644	
7.49	105.013	105.005	104.995	
7.5	105.013	105.005	104.995	
7.625	105.335	105.327	105.317	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	98.395	98.359	98.324	
4.375	98.772	98.737	98.701	
4.49	99.137	99.101	99.066	
4.5	99.137	99.101	99.066	
4.625	99.484	99.449	99.413	
4.75	99.867	99.836	99.804	
4.875	100.237	100.210	100.182	
4.99	100.597	100.570	100.541	
5	100.597	100.570	100.541	
5.125	100.941	100.914	100.886	
5.25	101.232	101.205	101.177	
5.375	101.503	101.476	101.447	
5.49	101.701	101.673	101.645	
5.5	101.701	101.673	101.645	
5.625	101.934	101.907	101.879	
5.75	102.021	101.994	101.965	
5.875	102.283	102.256	102.228	
5.99	102.531	102.504	102.475	
6	102.531	102.504	102.475	
6.125	102.844	102.817	102.788	
6.25	102.989	102.962	102.933	
6.375	103.280	103.253	103.224	
6.49	103.643	103.616	103.588	
6.5	103.643	103.616	103.588	
6.625	103.905	103.878	103.850	
6.75	103.949	103.921	103.893	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	99.052	99.004	98.954	
4.375	99.371	99.322	99.272	
4.49	99.683	99.634	99.585	
4.5	99.683	99.634	99.585	
4.625	99.985	99.937	99.887	
4.75	100.556	100.514	100.472	
4.875	100.857	100.815	100.773	
4.99	101.145	101.104	101.061	
5	101.145	101.104	101.061	
5.125	101.421	101.380	101.337	
5.25	101.674	101.633	101.590	
5.375	101.910	101.869	101.826	
5.49	102.087	102.045	102.003	
5.5	102.087	102.045	102.003	
5.625	102.314	102.273	102.230	
5.75	102.353	102.311	102.269	
5.875	102.583	102.541	102.499	
5.99	102.801	102.760	102.717	
6	102.801	102.760	102.717	
6.125	103.068	103.027	102.984	
6.25	103.016	102.988	102.960	
6.375	103.259	103.232	103.203	
6.49	103.509	103.482	103.453	
6.5	103.509	103.482	103.453	
6.625	103.732	103.704	103.676	
6.75	103.964	103.937	103.908	

NONDEL

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



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

Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5	97.141	97.128	97.081
5.125	97.856	97.844	97.796
5.25	98.295	98.266	98.260
5.375	99.045	99.019	99.012
5.49	99.691	99.665	99.658
5.5	99.691	99.665	99.658
5.625	100.301	100.275	100.268
5.75	100.534	100.503	100.408
5.875	101.200	101.171	101.074
5.99	101.617	101.588	101.490
6	101.617	101.588	101.490
6.125	102.174	102.146	102.048
6.25	101.835	101.803	101.780
6.375	102.245	102.213	102.187
6.49	102.604	102.572	102.545
6.5	102.604	102.572	102.545
6.625	103.041	103.009	102.981
6.75	103.022	102.986	102.954
6.875	103.424	103.390	103.360
6.99	103.784	103.751	103.721
7	103.784	103.751	103.721
7.125	104.074	104.042	104.012
7.25	104.127	104.121	104.124
7.375	104.417	104.404	104.407
7.49	104.413	104.371	104.342
7.5	104.413	104.371	104.342
7.625	104.615	104.606	104.608
7.75	104.797	104.752	104.724
7.875	105.088	105.044	105.016
7.99	105.276	105.237	105.207

Conforming 25 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5	97.141	97.128	97.081
5.125	97.856	97.844	97.796
5.25	98.295	98.266	98.260
5.375	99.045	99.019	99.012
5.49	99.691	99.665	99.658
5.5	99.691	99.665	99.658
5.625	100.301	100.275	100.268
5.75	100.534	100.503	100.408
5.875	101.200	101.171	101.074
5.99	101.617	101.588	101.490
6	101.617	101.588	101.490
6.125	102.174	102.146	102.048
6.25	101.835	101.803	101.780
6.375	102.245	102.213	102.187
6.49	102.604	102.572	102.545
6.5	102.604	102.572	102.545
6.625	103.041	103.009	102.981
6.75	103.022	102.986	102.954
6.875	103.424	103.390	103.360
6.99	103.784	103.751	103.721
7	103.784	103.751	103.721
7.125	104.074	104.042	104.012
7.25	104.127	104.121	104.124
7.375	104.417	104.404	104.407
7.49	104.413	104.371	104.342
7.5	104.413	104.371	104.342
7.625	104.615	104.606	104.608
7.75	104.797	104.752	104.724
7.875	105.088	105.044	105.016
7.99	105.276	105.237	105.207

Conforming 20 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4.75	97.075	97.077	96.998
4.875	98.043	98.044	97.966
4.99	98.901	98.903	98.824
5	98.901	98.903	98.824
5.125	99.652	99.654	99.575
5.25	100.406	100.407	100.329
5.375	100.969	100.970	100.892
5.49	101.497	101.499	101.420
5.5	101.497	101.499	101.420
5.625	101.981	101.982	101.904
5.75	101.725	101.709	101.537
5.875	102.165	102.149	101.977
5.99	102.583	102.567	102.395
6	102.583	102.567	102.395
6.125	103.025	103.009	102.837
6.25	102.468	102.433	102.386
6.375	102.779	102.744	102.698
6.49	103.113	103.078	103.032
6.5	103.113	103.078	103.032
6.625	103.457	103.421	103.375
6.75	103.235	103.181	103.079
6.875	103.570	103.516	103.414
6.99	103.886	103.832	103.730
7	103.886	103.832	103.730
7.125	104.203	104.149	104.047
7.25	104.141	104.141	104.141
7.375	104.451	104.451	104.451
7.49	104.763	104.763	104.763
7.5	104.763	104.763	104.763
7.625	105.081	105.081	105.081

Conforming 15 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4	98.316	98.311	98.301
4.125	97.904	97.890	97.853
4.25	98.350	98.340	98.313
4.375	98.825	98.816	98.790
4.49	99.307	99.299	99.274
4.5	99.307	99.299	99.274
4.625	99.414	99.396	99.373
4.75	99.913	99.902	99.884
4.875	100.346	100.335	100.319
4.99	100.715	100.705	100.690
5	100.715	100.705	100.690
5.125	100.927	100.912	100.893
5.25	101.232	101.217	101.199
5.375	101.506	101.491	101.474
5.49	101.803	101.790	101.774
5.5	101.803	101.790	101.774
5.625	101.634	101.624	101.606
5.75	101.974	101.962	101.944
5.875	102.262	102.249	102.230
5.99	102.539	102.526	102.507
6	102.539	102.526	102.507
6.125	102.497	102.485	102.451
6.25	102.810	102.796	102.765
6.375	103.096	103.082	103.051
6.49	103.394	103.380	103.349
6.5	103.394	103.380	103.349
6.625	103.464	103.422	103.383
6.75	103.722	103.679	103.639
6.875	103.971	103.928	103.887
6.99	104.189	104.146	104.106

Conforming 10 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4	98.400	98.455	98.507
4.125	98.058	98.096	98.129
4.25	98.505	98.542	98.576
4.375	98.980	99.018	99.051
4.49	99.462	99.500	99.533
4.5	99.462	99.500	99.533
4.625	99.799	99.820	99.836
4.75	100.295	100.316	100.332
4.875	100.728	100.749	100.764
4.99	101.096	101.117	101.132
5	101.096	101.117	101.132
5.125	101.268	101.272	101.269
5.25	101.596	101.599	101.596
5.375	101.892	101.896	101.893
5.49	102.212	102.215	102.213
5.5	102.212	102.215	102.213
5.625	101.831	101.816	101.793
5.75	102.193	102.177	102.154
5.875	102.500	102.484	102.462
5.99	102.800	102.784	102.761
6	102.800	102.784	102.761
6.125	102.665	102.644	102.622
6.25	102.958	102.936	102.915
6.375	103.243	103.222	103.201
6.49	103.538	103.516	103.495
6.5	103.538	103.516	103.495
6.625	103.616	103.574	103.531
6.75	103.847	103.804	103.762
6.875	104.093	104.051	104.008
6.99	104.309	104.267	104.224

NONDELResiCentral, LLC
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www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**Conforming HomeReady Fixed Loan Programs**

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.213	97.189	97.164	
5.125	97.892	97.868	97.843	
5.25	98.507	98.476	98.444	
5.375	99.180	99.149	99.117	
5.49	99.832	99.801	99.769	
5.5	99.832	99.801	99.769	
5.625	100.435	100.404	100.372	
5.75	100.544	100.505	100.465	
5.875	101.108	101.069	101.029	
5.99	101.629	101.590	101.550	
6	101.629	101.590	101.550	
6.125	102.076	102.037	101.997	
6.25	101.801	101.762	101.722	
6.375	102.278	102.239	102.199	
6.49	102.708	102.669	102.629	
6.5	102.708	102.669	102.629	
6.625	103.109	103.070	103.030	
6.75	102.929	102.898	102.865	
6.875	103.350	103.319	103.287	
6.99	103.737	103.705	103.673	
7	103.737	103.705	103.673	
7.125	104.088	104.057	104.024	
7.25	104.102	104.087	104.069	
7.375	104.453	104.438	104.420	
7.49	104.382	104.367	104.349	
7.5	104.382	104.367	104.349	
7.625	104.683	104.668	104.650	
7.75	104.802	104.787	104.769	
7.875	105.096	105.080	105.062	
7.99	105.347	105.332	105.314	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.213	97.189	97.164	
5.125	97.892	97.868	97.843	
5.25	98.507	98.476	98.444	
5.375	99.180	99.149	99.117	
5.49	99.832	99.801	99.769	
5.5	99.832	99.801	99.769	
5.625	100.435	100.404	100.372	
5.75	100.544	100.505	100.465	
5.875	101.108	101.069	101.029	
5.99	101.629	101.590	101.550	
6	101.629	101.590	101.550	
6.125	102.076	102.037	101.997	
6.25	101.801	101.762	101.722	
6.375	102.278	102.239	102.199	
6.49	102.708	102.669	102.629	
6.5	102.708	102.669	102.629	
6.625	103.109	103.070	103.030	
6.75	102.929	102.898	102.865	
6.875	103.350	103.319	103.287	
6.99	103.737	103.705	103.673	
7	103.737	103.705	103.673	
7.125	104.088	104.057	104.024	
7.25	104.102	104.087	104.069	
7.375	104.453	104.438	104.420	
7.49	104.382	104.367	104.349	
7.5	104.382	104.367	104.349	
7.625	104.683	104.668	104.650	
7.75	104.802	104.787	104.769	
7.875	105.096	105.080	105.062	
7.99	105.347	105.332	105.314	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	95.498	95.428	95.356	
4.625	96.177	96.107	96.035	
4.75	97.867	97.805	97.741	
4.875	98.548	98.485	98.421	
4.99	99.458	99.395	99.331	
5	99.458	99.395	99.331	
5.125	100.101	100.038	99.974	
5.25	100.716	100.654	100.589	
5.375	101.304	101.242	101.177	
5.49	101.862	101.799	101.735	
5.5	101.862	101.799	101.735	
5.625	102.381	102.319	102.254	
5.75	102.075	102.005	101.933	
5.875	102.593	102.523	102.452	
5.99	103.074	103.003	102.932	
6	103.074	103.003	102.932	
6.125	103.525	103.455	103.383	
6.25	102.808	102.738	102.667	
6.375	103.260	103.189	103.118	
6.49	103.678	103.608	103.537	
6.5	103.678	103.608	103.537	
6.625	104.064	103.994	103.923	
6.75	103.372	103.309	103.246	
6.875	103.758	103.695	103.632	
6.99	104.111	104.049	103.986	
7	104.111	104.049	103.986	
7.125	104.432	104.370	104.307	
7.25	104.297	104.289	104.279	
7.375	104.662	104.654	104.644	
7.49	105.013	105.005	104.995	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	98.395	98.359	98.324	
4.375	98.772	98.737	98.701	
4.49	99.137	99.101	99.066	
4.5	99.137	99.101	99.066	
4.625	99.484	99.449	99.413	
4.75	99.867	99.836	99.804	
4.875	100.237	100.210	100.182	
4.99	100.597	100.570	100.541	
5	100.597	100.570	100.541	
5.125	100.941	100.914	100.886	
5.25	101.232	101.205	101.177	
5.375	101.503	101.476	101.447	
5.49	101.701	101.673	101.645	
5.5	101.701	101.673	101.645	
5.625	101.934	101.907	101.879	
5.75	102.021	101.994	101.965	
5.875	102.283	102.256	102.228	
5.99	102.531	102.504	102.475	
6	102.531	102.504	102.475	
6.125	102.844	102.817	102.788	
6.25	102.989	102.962	102.933	
6.375	103.280	103.253	103.224	
6.49	103.643	103.616	103.588	
6.5	103.643	103.616	103.588	
6.625	103.905	103.878	103.850	
6.75	103.949	103.921	103.893	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4	97.556	97.520	97.485	
4.125	97.877	97.841	97.806	
4.25	99.052	99.004	98.954	
4.375	99.371	99.322	99.272	
4.49	99.683	99.634	99.585	
4.5	99.683	99.634	99.585	
4.625	99.985	99.937	99.887	
4.75	100.556	100.514	100.472	
4.875	100.857	100.815	100.773	
4.99	101.145	101.104	101.061	
5	101.145	101.104	101.061	
5.125	101.421	101.380	101.337	
5.25	101.674	101.633	101.590	
5.375	101.910	101.869	101.826	
5.49	102.087	102.045	102.003	
5.5	102.087	102.045	102.003	
5.625	102.314	102.273	102.230	
5.75	102.353	102.311	102.269	
5.875	102.583	102.541	102.499	
5.99	102.801	102.760	102.717	
6	102.801	102.760	102.717	
6.125	103.068	103.027	102.984	
6.25	103.016	102.988	102.960	
6.375	103.259	103.232	103.203	
6.49	103.509	103.482	103.453	
6.5	103.509	103.482	103.453	

Conforming HomeReady Adjustable Rate Loan ProgramsConforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.516	98.421	98.334	
5.375	98.972	98.877	98.789	
5.5	99.413	99.318	99.231	
5.625	99.836	99.742	99.654	
5.75	100.234	100.139	100.052	
5.875	100.594	100.499	100.412	
6	100.903	100.808	100.721	
6.125	101.138	101.043	100.956	
6.25	101.350	101.256	101.168	
6.375	101.529	101.435	101.347	
6.5	101.734	101.639	101.551	
6.625	101.990	101.895	101.807	
6.75	102.141	102.047	101.959	
6.875	102.133	102.039	101.951	
7	102.144	102.050	101.962	
7.125	102.183	102.089	102.001	
7.25	102.204	102.109	102.021	
7.375	102.196	102.101	102.013	
7.5	102.191	102.097	102.009	
7.625	102.191	102.097	102.009	
7.75	102.082	101.987	101.899	
7.875	101.808	101.714	101.626	
8	101.657	101.562	101.474	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	98.716	98.622	98.534	
5.125	99.071	98.977	98.889	
5.25	99.430	99.335	99.247	
5.375	99.792	99.697	99.609	
5.5	100.141	100.047	99.959	
5.625	100.471	100.376	100.288	
5.75	100.741	100.647	100.559	
5.875	100.923	100.828	100.740	
6	101.116	101.022	100.934	
6.125	101.329	101.234	101.146	
6.25	101.498	101.403	101.315	
6.375	101.600	101.505	101.417	
6.5	101.719	101.624	101.536	
6.625	101.863	101.768	101.681	
6.75	102.025	101.931	101.843	
6.875	102.197	102.103	102.015	
7	102.347	102.253	102.165	
7.125	102.465	102.370	102.282	
7.25	102.538	102.443	102.356	
7.375	102.546	102.451	102.363	
7.5	102.554	102.459	102.371	
7.625	102.561	102.467	102.379	
7.75	102.469	102.375	102.287	
7.875	102.227	102.132	102.045	

Conforming 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	99.071	98.977	98.889	
5.125	99.467	99.372	99.284	
5.25	99.806	99.711	99.623	
5.375	100.059	99.965	99.877	
5.5	100.319	100.225	100.137	
5.625	100.589	100.495	100.407	
5.75	100.812	100.717	100.629	
5.875	100.963	100.868	100.780	
6	101.118	101.024	100.936	
6.125	101.278	101.183	101.095	
6.25	101.441	101.346	101.258	
6.375	101.609	101.514	101.424	
6.5	101.752	101.658	101.570	
6.625	101.858	101.763	101.677	
6.75	101.914	101.819	101.733	
6.875	101.891	101.804	101.710	
7	101.891	101.797	101.710	
7.125	101.883	101.789	101.702	
7.25	101.882	101.787	101.698	
7.375	101.890	101.795	101.707	
7.5	101.910	101.815	101.727	
7.625	101.949	101.854	101.766	
7.75	102.000	101.906	101.818	
7.875	102.071	101.976	101.888	

NONDEL

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



Effective Date:
9/15/25 8:01 AM

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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 HomeReady Fixed Loan Programs

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.056	98.025	97.993	
5.375	98.729	98.698	98.666	
5.49	99.381	99.350	99.318	
5.5	99.381	99.350	99.318	
5.625	99.984	99.953	99.921	
5.75	100.118	100.079	100.039	
5.875	100.707	100.668	100.628	
5.99	101.253	101.214	101.174	
6	101.253	101.214	101.174	
6.125	101.750	101.711	101.671	
6.25	101.525	101.486	101.446	
6.375	102.027	101.988	101.948	
6.49	102.482	102.443	102.403	
6.5	102.482	102.443	102.403	
6.625	102.908	102.869	102.829	
6.75	102.728	102.697	102.664	
6.875	103.149	103.118	103.086	
6.99	103.536	103.504	103.472	
7	103.536	103.504	103.472	
7.125	103.887	103.856	103.823	
7.25	103.901	103.886	103.868	
7.375	104.252	104.237	104.219	
7.49	104.556	104.541	104.523	
7.5	104.556	104.541	104.523	
7.625	104.857	104.842	104.824	
7.75	104.976	104.961	104.943	
7.875	105.270	105.254	105.236	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.056	98.025	97.993	
5.375	98.729	98.698	98.666	
5.49	99.381	99.350	99.318	
5.5	99.381	99.350	99.318	
5.625	99.984	99.953	99.921	
5.75	100.118	100.079	100.039	
5.875	100.707	100.668	100.628	
5.99	101.253	101.214	101.174	
6	101.253	101.214	101.174	
6.125	101.750	101.711	101.671	
6.25	101.525	101.486	101.446	
6.375	102.027	101.988	101.948	
6.49	102.482	102.443	102.403	
6.5	102.482	102.443	102.403	
6.625	102.908	102.869	102.829	
6.75	102.728	102.697	102.664	
6.875	103.149	103.118	103.086	
6.99	103.536	103.504	103.472	
7	103.536	103.504	103.472	
7.125	103.887	103.856	103.823	
7.25	103.901	103.886	103.868	
7.375	104.252	104.237	104.219	
7.49	104.556	104.541	104.523	
7.5	104.556	104.541	104.523	
7.625	104.857	104.842	104.824	
7.75	104.976	104.961	104.943	
7.875	105.270	105.254	105.236	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.856	97.825	97.793	
5.375	98.529	98.498	98.466	
5.49	99.181	99.150	99.118	
5.5	99.181	99.150	99.118	
5.625	99.784	99.753	99.721	
5.75	99.918	99.879	99.839	
5.875	100.507	100.468	100.428	
5.99	101.053	101.014	100.974	
6	101.053	101.014	100.974	
6.125	101.550	101.511	101.471	
6.25	101.325	101.286	101.246	
6.375	101.827	101.788	101.748	
6.49	102.282	102.243	102.203	
6.5	102.282	102.243	102.203	
6.625	102.708	102.669	102.629	
6.75	102.528	102.497	102.464	
6.875	102.949	102.918	102.886	
6.99	103.336	103.304	103.272	
7	103.336	103.304	103.272	
7.125	103.687	103.656	103.623	
7.25	103.701	103.686	103.668	
7.375	104.052	104.037	104.019	
7.49	104.356	104.341	104.323	
7.5	104.356	104.341	104.323	
7.625	104.657	104.642	104.624	
7.75	104.776	104.761	104.743	
7.875	105.070	105.054	105.036	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.882	97.841	97.798	
4.875	98.248	98.206	98.164	
4.99	98.589	98.547	98.505	
5	98.589	98.547	98.505	
5.125	98.912	98.870	98.828	
5.25	99.381	99.340	99.297	
5.375	99.704	99.663	99.620	
5.49	100.003	99.962	99.919	
5.5	100.003	99.962	99.919	
5.625	100.253	100.212	100.169	
5.75	100.553	100.512	100.469	
5.875	100.802	100.760	100.718	
5.99	101.061	101.019	100.977	
6	101.061	101.019	100.977	
6.125	101.284	101.242	101.200	
6.25	101.520	101.479	101.436	
6.375	101.751	101.710	101.667	
6.49	102.038	101.997	101.954	
6.5	102.038	101.997	101.954	
6.625	102.244	102.203	102.160	
6.75	102.323	102.281	102.238	
6.875	102.529	102.487	102.444	
6.99	102.703	102.661	102.619	
7	102.703	102.661	102.619	
7.125	102.810	102.768	102.726	
7.25	102.680	102.577	102.471	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.732	97.691	97.648	
4.875	98.098	98.056	98.014	
4.99	98.439	98.397	98.355	
5	98.439	98.397	98.355	
5.125	98.762	98.720	98.678	
5.25	99.231	99.190	99.147	
5.375	99.554	99.513	99.470	
5.49	99.853	99.812	99.769	
5.5	99.853	99.812	99.769	
5.625	100.103	100.062	100.019	
5.75	100.403	100.362	100.319	
5.875	100.652	100.610	100.568	
5.99	100.911	100.869	100.827	
6	100.911	100.869	100.827	
6.125	101.134	101.092	101.050	
6.25	101.370	101.329	101.286	
6.375	101.601	101.560	101.517	
6.5	101.888	101.847	101.804	
6.625	102.094	102.053	102.010	
6.75	102.173	102.131	102.088	
6.875	102.379	102.337	102.294	
7	102.553	102.511	102.469	
7.125	102.660	102.618	102.576	
7.25	102.530	102.427	102.321	
7.375	102.698	102.596	102.489	
7.5	102.824	102.722	102.615	

High Balance HomeReady Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.516	98.421	98.334	
5.375	98.972	98.877	98.789	
5.5	99.413	99.318	99.231	
5.625	99.836	99.742	99.654	
5.75	100.234	100.139	100.052	
5.875	100.594	100.499	100.412	
6	100.903	100.808	100.721	
6.125	101.138	101.043	100.956	
6.25	101.350	101.256	101.168	
6.375	101.529	101.435	101.347	
6.5	101.734	101.639	101.551	
6.625	101.990	101.895	101.807	
6.75	102.141	102.047	101.959	
6.875	102.133	102.039	101.951	
7	102.144	102.050	101.962	
7.125	102.183	102.089	102.001	
7.25	102.204	102.097	102.021	
7.375	102.196	102.101	102.013	
7.5	102.191	102.097	102.009	
7.625	102.191	102.097	102.009	
7.75	102.082	101.987	101.899	
7.875	101.808	101.714	101.626	
8	101.657	101.562	101.474	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	98.716	98.622	98.534	
5.125	99.071	98.977	98.889	
5.25	99.430	99.335	99.247	
5.375	99.792	99.697	99.609	
5.5	100.141	100.047	99.959	
5.625	100.471	100.376	100.288	
5.75	100.741	100.647	100.559	
5.875	100.923	100.828	100.740	
6	101.116	101.022	100.934	
6.125	101.329	101.234	101.146	
6.25	101.498	101.403	101.315	
6.375	101.600	101.505	101.417	
6.5	101.719	101.624	101.536	
6.625	101.863	101.768	101.681	
6.75	102.025	101.931	101.843	
6.875	102.197	102.103	102.015	
7	102.347	102.253	102.165	
7.125	102.465	102.370	102.282	
7.25	102.538	102.443	102.356	
7.375	102.546	102.451	102.363	
7.5	102.554	102.459	102.371	
7.625	102.561	102.467	102.379	
7.75	102.469	102.375	102.287	
7.875	102.227	102.132	102.045	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	99.071	98.977	98.889	
5.125	99.467	99.372	99.284	
5.25	99.806	99.711	99.623	
5.375	100.059	99.965	99.877	
5.5	100.319	100.225	100.137	
5.625	100.589	100.495	100.407	
5.75	100.812	100.717	100.629	
5.875	100.963	100.868	100.780	
6	101.118	101.024	100.936	
6.125	101.278	101.183	101.096	
6.25	101.441	101.346	101.259	
6.375	101.609	101.514	101.426	
6.5	101.752	101.658	101.570	
6.625	101.858	101.763	101.675	
6.75	101.914	101.819	101.731	
6.875	101.899	101.804		
7	101.891	101.797	101.707	
7.125	101.883	101.789	101.701	
7.25	101.882	101.787	101.699	
7.375	101.890	101.795	101.705	
7.5	101.910	101.815	101.722	
7.625	101.949	101.854	101.766	
7.75	102.000	101.906	101.818	
7.875	102.071	101.976	101.888	

NONDELResiCentral, LLC
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Phoenix, AZ 85040
(623) 252-4149Effective Date:
9/15/25 8:01 AMIndicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**Conforming HomePossible Fixed Loan Programs**

Conforming 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.141	97.128	97.081	
5.125	97.856	97.844	97.796	
5.25	98.295	98.266	98.260	
5.375	99.045	99.019	99.012	
5.49	99.691	99.665	99.658	
5.5	99.691	99.665	99.658	
5.625	100.301	100.275	100.268	
5.75	100.534	100.503	100.408	
5.875	101.200	101.171	101.074	
5.99	101.617	101.588	101.490	
6	101.617	101.588	101.490	
6.125	102.174	102.146	102.048	
6.25	101.835	101.803	101.780	
6.375	102.245	102.213	102.187	
6.49	102.604	102.572	102.545	
6.5	102.604	102.572	102.545	
6.625	103.041	103.009	102.981	
6.75	103.022	102.986	102.954	
6.875	103.424	103.390	103.360	
6.99	103.784	103.751	103.721	
7	103.784	103.751	103.721	
7.125	104.074	104.042	104.012	
7.25	104.127	104.121	104.124	
7.375	104.417	104.404	104.407	
7.49	104.413	104.371	104.342	
7.5	104.413	104.371	104.342	
7.625	104.615	104.606	104.608	
7.75	104.797	104.752	104.724	
7.875	105.088	105.044	105.016	
7.99	105.276	105.237	105.207	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.141	97.128	97.081	
5.125	97.856	97.844	97.796	
5.25	98.295	98.266	98.260	
5.375	99.045	99.019	99.012	
5.49	99.691	99.665	99.658	
5.5	99.691	99.665	99.658	
5.625	100.301	100.275	100.268	
5.75	100.534	100.503	100.408	
5.875	101.200	101.171	101.074	
5.99	101.617	101.588	101.490	
6	101.617	101.588	101.490	
6.125	102.174	102.146	102.048	
6.25	101.835	101.803	101.780	
6.375	102.245	102.213	102.187	
6.49	102.604	102.572	102.545	
6.5	102.604	102.572	102.545	
6.625	103.041	103.009	102.981	
6.75	103.022	102.986	102.954	
6.875	103.424	103.390	103.360	
6.99	103.784	103.751	103.721	
7	103.784	103.751	103.721	
7.125	104.074	104.042	104.012	
7.25	104.127	104.121	104.124	
7.375	104.417	104.404	104.407	
7.49	104.413	104.371	104.342	
7.5	104.413	104.371	104.342	
7.625	104.615	104.606	104.608	
7.75	104.797	104.752	104.724	
7.875	105.088	105.044	105.016	
7.99	105.276	105.237	105.207	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	95.191	95.221	95.102	
4.625	96.035	96.050	95.913	
4.75	97.075	97.077	96.998	
4.875	98.043	98.044	97.966	
4.99	98.901	98.903	98.824	
5	98.901	98.903	98.824	
5.125	99.652	99.654	99.575	
5.25	100.406	100.407	100.329	
5.375	100.969	100.970	100.892	
5.49	101.497	101.499	101.420	
5.5	101.497	101.499	101.420	
5.625	101.981	101.982	101.904	
5.75	101.725	101.709	101.537	
5.875	102.165	102.149	101.977	
5.99	102.583	102.567	102.395	
6	102.583	102.567	102.395	
6.125	103.025	103.009	102.837	
6.25	102.468	102.433	102.386	
6.375	102.779	102.744	102.698	
6.49	103.113	103.078	103.032	
6.5	103.113	103.078	103.032	
6.625	103.457	103.421	103.375	
6.75	103.235	103.181	103.079	
6.875	103.570	103.516	103.414	
6.99	103.886	103.832	103.730	
7	103.886	103.832	103.730	
7.125	104.203	104.149	104.047	
7.25	104.141	104.141	104.141	
7.375	104.451	104.451	104.451	
7.49	104.763	104.763	104.763	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4	98.316	98.311	98.301	
4.125	97.904	97.890	97.853	
4.25	98.350	98.340	98.313	
4.375	98.825	98.816	98.790	
4.49	99.307	99.299	99.274	
4.5	99.307	99.299	99.274	
4.625	99.414	99.396	99.373	
4.75	99.913	99.902	99.884	
4.875	100.346	100.335	100.319	
4.99	100.715	100.705	100.690	
5	100.715	100.705	100.690	
5.125	100.927	100.912	100.893	
5.25	101.232	101.217	101.199	
5.375	101.506	101.491	101.474	
5.49	101.803	101.790	101.774	
5.5	101.803	101.790	101.774	
5.625	101.634	101.624	101.606	
5.75	101.974	101.962	101.944	
5.875	102.262	102.249	102.230	
5.99	102.539	102.526	102.507	
6	102.539	102.526	102.507	
6.125	102.497	102.485	102.451	
6.25	102.810	102.796	102.765	
6.375	103.096	103.082	103.051	
6.49	103.394	103.380	103.349	
6.5	103.394	103.380	103.349	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4	98.400	98.455	98.507	
4.125	98.058	98.096	98.129	
4.25	98.505	98.542	98.576	
4.375	98.980	99.018	99.051	
4.49	99.462	99.500	99.533	
4.5	99.462	99.500	99.533	
4.625	99.799	99.820	99.836	
4.75	100.295	100.316	100.332	
4.875	100.728	100.749	100.764	
4.99	101.096	101.117	101.132	
5	101.096	101.117	101.132	
5.125	101.268	101.272	101.269	
5.25	101.596	101.599	101.596	
5.375	101.892	101.896	101.893	
5.49	102.212	102.215	102.213	
5.5	102.212	102.215	102.213	
5.625	101.831	101.816	101.793	
5.75	102.193	102.177	102.154	
5.875	102.500	102.484	102.462	
5.99	102.800	102.784	102.761	
6	102.800	102.784	102.761	
6.125	102.665	102.644	102.622	
6.25	102.958	102.936	102.915	
6.375	103.243	103.222	103.201	
6.49	103.538	103.516	103.495	
6.5	103.538	103.516	103.495	

Conforming HomePossible Adjustable Rate Loan ProgramsConforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.567	98.564	98.555	
5.375	98.988	98.980	98.967	
5.5	99.407	99.395	99.377	
5.625	99.827	99.811	99.789	
5.75	100.247	100.227	100.200	
5.875	100.668	100.644	100.613	
6	101.089	101.060	101.025	
6.125	101.510	101.477	101.437	
6.25	101.732	101.695	101.650	
6.375	101.798	101.756	101.706	
6.5	101.865	101.817	101.763	
6.625	101.945	101.893	101.833	
6.75	101.806	101.748	101.683	
6.875	101.493	101.430	101.359	
7	101.180	101.111	101.034	
7.125	100.867	100.793	100.710	
7.25	100.748	100.669	100.581	
7.375	100.782	100.698	100.605	
7.5	100.816	100.727	100.629	
7.625	100.851	100.756	100.653	
7.75	100.992	100.892	100.784	
7.875	101.217	101.113	101.000	
8	101.442	101.333	101.215	
8.125	101.667	101.553	101.431	
8.25	102.306	102.189	102.062	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5	98.791	98.799	98.800	
5.125	99.217	99.221	99.218	
5.25	99.605	99.604	99.597	
5.375	99.961	99.956	99.944	
5.5	100.318	100.308	100.292	
5.625	100.673	100.659	100.638	
5.75	100.968	100.970	100.945	
5.875	101.272	101.249	101.219	
6	101.556	101.528	101.494	
6.125	101.839	101.807	101.768	
6.25	102.021	101.984	101.940	
6.375	102.121	102.079	102.030	
6.5	102.222	102.175	102.121	
6.625	102.324	102.273	102.214	
6.75	102.363	102.307	102.243	
6.875	102.342	102.280	102.211	
7	102.320	102.254	102.179	
7.125	102.299	102.228	102.148	
7.25	102.278	102.201	102.116	
7.375	102.257	102.176	102.085	
7.5	102.237	102.150	102.054	
7.625	102.216	102.124	102.023	
7.75	102.419	102.322	102.216	
7.875	102.796	102.695	102.585	
8	103.174	103.069	102.954	
8.125	103.552	103.442	103.323	
8.25	103.956	103.842	103.718	

Conforming 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
4.75	98.093	98.110	98.120
4.875	98.446	98.458	98.465
5	98.800	98.807	98.809
5.125	99.152	99.155	99.153
5.25	99.506	99.504	99.497
5.375	99.859	99.854	99.842
5.5	100.212	100.203	100.186
5.625	100.567	100.553	100.529
5.75	100.921	100.772	100.552
5.875	100.913	100.889	100.859
6	101.036	101.007	100.972
6.125	101.158	101.125	101.085
6.25	101.302	101.264	101.219
6.375	101.462	101.419	101.369
6.5	101.624	101.576	101.521
6.625	101.784	101.731	101.671
6.75	101.880	101.823	101.757
6.875	101.928	101.866	101.796
7	101.984	101.917	101.842
7.125	102.040	101.968	101.888
7.25	102.181	102.104	102.019
7.375	102.389	102.302	102.218
7.5	102.598	102.512	102.417
7.625	102.716	102.615	102.514
7.75	103.014	102.918	102.814
7.875	103.221	103.121	103.011
8	103.428	103.323	103.209

NONDELResiCentral, LLC
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Phoenix, AZ 85040
(623) 252-4149Effective Date:
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www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**High Balance HomePossible Fixed Loan Programs**

High Balance 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.035	97.004	96.999	
5.375	97.784	97.756	97.751	
5.49	98.430	98.403	98.397	
5.5	98.430	98.403	98.397	
5.625	99.040	99.013	99.007	
5.75	99.454	99.422	99.328	
5.875	100.145	100.115	100.019	
5.99	100.586	100.556	100.460	
6	100.586	100.556	100.460	
6.125	101.194	101.164	101.068	
6.25	100.842	100.810	100.785	
6.375	101.278	101.245	101.218	
6.49	101.662	101.629	101.601	
6.5	101.662	101.629	101.601	
6.625	102.124	102.090	102.061	
6.75	102.040	102.003	101.972	
6.875	102.442	102.408	102.377	
6.99	102.802	102.769	102.739	
7	102.802	102.769	102.739	
7.125	103.092	103.059	103.029	
7.25	102.863	102.858	102.860	
7.375	103.146	103.140	103.143	
7.49	103.441	103.436	103.438	
7.5	103.441	103.436	103.438	
7.625	103.649	103.645	103.647	
7.75	102.619	102.573	102.545	
7.875	102.940	102.896	102.867	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.035	97.004	96.999	
5.375	97.784	97.756	97.751	
5.49	98.430	98.403	98.397	
5.5	98.430	98.403	98.397	
5.625	99.040	99.013	99.007	
5.75	99.454	99.422	99.328	
5.875	100.145	100.115	100.019	
5.99	100.586	100.556	100.460	
6	100.586	100.556	100.460	
6.125	101.194	101.164	101.068	
6.25	100.842	100.810	100.785	
6.375	101.278	101.245	101.218	
6.49	101.662	101.629	101.601	
6.5	101.662	101.629	101.601	
6.625	102.124	102.090	102.061	
6.75	102.040	102.003	101.972	
6.875	102.442	102.408	102.377	
6.99	102.802	102.769	102.739	
7	102.802	102.769	102.739	
7.125	103.092	103.059	103.029	
7.25	102.863	102.858	102.860	
7.375	103.146	103.140	103.143	
7.49	103.441	103.436	103.438	
7.5	103.441	103.436	103.438	
7.625	103.649	103.645	103.647	
7.75	102.619	102.573	102.545	
7.875	102.940	102.896	102.867	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.777	97.777	97.700	
5.125	98.528	98.528	98.451	
5.25	99.282	99.282	99.205	
5.375	99.844	99.844	99.767	
5.49	100.373	100.373	100.296	
5.5	100.373	100.373	100.296	
5.625	100.857	100.856	100.780	
5.75	100.601	100.583	100.413	
5.875	101.041	101.023	100.853	
5.99	101.459	101.441	101.270	
6	101.459	101.441	101.270	
6.125	101.901	101.883	101.712	
6.25	101.600	101.564	101.518	
6.375	101.912	101.875	101.830	
6.49	102.246	102.209	102.164	
6.5	102.246	102.209	102.164	
6.625	102.589	102.553	102.507	
6.75	102.366	102.311	102.211	
6.875	102.700	102.646	102.546	
6.99	103.017	102.962	102.862	
7	103.017	102.962	102.862	
7.125	103.334	103.279	103.179	
7.25	103.271	103.271	103.271	
7.375	103.581	103.581	103.581	
7.49	103.893	103.893	103.893	
7.5	103.893	103.893	103.893	
7.625	104.212	104.212	104.212	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.665	97.655	97.628	
4.625	98.300	98.292	98.266	
4.75	98.349	98.331	98.307	
4.875	99.001	98.989	98.971	
4.99	99.387	99.375	99.359	
5	99.387	99.375	99.359	
5.125	99.997	99.987	99.971	
5.25	100.002	99.982	99.961	
5.375	100.355	100.340	100.322	
5.49	100.706	100.692	100.674	
5.5	100.706	100.692	100.674	
5.625	101.178	101.165	101.148	
5.75	100.996	100.983	100.965	
5.875	101.368	101.353	101.334	
5.99	101.680	101.665	101.647	
6	101.680	101.665	101.647	
6.125	101.960	101.945	101.926	
6.25	101.929	101.918	101.883	
6.375	102.281	102.267	102.236	
6.49	102.596	102.581	102.551	
6.5	102.596	102.581	102.551	
6.625	102.850	102.835	102.805	
6.75	102.884	102.841	102.802	
6.875	103.217	103.175	103.134	
6.99	103.734	103.692	103.651	
7	103.734	103.692	103.651	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	98.281	98.317	98.348	
4.625	98.901	98.937	98.968	
4.75	99.114	99.133	99.146	
4.875	99.546	99.565	99.578	
4.99	99.914	99.933	99.947	
5	99.914	99.933	99.947	
5.125	100.504	100.523	100.537	
5.25	100.414	100.415	100.411	
5.375	100.711	100.712	100.707	
5.49	101.030	101.032	101.027	
5.5	101.030	101.032	101.027	
5.625	101.473	101.474	101.470	
5.75	101.011	100.993	100.969	
5.875	101.318	101.300	101.276	
5.99	101.618	101.600	101.576	
6	101.618	101.600	101.576	
6.125	101.883	101.865	101.841	
6.25	101.772	101.750	101.729	
6.375	102.057	102.036	102.015	
6.49	102.352	102.330	102.309	
6.5	102.352	102.330	102.309	
6.625	102.588	102.566	102.545	
6.75	102.661	102.618	102.576	
6.875	102.907	102.865	102.822	
7	103.123	103.081	103.038	
7.125	103.298	103.256	103.213	

High Balance HomePossible Adjustable Rate Loan ProgramsHigh Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.38%

High Balance 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.125	98.135	98.137	98.132	
5.25	98.567	98.564	98.555	
5.375	98.988	98.980	98.967	
5.5	99.407	99.395	99.377	
5.625	99.827	99.811	99.789	
5.75	100.247	100.227	100.200	
5.875	100.668	100.644	100.613	
6	101.089	101.060	101.025	
6.125	101.510	101.477	101.437	
6.25	101.732	101.695	101.650	
6.375	101.798	101.756	101.706	
6.5	101.865	101.817	101.763	
6.625	101.945	101.893	101.833	
6.75	101.806	101.748	101.683	
6.875	101.493	101.430	101.359	
7	101.180	101.111	101.034	
7.125	100.867	100.793	100.710	
7.25	100.748	100.669	100.581	
7.375	100.782	100.698	100.605	
7.5	100.816	100.727	100.629	
7.625	100.851	100.756	100.653	
7.75	100.992	100.892	100.784	
7.875	101.217	101.113	101.000	
8	101.442	101.333	101.215	
8.125	101.667	101.553	101.431	
8.25	102.306	102.189	102.062	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5	98.791	98.799	98.800	
5.125	99.217	99.221	99.218	
5.25	99.605	99.604	99.597	
5.375	99.961	99.956	99.944	
5.5	100.318	100.308	100.292	
5.625	100.673	100.659	100.638	
5.75	100.998	100.970	100.945	
5.875	101.272	101.249	101.219	
6	101.566	101.528	101.494	
6.125	101.839	101.807	101.768	
6.25	102.021	101.984	101.940	
6.375	102.121	102.079	102.030	
6.5	102.222	102.175	102.121	
6.625	102.324	102.273	102.214	
6.75	102.363	102.307	102.243	
6.875	102.342	102.280	102.211	
7	102.320	102.254	102.179	
7.125	102.299	102.228	102.148	
7.25	102.278	102.201	102.116	
7.375	102.257	102.176	102.085	
7.5	102.237	102.150	102.054	
7.625	102.216	102.124	102.023	
7.75	102.419	102.322	102.216	
7.875	102.796	102.695	102.585	
8	103.174	103.069	102.954	
8.125	103.552	103.442	103.323	
8.25	103.956	103.842	103.718	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	99.506	99.504	99.497	
5.375	99.859	99.854	99.842	
5.5	100.212	100.203	100.186	
5.625	100.567	100.553	100.532	
5.75	100.791	100.772	100.747	
5.875	100.913	100.889	100.859	
	101.036	101.007	100.972	
6.125	101.158	101.125	101.085	
6.25	101.302	101.264	101.219	
6.375	101.462	101.419	101.369	
6.5	101.624	101.576	101.521	
6.625	101.784	101.731	101.671	
6.75	101.880	101.823	101.757	
6.875	101.928	101.866	101.796	
7	101.984	101.917	101.842	
7.125	102.040	101.968	101.888	
7.25	102.181	102.104	102.019	
7.375	102.389	102.308	102.218	
7.5	102.598	102.512	102.417	
7.625	102.806	102.715	102.615	
7.75	103.014	102.918	102.814	
7.875	103.221	103.121	103.010	
8	103.428	103.323	103.209	
8.125	103.635	103.526	103.407	
8.25	103.929	103.815	103.691	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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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	
5	97.141	97.128	97.081	
5.125	97.856	97.844	97.796	
5.25	98.295	98.266	98.260	
5.375	99.045	99.019	99.012	
5.49	99.691	99.665	99.658	
5.5	99.691	99.665	99.658	
5.625	100.301	100.275	100.268	
5.75	100.534	100.503	100.408	
5.875	101.200	101.171	101.074	
5.99	101.617	101.588	101.490	
6	101.617	101.588	101.490	
6.125	102.174	102.146	102.048	
6.25	101.835	101.803	101.780	
6.375	102.245	102.213	102.187	
6.49	102.604	102.572	102.545	
6.5	102.604	102.572	102.545	
6.625	103.041	103.009	102.981	
6.75	103.022	102.986	102.954	
6.875	103.424	103.390	103.360	
6.99	103.784	103.751	103.721	
7	103.784	103.751	103.721	
7.125	104.074	104.042	104.012	
7.25	104.127	104.121	104.124	
7.375	104.417	104.404	104.407	
7.49	104.413	104.371	104.342	
7.5	104.413	104.371	104.342	
7.625	104.615	104.606	104.608	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.141	97.128	97.081	
5.125	97.856	97.844	97.796	
5.25	98.295	98.266	98.260	
5.375	99.045	99.019	99.012	
5.49	99.691	99.665	99.658	
5.5	99.691	99.665	99.658	
5.625	100.301	100.275	100.268	
5.75	100.534	100.503	100.408	
5.875	101.200	101.171	101.074	
5.99	101.617	101.588	101.490	
6	101.617	101.588	101.490	
6.125	102.174	102.146	102.048	
6.25	101.835	101.803	101.780	
6.375	102.245	102.213	102.187	
6.49	102.604	102.572	102.545	
6.5	102.604	102.572	102.545	
6.625	103.041	103.009	102.981	
6.75	103.022	102.986	102.954	
6.875	103.424	103.390	103.360	
6.99	103.784	103.751	103.721	
7	103.784	103.751	103.721	
7.125	104.074	104.042	104.012	
7.25	104.127	104.121	104.124	
7.375	104.417	104.404	104.407	
7.49	104.413	104.371	104.342	
7.5	104.413	104.371	104.342	
7.625	104.615	104.606	104.608	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.075	97.077	96.998	
4.875	98.043	98.044	97.966	
4.99	98.901	98.903	98.824	
5	98.901	98.903	98.824	
5.125	99.652	99.654	99.575	
5.25	100.406	100.407	100.329	
5.375	100.969	100.970	100.892	
5.49	101.497	101.499	101.420	
5.5	101.497	101.499	101.420	
5.625	101.981	101.982	101.904	
5.75	101.725	101.709	101.537	
5.875	102.165	102.149	101.977	
5.99	102.583	102.567	102.395	
6	102.583	102.567	102.395	
6.125	103.025	103.009	102.837	
6.25	102.468	102.433	102.386	
6.375	102.779	102.744	102.698	
6.49	103.113	103.078	103.032	
6.5	103.113	103.078	103.032	
6.625	103.457	103.421	103.375	
6.75	103.235	103.181	103.079	
6.875	103.570	103.516	103.414	
6.99	103.886	103.832	103.730	
7	103.886	103.832	103.730	
7.125	104.203	104.149	104.047	
7.25	104.141	104.141	104.141	
7.375	104.451	104.451	104.451	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4	98.316	98.311	98.301	
4.125	97.904	97.890	97.853	
4.25	98.350	98.340	98.313	
4.375	98.825	98.816	98.790	
4.49	99.307	99.299	99.274	
4.5	99.307	99.299	99.274	
4.625	99.414	99.396	99.373	
4.75	99.913	99.902	99.884	
4.875	100.346	100.335	100.319	
4.99	100.715	100.705	100.690	
5	100.715	100.705	100.690	
5.125	100.927	100.912	100.893	
5.25	101.232	101.217	101.199	
5.375	101.506	101.491	101.474	
5.49	101.803	101.790	101.774	
5.5	101.803	101.790	101.774	
5.625	101.634	101.624	101.606	
5.75	101.974	101.962	101.944	
5.875	102.262	102.249	102.230	
5.99	102.539	102.526	102.507	
6	102.539	102.526	102.507	
6.125	102.497	102.485	102.451	
6.25	102.810	102.796	102.765	
6.375	103.096	103.082	103.051	
6.49	103.394	103.380	103.349	
6.5	103.394	103.380	103.349	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4	98.400	98.455	98.507	
4.125	98.058	98.096	98.129	
4.25	98.505	98.542	98.576	
4.375	98.980	99.018	99.051	
4.49	99.462	99.500	99.533	
4.5	99.462	99.500	99.533	
4.625	99.799	99.820	99.836	
4.75	100.295	100.316	100.332	
4.875	100.728	100.749	100.764	
4.99	101.096	101.117	101.132	
5	101.096	101.117	101.132	
5.125	101.268	101.272	101.269	
5.25	101.596	101.599	101.596	
5.375	101.892	101.896	101.893	
5.49	102.212	102.215	102.213	
5.5	102.212	102.215	102.213	
5.625	101.831	101.816	101.793	
5.75	102.193	102.177	102.154	
5.875	102.500	102.484	102.462	
5.99	102.800	102.784	102.761	
6	102.800	102.784	102.761	
6.125	102.665	102.644	102.622	
6.25	102.958	102.936	102.915	
6.375	103.243	103.222	103.201	
6.49	103.538	103.516	103.495	
6.5	103.538	103.516	103.495	

NONDEL

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



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Conforming MHAdvantage Fixed Loan Programs

Conforming MHAdvantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.213	97.189	97.164	
5.125	97.892	97.868	97.843	
5.25	98.507	98.476	98.444	
5.375	99.180	99.149	99.117	
5.49	99.832	99.801	99.769	
5.5	99.832	99.801	99.769	
5.625	100.435	100.404	100.372	
5.75	100.544	100.505	100.465	
5.875	101.108	101.069	101.029	
5.99	101.629	101.590	101.550	
6	101.629	101.590	101.550	
6.125	102.076	102.037	101.997	
6.25	101.801	101.762	101.722	
6.375	102.278	102.239	102.199	
6.49	102.708	102.669	102.629	
6.5	102.708	102.669	102.629	
6.625	103.109	103.070	103.030	
6.75	102.929	102.898	102.865	
6.875	103.350	103.319	103.287	
6.99	103.737	103.705	103.673	
7	103.737	103.705	103.673	
7.125	104.088	104.057	104.024	
7.25	104.102	104.087	104.069	
7.375	104.453	104.438	104.420	
7.49	104.382	104.367	104.349	
7.5	104.382	104.367	104.349	
7.625	104.683	104.668	104.650	

Conforming MHAdvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	97.213	97.189	97.164	
5.125	97.892	97.868	97.843	
5.25	98.507	98.476	98.444	
5.375	99.180	99.149	99.117	
5.49	99.832	99.801	99.769	
5.5	99.832	99.801	99.769	
5.625	100.435	100.404	100.372	
5.75	100.544	100.505	100.465	
5.875	101.108	101.069	101.029	
5.99	101.629	101.590	101.550	
6	101.629	101.590	101.550	
6.125	102.076	102.037	101.997	
6.25	101.801	101.762	101.722	
6.375	102.278	102.239	102.199	
6.49	102.708	102.669	102.629	
6.5	102.708	102.669	102.629	
6.625	103.109	103.070	103.030	
6.75	102.929	102.898	102.865	
6.875	103.350	103.319	103.287	
6.99	103.737	103.705	103.673	
7	103.737	103.705	103.673	
7.125	104.088	104.057	104.024	
7.25	104.102	104.087	104.069	
7.375	104.453	104.438	104.420	
7.49	104.382	104.367	104.349	
7.5	104.382	104.367	104.349	
7.625	104.683	104.668	104.650	

Conforming MHAdvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	95.498	95.428	95.356	
4.625	96.177	96.107	96.035	
4.75	97.867	97.805	97.741	
4.875	98.548	98.485	98.421	
4.99	99.458	99.395	99.331	
5	99.458	99.395	99.331	
5.125	100.101	100.038	99.974	
5.25	100.716	100.654	100.589	
5.375	101.304	101.242	101.177	
5.49	101.862	101.799	101.735	
5.5	101.862	101.799	101.735	
5.625	102.381	102.319	102.254	
5.75	102.075	102.005	101.933	
5.875	102.593	102.523	102.452	
5.99	103.074	103.003	102.932	
6	103.074	103.003	102.932	
6.125	103.525	103.455	103.383	
6.25	102.808	102.738	102.667	
6.375	103.260	103.189	103.118	
6.49	103.678	103.608	103.537	
6.5	103.678	103.608	103.537	
6.625	104.064	103.994	103.923	
6.75	103.372	103.309	103.246	
6.875	103.758	103.695	103.632	
6.99	104.111	104.049	103.986	
7	104.111	104.049	103.986	
7.125	104.432	104.370	104.307	

Conforming MHAdvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4	97.604	97.569	97.533	
4.125	98.005	97.970	97.934	
4.25	98.395	98.359	98.324	
4.375	98.772	98.737	98.701	
4.49	99.137	99.101	99.066	
4.5	99.137	99.101	99.066	
4.625	99.484	99.449	99.413	
4.75	99.867	99.836	99.804	
4.875	100.237	100.210	100.182	
4.99	100.597	100.570	100.541	
5	100.597	100.570	100.541	
5.125	100.941	100.914	100.886	
5.25	101.232	101.205	101.177	
5.375	101.503	101.476	101.447	
5.49	101.701	101.673	101.645	
5.5	101.701	101.673	101.645	
5.625	101.934	101.907	101.879	
5.75	102.021	101.994	101.965	
5.875	102.283	102.256	102.228	
5.99	102.531	102.504	102.475	
6	102.531	102.504	102.475	
6.125	102.844	102.817	102.788	
6.25	102.989	102.962	102.933	
6.375	103.280	103.253	103.224	
6.49	103.643	103.616	103.588	
6.5	103.643	103.616	103.588	

Conforming MHAdvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4	97.556	97.520	97.485	
4.125	97.877	97.841	97.806	
4.25	99.052	99.004	98.954	
4.375	99.371	99.322	99.272	
4.49	99.683	99.634	99.585	
4.5	99.683	99.634	99.585	
4.625	99.985	99.937	99.887	
4.75	100.556	100.514	100.472	
4.875	100.857	100.815	100.773	
4.99	101.145	101.104	101.061	
5	101.145	101.104	101.061	
5.125	101.421	101.380	101.337	
5.25	101.674	101.633	101.590	
5.375	101.910	101.869	101.826	
5.49	102.087	102.045	102.003	
5.5	102.087	102.045	102.003	
5.625	102.314	102.273	102.230	
5.75	102.353	102.311	102.269	
5.875	102.583	102.541	102.499	
5.99	102.801	102.760	102.717	
6	102.801	102.760	102.717	
6.125	103.068	103.027	102.984	
6.25	103.016	102.988	102.960	
6.375	103.259	103.232	103.203	
6.49	103.509	103.482	103.453	
6.5	103.509	103.482	103.453	

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

FNMA Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5	97.245	97.221	97.196
5.125	97.926	97.902	97.877
5.25	98.537	98.506	98.474
5.375	99.214	99.183	99.151
5.49	99.867	99.836	99.804
5.5	99.867	99.836	99.804
5.625	100.476	100.445	100.413
5.75	100.960	100.921	100.881
5.875	101.552	101.513	101.473
5.99	102.107	102.068	102.028
6	102.107	102.068	102.028
6.125	102.594	102.555	102.515
6.25	102.785	102.746	102.706
6.375	103.303	103.264	103.224
6.49	103.780	103.741	103.701
6.5	103.780	103.741	103.701
6.625	104.231	104.192	104.152
6.75	103.897	103.866	103.833
6.875	104.371	104.340	104.308
6.99	104.818	104.786	104.754
7	104.818	104.786	104.754
7.125	105.228	105.197	105.164
7.25	104.978	104.963	104.945
7.375	105.388	105.373	105.355
7.49	105.380	105.365	105.347
7.5	105.380	105.365	105.347

FHLHC Second Home 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5	97.141	97.128	97.081
5.125	97.856	97.844	97.796
5.25	98.295	98.266	98.200
5.375	99.045	99.019	99.012
5.49	99.691	99.665	99.658
5.5	99.691	99.665	99.658
5.625	100.301	100.275	100.268
5.75	100.534	100.503	100.408
5.875	101.200	101.171	101.074
5.99	101.617	101.588	101.490
6	101.617	101.588	101.490
6.125	102.174	102.146	102.048
6.25	102.184	102.152	102.129
6.375	102.570	102.538	102.512
6.49	102.932	102.900	102.873
6.5	102.932	102.900	102.873
6.625	103.409	103.377	103.349
6.75	104.174	104.138	104.106
6.875	104.621	104.587	104.557
6.99	105.035	105.002	104.972
7	105.035	105.002	104.972
7.125	105.250	105.218	105.188
7.25	105.254	105.248	105.251
7.375	105.634	105.621	105.624
7.49	105.645	105.603	105.574
7.5	105.645	105.603	105.574

[illegible]

FHLMC TX 30 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
5	97.141	97.128	97.081
5.125	97.856	97.844	97.796
5.25	98.295	98.266	98.260
5.375	99.045	99.019	99.012
5.49	99.691	99.665	99.658
5.5	99.691	99.665	99.658
5.625	100.301	100.275	100.268
5.75	100.534	100.503	100.408
5.875	101.200	101.171	101.074
5.99	101.617	101.588	101.490
6	101.617	101.588	101.490
6.125	102.174	102.146	102.048
6.25	101.835	101.803	101.780
6.375	102.245	102.213	102.187
6.49	102.604	102.572	102.545
6.5	102.604	102.572	102.545
6.625	103.041	103.009	102.981
6.75	103.022	102.986	102.954
6.875	103.424	103.390	103.360
6.99	103.784	103.751	103.721
7	103.784	103.751	103.721
7.125	104.074	104.042	104.012
7.25	104.127	104.121	104.124
7.375	104.417	104.404	104.407
7.49	104.413	104.371	104.342
7.5	104.413	104.371	104.342

[illegible]

FHLMC TX 15 Year Fixed Conforming			
Rate	Days to Lock		
	30	45	60
4	98.316	98.311	98.307
4.125	97.904	97.890	97.853
4.25	98.350	98.340	98.313
4.375	98.825	98.816	98.790
4.5	99.307	99.299	99.274
4.625	99.414	99.396	99.373
4.75	99.913	99.902	99.884
4.875	100.346	100.335	100.319
4.99	100.715	100.705	100.690
5	100.715	100.705	100.690
5.125	100.927	100.912	100.893
5.25	101.232	101.217	101.198
5.375	101.506	101.491	101.474
5.49	101.803	101.790	101.774
5.5	101.803	101.790	101.774
5.625	101.634	101.624	101.606
5.75	101.974	101.962	101.944
5.875	102.262	102.249	102.230
5.99	102.539	102.526	102.507
6	102.539	102.526	102.507
6.125	102.497	102.485	102.457
6.25	102.810	102.796	102.769
6.375	103.096	103.082	103.057
6.5	103.394	103.380	103.349
6.625	103.464	103.422	103.383
6.75	103.722	103.679	103.636

NONDEL

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Conventional Loan Level Adjustments

Purchase (Term > 15 Years)										
Product	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
All Eligible Product	> 780	0.000%	0.000%	0.000%	0.375%	-0.375%	-1.250%	-0.250%	-0.125%	
	780 - 770	0.000%	0.000%	0.000%	-0.250%	-0.625%	-0.500%	-0.500%	-0.500%	
	770 - 760	0.000%	0.000%	-0.125%	-0.250%	-0.625%	-0.750%	-0.625%	-0.500%	
	760 - 750	0.000%	0.000%	-0.250%	-0.750%	-1.250%	-1.000%	-0.875%	-0.750%	
	750 - 740	0.000%	0.000%	-0.375%	-0.875%	-1.375%	-1.250%	-1.125%	-0.875%	
	740 - 730	0.000%	0.000%	-0.500%	-1.000%	-1.500%	-1.250%	-1.125%	-0.875%	
	730 - 720	0.000%	0.000%	-0.625%	-1.125%	-1.625%	-1.375%	-1.250%	-1.000%	
	720 - 710	0.000%	0.000%	-0.750%	-1.250%	-1.750%	-1.500%	-1.375%	-1.125%	
	710 - 700	0.000%	0.000%	-0.875%	-1.375%	-1.875%	-1.625%	-1.500%	-1.250%	
	700 - 690	0.000%	0.000%	-1.000%	-1.500%	-2.000%	-1.750%	-1.625%	-1.375%	

Purchase										
Loan Feature	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Adjustable-rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.000%	-2.000%	-2.000%	-2.000%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	

Limited Cash-out Refinances (Term > 15 Years)										
Product	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
All Eligible Product	> 780	0.000%	0.000%	0.000%	-0.125%	-0.625%	-0.500%	-0.375%	-0.375%	
	780 - 770	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-0.750%	-0.625%	-0.625%	
	770 - 760	0.000%	0.000%	-0.250%	-0.375%	-1.125%	-1.000%	-0.875%	-0.875%	
	760 - 750	0.000%	0.000%	-0.500%	-1.000%	-1.500%	-1.250%	-1.250%	-1.250%	
	750 - 740	0.000%	0.000%	-0.625%	-1.125%	-1.625%	-1.375%	-1.375%	-1.375%	
	740 - 730	0.000%	0.000%	-0.750%	-1.250%	-1.750%	-1.500%	-1.500%	-1.500%	
	730 - 720	0.000%	0.000%	-0.875%	-1.375%	-1.875%	-1.625%	-1.625%	-1.625%	
	720 - 710	0.000%	0.000%	-1.000%	-1.500%	-2.000%	-1.750%	-1.750%	-1.750%	
	710 - 700	0.000%	0.000%	-1.125%	-1.625%	-2.125%	-1.875%	-1.875%	-1.875%	
	700 - 690	0.000%	0.000%	-1.250%	-1.750%	-2.250%	-2.000%	-2.000%	-2.000%	

Limited Cash-out Refinances										
Loan Feature	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Adjustable-rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.000%	-2.000%	-2.000%	-2.000%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	

Cash-out Refinance Loans										
Product	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
All Eligible Product	> 780	-0.375%	-0.375%	-0.625%	-0.875%	-1.375%	-1.375%	-1.375%	-1.375%	
	780 - 770	-0.375%	-0.375%	-0.625%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	
	770 - 760	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	760 - 750	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	750 - 740	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	740 - 730	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	730 - 720	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	720 - 710	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	710 - 700	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	
	700 - 690	-0.375%	-0.375%	-1.000%	-1.625%	-2.125%	-2.125%	-2.125%	-2.125%	

Cash-out Refinance Loans										
Loan Feature	FICO Score	30.01 - 69%	69.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.750%	-0.750%	-0.750%	-0.750%	-0.750%	
Investment Property	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Second Home	-1.125%	-1.125%	-1.625%	-2.125%	-3.375%	-4.125%	-4.125%	-4.125%	-4.125%	
Manufactured Home	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	
2-4 Unit	0.000%	0.000%	-0.375%	-0.375%	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.000%	-2.000%	-2.000%	-2.000%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.125%	

Miscellaneous										
Texas Cancellation (5046)										
Waive Impounds (Not Applicable for NY Loans)	Not Canceled	0.000%								
	FICO 680 to 710	0.000%								
	FICO 680 to 670	0.000%								
	FICO 680 to 659	0.000%								
	FICO 680 to 639	0.000%								
	FICO 680 to 619	0.000%								
	LTVC/LTV > 90=95	0.000%								
	LTVC/LTV > 95	0.000%								
	LTVC > 80%	0.000%								
	LTVC > 80%	0.000%								
Conventional RMBS	Cash-Out/FICO=720	0.000%								
	Cash-Out/FICO=700	0.000%								
	Cash-Out/FICO=680	0.000%								
	Cash-Out/FICO=660	0.000%								
	Cash-Out/FICO=640	0.000%								
	Cash-Out/FICO=620	0.000%								
	Cash-Out/FICO=600	0.000%								
	Cash-Out/FICO=580	0.000%								
	Cash-Out/FICO=560	0.000%								
	Cash-Out/FICO=540	0.000%								
All Products/Loan Amounts	Investment Property/2nd Home	0.000%								
	Refinance	0.000%								
	Properties Owned > 3	0.000%								
	Cashout	0.000%								
	Purchase	0.000%								
	Multiple Properties Owned & Primary Residence	0.000%								
	Guideline Exception	0.000%								
	Primary & Purchase w/ Qualifying Income <=50% AMI	0.250%								
	LTVC/LTV > 90	0.000%								
	FICO 680 to 710	0.000%								
Conforming 30 Year Fixed	Fixed and ARM	0.000%								
	Borrower Paid All	0.000%								
	4 Units	0.000%								
	Contiguous States	0.000%								
	HomeReady/HomePossible Cap	0.000%								
	(Only Applicable in Standard Approval LPA's)	0.000%								
	FTB with qualifying income <= 100% AMI or 120% AMI in high-cost areas	0.000%								
	LPA Cap	0.000%								
	Temporary Buydown	0.000%								
	Non-Standard Term Adjustment (Term >10Yr and <15Yr)	-0.500%								
	Non-Standard Term Adjustment (Term <10Yr and <15Yr)	-0.500%								

Loan Amount Adjusters					
Amount Range	30/25yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed	ARM
0-99,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
100,000-149,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
150,000-199,999	0.000%	0.100%	-0.500%	-0.500%	-0.000%
200,000-249,999	0.000%	0.100%	-0.500%	-0.500%	-0.000%
250,000-299,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
300,000-349,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
350,000-399,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
400,000-449,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
450,000-499,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
500,000-599,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
600,000-799,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
800,000-999,999	0.000%	0.000%	-0.500%	-0.500%	-0.000%
1,000,000+	0.000%	0.000%	-0.500%	-0.500%	-0.000%

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

[illegible][illegible]

*HomeReady/Home Possible loans will only receive the HomeReady/Home Possible adjustments and are exempt from the amount adjustments.

*Florida payups apply to Primary Re
*Payups are subject to change daily

NONDEL

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



Effective Date:
9/15/25 8:01 AM

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

VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.215	98.046	97.765	
4.875	98.653	98.483	98.202	
4.99	98.986	98.781	98.570	
5	99.041	98.836	98.624	
5.125	99.703	99.499	99.240	
5.25	100.378	100.208	99.927	
5.375	100.759	100.590	100.308	
5.49	100.993	100.957	100.746	
5.5	101.178	101.011	100.799	
5.625	101.715	101.510	101.251	
5.75	102.123	101.919	101.660	
5.875	101.794	101.640	101.379	
5.99	102.135	102.079	101.886	
6	102.275	102.130	101.936	
6.125	102.750	102.596	102.315	
6.25	102.760	102.549	102.290	
6.375	102.318	102.243	102.071	
6.49	102.687	102.443	102.117	
6.5	102.785	102.710	102.538	
6.625	103.215	102.970	102.689	
6.75	103.468	103.224	102.898	
6.875	103.195	103.100	103.066	
6.99	103.493	103.260	102.934	
7	103.589	103.495	103.460	
7.125	104.056	103.824	103.498	
7.25	104.458	104.225	103.899	
7.375	103.165	102.921	102.992	
7.49	103.630	103.385	103.059	
7.5	103.672	103.427	103.333	
7.625	104.167	103.922	103.596	
7.75	104.550	104.306	103.980	
7.875	102.950	102.817	102.861	
7.99	103.246	103.112	103.157	
8	103.246	103.112	103.157	

VA 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.215	98.046	97.765	
4.875	98.653	98.483	98.202	
4.99	98.986	98.781	98.522	
5	99.041	98.836	98.577	
5.125	99.703	99.499	99.240	
5.25	100.378	100.208	99.927	
5.375	100.759	100.590	100.308	
5.49	100.989	100.784	100.525	
5.5	101.178	101.008	100.727	
5.625	101.715	101.510	101.251	
5.75	102.123	101.919	101.660	
5.875	101.794	101.640	101.359	
5.99	101.955	101.744	101.485	
6	102.275	102.121	101.840	
6.125	102.750	102.596	102.315	
6.25	102.760	102.549	102.290	
6.375	102.167	101.965	101.684	
6.49	102.687	102.443	102.117	
6.5	102.735	102.490	102.164	
6.625	103.215	102.970	102.644	
6.75	103.468	103.224	102.898	
6.875	103.003	102.770	102.444	
6.99	103.493	103.260	102.934	
7	103.537	103.305	102.979	
7.125	104.056	103.824	103.498	
7.25	104.458	104.225	103.899	
7.375	103.165	102.921	102.595	
7.49	103.630	103.385	103.059	
7.5	103.672	103.427	103.101	
7.625	104.167	103.922	103.596	
7.75	104.550	104.306	103.980	
7.875	100.920	100.787	100.831	
7.99	101.216	101.082	101.127	
8	101.216	101.082	101.127	

VA 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.215	98.046	97.765	
4.875	98.653	98.483	98.202	
5	99.041	98.836	98.577	
4.99	98.986	98.781	98.522	
5.25	100.378	100.208	99.927	
5.125	99.703	99.499	99.240	
5.625	101.715	101.510	101.251	
5.5	101.178	101.008	100.727	
5.375	100.759	100.590	100.308	
5.75	102.123	101.919	101.660	
5.875	101.794	101.640	101.359	
6	102.275	102.121	101.840	
6.125	102.750	102.596	102.315	
6.25	102.760	102.549	102.290	
6.375	102.167	101.965	101.684	
6.5	102.735	102.490	102.164	
6.625	103.215	102.970	102.644	
6.75	103.468	103.224	102.898	
6.875	103.003	102.770	102.444	
7	103.537	103.305	102.979	
7.125	104.056	103.824	103.498	
7.25	104.458	104.225	103.899	
7.375	103.165	102.921	102.595	
7.5	103.672	103.427	103.101	
7.625	104.167	103.922	103.596	
7.75	104.550	104.306	103.980	
7.875	100.920	100.787	100.831	
8	101.216	101.082	101.127	
8.125	101.491	101.357	101.402	
5.99	101.955	101.744	101.485	
6.99	103.493	103.260	102.934	
7.99	101.216	101.082	101.127	
5.49	100.989	100.784	100.525	
6.49	102.687	102.443	102.117	

VA 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	98.356	98.267	98.142	
4.375	98.862	98.773	98.648	
4.49	99.347	99.258	99.133	
4.5	99.347	99.258	99.133	
4.625	99.807	99.718	99.593	
4.75	100.274	100.229	100.104	
4.875	100.477	100.432	100.307	
4.99	100.613	100.568	100.443	
5	100.613	100.568	100.443	
5.125	100.775	100.614	100.489	
5.25	101.308	101.122	100.997	
5.375	101.378	101.276	101.151	
5.49	101.509	101.407	101.282	
5.5	101.509	101.407	101.282	
5.625	101.669	101.535	101.410	
5.75	102.188	101.986	101.861	
5.875	101.553	101.302	101.177	
5.99	102.067	101.816	101.691	
6	102.067	101.816	101.691	
6.125	102.575	102.324	102.199	
6.25	103.075	102.824	102.699	
6.375	102.436	102.290	102.165	
6.49	102.936	102.681	102.556	
6.5	102.936	102.681	102.556	
6.625	103.429	103.174	103.049	
6.75	103.916	103.661	103.536	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	97.673	97.471	97.346	
4.375	98.238	98.036	97.911	
4.49	98.799	98.597	98.472	
4.5	98.799	98.597	98.472	
4.625	99.354	99.152	99.027	
4.75	100.274	100.229	100.104	
4.875	100.477	100.432	100.307	
4.99	100.613	100.568	100.443	
5	100.613	100.568	100.443	
5.125	100.773	100.614	100.489	
5.25	101.308	101.122	100.997	
5.375	101.378	101.276	101.151	
5.49	101.509	101.407	101.282	
5.5	101.509	101.407	101.282	
5.625	101.669	101.527	101.402	
5.75	102.188	101.986	101.861	
5.875	101.553	101.302	101.177	
5.99	102.067	101.816	101.691	
6	102.067	101.816	101.691	
6.125	102.575	102.324	102.199	
6.25	103.075	102.824	102.699	
6.375	102.436	102.181	102.056	
6.49	102.936	102.681	102.556	
6.5	102.936	102.681	102.556	
6.625	103.429	103.174	103.049	
6.75	103.916	103.661	103.536	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 5/1 ARM				
Rate	Days to Lock			
	30	45	60	
4.25	93.406	93.314	93.189	
4.375	93.656	93.564	93.439	
4.5	93.878	93.786	93.661	
4.625	93.968	93.876	93.751	
4.75	94.581	94.490	94.365	
4.875	94.831	94.740	94.615	
5	95.006	94.915	94.790	
5.125	95.144	95.052	94.927	
5.25	95.425	95.333	95.208	
5.375	95.675	95.583	95.458	
5.5	95.988	95.896	95.771	
5.625	96.000	95.908	95.783	
5.75	95.866	95.775	95.650	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 3/1 ARM				
Rate	Days to Lock			
	30	45	60	
3.75	91.025	90.900	90.775	
3.875	91.400	91.275	91.150	
4	91.525	91.400	91.275	
4.125	91.650	91.525	91.400	
4.25	92.650	92.525	92.400	
4.375	92.775	92.650	92.525	
4.5	92.900	92.775	92.650	
4.625	93.025	92.900	92.775	
4.75	93.900	93.775	93.650	
4.875	94.025	93.900	93.775	
5	94.150	94.025	93.900	
5.125	94.275	94.150	94.025	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	97.298	97.281	97.156	
4.875	97.975	97.959	97.834	
4.99	98.643	98.626	98.501	
5	98.697	98.680	98.555	
5.125	99.153	99.136	99.011	
5.25	99.659	99.510	99.385	
5.375	100.189	100.153	100.028	
5.49	100.808	100.772	100.647	
5.5	100.862	100.826	100.701	
5.625	101.259	101.223	101.098	
5.75	101.673	101.469	101.344	
5.875	101.167	101.112	100.987	
5.99	101.704	101.649	101.524	
6	101.754	101.699	101.574	
6.125	102.094	101.940	101.815	
6.25	101.985	101.774	101.649	
6.375	101.515	101.440	101.315	
6.49	101.983	101.908	101.783	
6.5	101.983	101.908	101.783	
6.625	102.183	102.108	101.983	
6.75	102.506	102.261	102.136	
6.875	102.351	102.256	102.131	
6.99	101.968	101.735	101.610	
7	102.745	102.651	102.526	
7.125	102.728	102.633	102.508	
7.25	102.983	102.750	102.625	
7.375	101.265	101.021	100.896	
7.49	101.772	101.527	101.402	
7.5	101.772	101.527	101.402	
7.625	102.267	102.022	101.897	
7.75	102.600	102.356	102.231	
7.875	99.633	99.500	99.375	
7.99	99.929	99.796	99.671	
8	99.929	99.796	99.671	

VA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	93.003	92.799	92.674	
5.25	94.359	94.190	94.065	
5.375	94.553	94.349	94.224	
5.49	93.478	93.442	93.317	
5.5	95.191	94.987	94.862	
5.625	95.815	95.610	95.485	
5.75	96.373	96.169	96.044	
5.875	95.838	95.684	95.559	
5.99	95.630	95.419	95.294	
6	96.269	96.115	95.990	
6.125	96.794	96.640	96.515	
6.25	96.685	96.474	96.349	
6.375	95.799	95.645	95.520	
6.49	96.223	95.978	95.853	
6.5	96.223	95.978	95.853	
6.625	96.722	96.478	96.353	
6.75	97.206	96.961	96.836	
6.875	96.178	95.945	95.820	
6.99	96.668	96.435	96.310	
7	96.712	96.480	96.355	
7.125	97.231	96.999	96.874	
7.25	97.683	97.450	97.325	
7.375	95.965	95.721	95.596	
7.49	96.472	96.227	96.102	
7.5	96.472	96.227	96.102	
7.625	96.967	96.722	96.597	
7.75	97.300	97.056	96.931	
7.875	92.303	92.170	92.045	
7.99	92.599	92.466	92.341	
8	92.599	92.466	92.341	
8.125	92.874	92.741	92.616	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	91.015	90.811	90.686	
4.875	91.709	91.505	91.380	
4.99	92.336	92.131	92.006	
5	92.391	92.186	92.061	
5.125	93.053	92.849	92.724	
5.25	94.359	94.190	94.065	
5.375	94.603	94.399	94.274	
5.49	93.478	93.442	93.317	
5.5	95.241	95.037	94.912	
5.625	95.865	95.660	95.535	
5.75	96.423	96.219	96.094	
5.875	95.838	95.684	95.559	
5.99	95.680	95.469	95.344	
6	96.269	96.115	95.990	
6.125	96.794	96.640	96.515	
6.25	96.735	96.524	96.399	
6.375	95.799	95.645	95.520	
6.49	96.273	96.028	95.903	
6.5	96.273	96.028	95.903	
6.625	96.772	96.528	96.403	
6.75	97.256	97.011	96.886	
6.875	96.228	95.995	95.870	
6.99	96.718	96.485	96.360	
7	96.762	96.530	96.405	
7.125	97.281	97.049	96.924	
7.25	97.733	97.500	97.375	
7.375	96.015	95.771	95.646	
7.49	96.522	96.277	96.152	
7.5	96.522	96.277	96.152	
7.625	97.017	96.772	96.647	
7.75	92.025	91.891	91.766	
7.875	92.303	92.170	92.045	
7.99	92.599	92.466	92.341	
8	92.599	92.466	92.341	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	90.434	90.345	90.220	
4.375	90.902	90.812	90.687	
4.49	91.333	91.244	91.119	
4.5	91.333	91.244	91.119	
4.625	91.721	91.632	91.507	
4.75	95.099	95.054	94.929	
4.875	95.302	95.257	95.132	
4.99	95.438	95.393	95.268	
5	95.438	95.393	95.268	
5.125	95.484	95.439	95.314	
5.25	96.049	95.947	95.822	
5.375	96.203	96.101	95.976	
5.49	96.334	96.232	96.107	
5.5	96.334	96.232	96.107	
5.625	96.454	96.352	96.227	
5.75	96.578	96.475	96.350	
5.875	96.215	96.113	95.988	
5.99	96.528	96.425	96.300	
6	96.528	96.425	96.300	
6.125	96.603	96.500	96.375	
6.25	97.421	97.319	97.194	
6.375	97.052	96.949	96.824	
6.49	97.226	97.123	96.998	
6.5	97.226	97.123	96.998	
6.625	97.390	97.288	97.163	
6.75	94.466	94.211	94.086	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	89.254	89.165	89.040	
4.375	89.722	89.632	89.507	
4.49	90.153	90.064	89.939	
4.5	90.153	90.064	89.939	
4.625	90.541	90.452	90.327	
4.75	95.099	95.054	94.929	
4.875	95.302	95.257	95.132	
4.99	95.438	95.393	95.268	
5	95.438	95.393	95.268	
5.125	95.484	95.439	95.314	
5.25	96.049	95.947	95.822	
5.375	96.203	96.101	95.976	
5.49	96.334	96.232	96.107	
5.5	96.334	96.232	96.107	
5.625	96.454	96.352	96.227	
5.75	96.578	96.475	96.350	
5.875	96.215	96.113	95.988	
5.99	96.528	96.425	96.300	
6	96.528	96.425	96.300	
6.125	96.603	96.500	96.375	
6.25	97.421	97.319	97.194	
6.375	97.052	96.949	96.824	
6.49	97.226	97.123	96.998	
6.5	97.226	97.123	96.998	
6.625	97.390	97.288	97.163	
6.75	94.466	94.211	94.086	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 5/1 ARM High Balance				
Rate	Days to Lock			
	30	45	60	
4.25	93.406	93.314	93.189	
4.375	93.656	93.564	93.439	
4.5	93.878	93.786	93.661	
4.625	93.968	93.876	93.751	
4.75	94.581	94.490	94.365	
4.875	94.831	94.740	94.615	
5	95.006	94.915	94.790	
5.125	95.144	95.052	94.927	
5.25	95.425	95.333	95.208	
5.375	95.675	95.583	95.458	
5.5	95.988	95.896	95.771	
5.625	96.000	95.908	95.783	
5.75	95.866	95.775	95.650	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	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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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.215	98.046	97.921	
4.875	98.653	98.483	98.358	
4.99	98.986	98.781	98.656	
5	99.041	98.836	98.711	
5.125	99.703	99.499	99.374	
5.25	100.378	100.208	100.083	
5.375	100.759	100.590	100.465	
5.49	101.043	101.007	100.882	
5.5	101.178	101.061	100.936	
5.625	101.715	101.510	101.385	
5.75	102.123	101.919	101.794	
5.875	101.794	101.640	101.515	
5.99	102.145	102.089	101.964	
6	102.275	102.140	102.015	
6.125	102.750	102.596	102.471	
6.25	102.760	102.549	102.424	
6.375	102.318	102.243	102.118	
6.49	102.687	102.443	102.318	
6.5	102.785	102.710	102.585	
6.625	103.215	102.970	102.845	
6.75	103.468	103.224	103.099	
6.875	103.195	103.100	102.975	
6.99	103.493	103.260	103.135	
7	103.589	103.495	103.370	
7.125	104.056	103.824	103.699	
7.25	104.458	104.225	104.100	
7.375	103.165	102.941	102.816	
7.49	103.630	103.385	103.260	
7.5	103.672	103.427	103.302	
7.625	104.167	103.922	103.797	
7.75	104.550	104.306	104.181	
7.875	103.000	102.867	102.742	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.215	98.046	97.921	
4.875	98.653	98.483	98.358	
4.99	98.986	98.781	98.656	
5	99.041	98.836	98.711	
5.125	99.703	99.499	99.374	
5.25	100.378	100.208	100.083	
5.375	100.759	100.590	100.465	
5.49	100.989	100.784	100.659	
5.5	101.178	101.008	100.883	
5.625	101.715	101.510	101.385	
5.75	102.123	101.919	101.794	
5.875	101.794	101.640	101.515	
5.99	101.955	101.744	101.619	
6	102.275	102.121	101.996	
6.125	102.750	102.596	102.471	
6.25	102.760	102.549	102.424	
6.375	102.167	101.965	101.840	
6.49	102.687	102.443	102.318	
6.5	102.735	102.490	102.365	
6.625	103.215	102.970	102.845	
6.75	103.468	103.224	103.099	
6.875	103.003	102.770	102.645	
6.99	103.493	103.260	103.135	
7	103.537	103.305	103.180	
7.125	104.056	103.824	103.699	
7.25	104.458	104.225	104.100	
7.375	103.165	102.921	102.796	
7.49	103.630	103.385	103.260	
7.5	103.672	103.427	103.302	
7.625	104.167	103.922	103.797	
7.75	104.550	104.306	104.181	
7.875	100.970	100.837	100.712	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.215	98.046	97.921	
4.875	98.653	98.483	98.358	
4.99	98.986	98.781	98.656	
5	99.041	98.836	98.711	
5.125	99.703	99.499	99.374	
5.25	100.378	100.208	100.083	
5.375	100.759	100.590	100.465	
5.49	100.989	100.784	100.659	
5.5	101.178	101.008	100.883	
5.625	101.715	101.510	101.385	
5.75	102.123	101.919	101.794	
5.875	101.794	101.640	101.515	
5.99	101.955	101.744	101.619	
6	102.275	102.121	101.996	
6.125	102.750	102.596	102.471	
6.25	102.760	102.549	102.424	
6.375	102.167	101.965	101.840	
6.49	102.687	102.443	102.318	
6.5	102.735	102.490	102.365	
6.625	103.215	102.970	102.845	
6.75	103.468	103.224	103.099	
6.875	103.003	102.770	102.645	
6.99	103.493	103.260	103.135	
7	103.537	103.305	103.180	
7.125	104.056	103.824	103.699	
7.25	104.458	104.225	104.100	
7.375	103.165	102.921	102.796	
7.49	103.630	103.385	103.260	
7.5	103.672	103.427	103.302	
7.625	104.167	103.922	103.797	
7.75	104.550	104.306	104.181	
7.875	100.970	100.837	100.712	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	98.356	98.267	98.142	
4.375	98.862	98.773	98.648	
4.49	99.347	99.258	99.133	
4.5	99.347	99.258	99.133	
4.625	99.807	99.718	99.593	
4.75	100.274	100.229	100.104	
4.875	100.477	100.432	100.307	
4.99	100.613	100.568	100.443	
5	100.613	100.568	100.443	
5.125	100.775	100.614	100.489	
5.25	101.308	101.122	100.997	
5.375	101.378	101.276	101.151	
5.49	101.509	101.407	101.282	
5.5	101.509	101.407	101.282	
5.625	101.669	101.535	101.410	
5.75	102.188	101.986	101.861	
5.875	101.553	101.302	101.177	
5.99	102.067	101.816	101.691	
6	102.067	101.816	101.691	
6.125	102.575	102.324	102.199	
6.25	103.075	102.824	102.699	
6.375	102.436	102.290	102.165	
6.49	102.936	102.681	102.556	
6.5	102.936	102.681	102.556	
6.625	103.429	103.174	103.049	
6.75	103.916	103.661	103.536	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	97.673	97.471	97.346	
4.375	98.238	98.036	97.911	
4.5	98.799	98.597	98.472	
4.625	99.354	99.152	99.027	
4.75	100.274	100.229	100.104	
4.875	100.477	100.432	100.307	
5	100.613	100.568	100.443	
4.99	100.613	100.568	100.443	
5.25	101.308	101.122	100.997	
5.125	100.773	100.614	100.489	
5.625	101.669	101.527	101.402	
5.5	101.509	101.407	101.282	
5.375	101.378	101.276	101.151	
5.75	102.188	101.986	101.861	
5.875	101.553	101.302	101.177	
6	102.067	101.816	101.691	
6.125	102.575	102.324	102.199	
6.25	103.075	102.824	102.699	
6.375	102.436	102.181	102.056	
6.5	102.936	102.681	102.556	
6.625	103.429	103.174	103.049	
6.75	103.916	103.661	103.536	
5.99	102.067	101.816	101.691	
4.49	98.799	98.597	98.472	
5.49	101.509	101.407	101.282	

VA 5/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
4.25	93.406	93.314	93.189	
4.375	93.656	93.564	93.439	
4.5	93.878	93.786	93.661	
4.625	93.968	93.876	93.751	
4.75	94.581	94.490	94.365	
4.875	94.831	94.740	94.615	
5	95.006	94.915	94.790	
5.125	95.144	95.052	94.927	
5.25	95.425	95.333	95.208	
5.375	95.675	95.583	95.458	
5.5	95.988	95.896	95.771	
5.625	96.000	95.908	95.783	
5.75	95.866	95.775	95.650	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 3/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
3.75	91.025	90.900	90.775	
3.875	91.400	91.275	91.150	
4	91.525	91.400	91.275	
4.125	91.650	91.525	91.400	
4.25	92.650	92.525	92.400	
4.375	92.775	92.650	92.525	
4.5	92.900	92.775	92.650	
4.625	93.025	92.900	92.775	
4.75	93.900	93.775	93.650	
4.875	94.025	93.900	93.775	
5	94.150	94.025	93.900	
5.125	94.275	94.150	94.025	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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ResiCentral, LLC
4001 E. Broadway Road, Suite B-17
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Conventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT

VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
4.75	97.448	97.431	97.306
4.875	98.125	98.109	97.984
4.99	98.793	98.776	98.651
5	98.847	98.830	98.705
5.125	99.303	99.286	99.161
5.25	99.696	99.660	99.535
5.375	100.339	100.303	100.178
5.49	100.958	100.922	100.797
5.5	101.012	100.976	100.851
5.625	101.409	101.373	101.248
5.75	101.673	101.469	101.344
5.875	101.317	101.262	101.137
5.99	101.854	101.799	101.674
6	101.904	101.849	101.724
6.125	102.094	102.019	101.894
6.25	101.985	101.774	101.649
6.375	101.665	101.590	101.465
6.49	102.133	102.058	101.933
6.5	102.133	102.058	101.933
6.625	102.333	102.258	102.133
6.75	102.506	102.261	102.136
6.875	102.501	102.406	102.281
6.99	101.968	101.735	101.610
7	102.895	102.801	102.676
7.125	102.878	102.783	102.658
7.25	102.983	102.750	102.625
7.375	101.265	101.021	100.896
7.49	101.772	101.527	101.402
7.5	101.772	101.527	101.402
7.625	102.267	102.022	101.897
7.75	102.600	102.356	102.231
7.875	99.783	99.650	99.525

VA 25 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
5.25	94.359	94.190	94.065
5.375	94.553	94.349	94.224
5.49	93.628	93.592	93.467
5.5	95.191	94.987	94.862
5.625	95.815	95.610	95.485
5.75	96.373	96.169	96.044
5.875	95.838	95.684	95.559
5.99	95.630	95.419	95.294
6	96.269	96.115	95.990
6.125	96.794	96.640	96.515
6.25	96.685	96.474	96.349
6.375	95.799	95.645	95.520
6.49	96.223	95.978	95.853
6.5	96.223	95.978	95.853
6.625	96.722	96.478	96.353
6.75	97.206	96.961	96.836
6.875	96.178	95.945	95.820
6.99	96.668	96.435	96.310
7	96.712	96.480	96.355
7.125	97.231	96.999	96.874
7.25	97.683	97.450	97.325
7.375	95.965	95.721	95.596
7.49	96.472	96.227	96.102
7.5	96.472	96.227	96.102
7.625	96.967	96.722	96.597
7.75	97.300	97.056	96.931
7.875	92.453	92.320	92.195
7.99	92.749	92.616	92.491
8	92.749	92.616	92.491
8.125	93.024	92.891	92.766
0	0.000	0.000	0.000
0	0.000	0.000	0.000

VA 20 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
4.75	91.015	90.811	90.686
4.875	91.709	91.505	91.380
4.99	92.336	92.131	92.006
5	92.391	92.186	92.061
5.125	93.053	92.849	92.724
5.25	94.359	94.190	94.065
5.375	94.603	94.399	94.274
5.49	93.628	93.592	93.467
5.5	95.241	95.037	94.912
5.625	95.865	95.660	95.535
5.75	96.423	96.219	96.094
5.875	95.838	95.684	95.559
5.99	95.680	95.469	95.344
6	96.269	96.115	95.990
6.125	96.794	96.640	96.515
6.25	96.735	96.524	96.399
6.375	95.799	95.645	95.520
6.49	96.273	96.028	95.903
6.5	96.273	96.028	95.903
6.625	96.772	96.528	96.403
6.75	97.256	97.011	96.886
6.875	96.228	95.995	95.870
6.99	96.718	96.485	96.360
7	96.762	96.530	96.405
7.125	97.281	97.049	96.924
7.25	97.733	97.500	97.375
7.375	96.015	95.771	95.646
7.49	96.522	96.277	96.152
7.5	96.522	96.277	96.152
7.625	97.017	96.772	96.647
7.75	92.175	92.041	91.916
7.875	92.453	92.320	92.195

VA 15 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
4.25	90.434	90.345	90.220
4.375	90.902	90.812	90.687
4.49	91.333	91.244	91.119
4.5	91.333	91.244	91.119
4.625	91.721	91.632	91.507
4.75	95.099	95.054	94.929
4.875	95.302	95.257	95.132
4.99	95.438	95.393	95.268
5	95.438	95.393	95.268
5.125	95.484	95.439	95.314
5.25	96.049	95.947	95.822
5.375	96.203	96.101	95.976
5.49	96.334	96.232	96.107
5.5	96.334	96.232	96.107
5.625	96.454	96.352	96.227
5.75	96.578	96.475	96.350
5.875	96.215	96.113	95.988
5.99	96.528	96.425	96.300
6	96.528	96.425	96.300
6.125	96.603	96.500	96.375
6.25	97.421	97.319	97.194
6.375	97.052	96.949	96.824
6.49	97.226	97.123	96.998
6.5	97.226	97.123	96.998
6.625	97.390	97.288	97.163
6.75	94.466	94.211	94.086
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

VA 10 Year High Balance IRRRL Fixed			
Rate	Days to Lock		
	30	45	60
4.25	89.254	89.165	89.040
4.375	89.722	89.632	89.507
4.49	90.153	90.064	89.939
4.5	90.153	90.064	89.939
4.625	90.541	90.452	90.327
4.75	95.099	95.054	94.929
4.875	95.302	95.257	95.132
4.99	95.438	95.393	95.268
5	95.438	95.393	95.268
5.125	95.484	95.439	95.314
5.25	96.049	95.947	95.822
5.375	96.203	96.101	95.976
5.49	96.334	96.232	96.107
5.5	96.334	96.232	96.107
5.625	96.454	96.352	96.227
5.75	96.578	96.475	96.350
5.875	96.215	96.113	95.988
5.99	96.528	96.425	96.300
6	96.528	96.425	96.300
6.125	96.603	96.500	96.375
6.25	97.421	97.319	97.194
6.375	97.052	96.949	96.824
6.49	97.226	97.123	96.998
6.5	97.226	97.123	96.998
6.625	97.390	97.288	97.163
6.75	94.466	94.211	94.086
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

NONDEL

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



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

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

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

VA Fixed Loan Level Adjustments

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

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

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

** Excluding VA IRRRL

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

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

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

NONDEL

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



Effective Date:
9/15/25 8:01 AM

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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 Loan Amount/Note Rate Adjustments

VA Loan Amount/Note Rate Payups - 30/25/20 Year														
VA Note Rate	0-85,000	85,001-110,000	110,001-125,000	125,001-150,000	150,001-175,000	175,001-200,000	200,001-225,000	225,001-250,000	250,001-275,000	275,001-300,000	300,001-325,000	325,001-350,000	350,001-375,000	375,001-400,000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
5.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.875	0.067	0.063	0.056	0.054	0.047	0.040	0.034	0.029	0.018	0.016	0.000	0.000	0.000	0.000
5.990	0.067	0.063	0.056	0.054	0.047	0.040	0.034	0.029	0.022	0.020	0.000	0.000	0.000	0.000
6.000	0.067	0.063	0.056	0.054	0.047	0.040	0.034	0.029	0.022	0.020	0.000	0.000	0.000	0.000
6.125	0.067	0.063	0.056	0.054	0.047	0.040	0.034	0.029	0.026	0.024	0.000	0.000	0.000	0.000
6.250	0.067	0.063	0.056	0.054	0.047	0.040	0.034	0.029	0.018	0.016	0.000	0.000	0.000	0.000
6.375	0.121	0.119	0.106	0.096	0.088	0.085	0.078	0.076	0.067	0.056	0.045	0.038	0.034	0.024
6.490	0.121	0.119	0.106	0.096	0.088	0.085	0.078	0.076	0.067	0.056	0.045	0.038	0.034	0.024
6.500	0.121	0.119	0.106	0.096	0.088	0.085	0.078	0.076	0.067	0.056	0.045	0.038	0.034	0.024
6.625	0.121	0.119	0.106	0.096	0.088	0.085	0.078	0.076	0.075	0.064	0.045	0.038	0.034	0.024
6.750	0.121	0.119	0.106	0.096	0.088	0.085	0.078	0.076	0.075	0.064	0.045	0.038	0.034	0.024
6.875	0.139	0.128	0.121	0.110	0.099	0.092	0.083	0.078	0.072	0.056	0.040	0.034	0.029	0.022
6.990	0.139	0.128	0.121	0.110	0.099	0.092	0.083	0.078	0.072	0.056	0.040	0.034	0.029	0.022
7.000	0.139	0.128	0.121	0.110	0.099	0.092	0.083	0.078	0.072	0.056	0.040	0.034	0.029	0.022
7.125	0.139	0.128	0.121	0.110	0.099	0.092	0.083	0.078	0.060	0.064	0.040	0.034	0.029	0.022
7.250	0.139	0.128	0.121	0.110	0.099	0.092	0.083	0.078	0.072	0.056	0.040	0.034	0.029	0.022
7.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000
7.490	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.008	0.008	0.000	0.000	0.000	0.000

*Payups are also applicable to IRRRLs
*Payups are subject to change daily

WHOLESALE

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



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

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

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

VA ARM Loan Level Adjustments & Fees (All Programs)

Miscellaneous Adjustments*	
Guideline Exception	-0.250%
Manufactured Home	-0.500%
Temporary Buydown	-0.250%
2-4 Units	-0.250%

* Applies to all ARM programs

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

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

VA - 5/1 ARM 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%	-2.500%
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 UW (w/AUS) **	-0.375%	-0.375%	-0.375%	-0.375%	-1.500%	-1.500%	N/A	N/A
All VA DTI > 50% **	0.000%	0.000%	0.000%	0.000%	-0.100%	-0.150%	-0.850%	-2.500%
All VA DTI > 43%, ≤ 50% **	0.000%	0.000%	0.000%	0.000%	-0.100%	-0.150%	-0.850%	-2.500%
All VA DTI > 30%, ≤ 43% **	0.000%	0.000%	0.000%	0.000%	-0.080%	-0.750%	-2.500%	
All VA DTI ≤ 30% **	0.000%	0.000%	0.000%	0.000%	-0.050%	-0.750%	-2.500%	
VA LTV > 100 **	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%	
VA IRRRL LTV > 105%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
VA 2nd Home/Investment	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	

** Excluding VA IRRRL

*** Based on VA Total Loan Amount

Loan Amount Adjusters		VA ARMs
Loan Size ***		All rates
≤ \$85,000		-0.550%
\$85,001 - \$110,000		-0.300%
\$110,001 - \$125,000		-0.300%
\$125,001 - \$150,000		-0.300%
\$150,001 - \$175,000		-0.050%
\$175,001 - \$200,000		-0.050%
\$200,001 - \$300,000		-0.050%
\$300,001 - \$400,000		-0.050%
> \$400,000		-0.050%

*** Based on Total VA Loan Amount

FICO Adjusters		VA
FICO		
720+		0.000%
680-719		0.000%
660-679		-0.750%
640-659		-0.750%
620-639		-1.500%
600-619		-2.000%
580-599		-3.000%

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

VA - 3/1 ARM Loan Level Adjustments

Loan Amount Adjusters*		Adj
< \$150,000		-0.150%
\$150,000 - \$249,999		-0.075%
\$250,000 - \$349,999		0.000%
\$350,000 - \$499,999		0.000%
\$500,000 - \$806,500		0.025%
\$806,501 - \$999,999		-0.050%
\$1MM - \$1.499MM		-0.100%
\$1.5MM+		-0.200%

* Based on Total VA Loan Amount

FICO Adjusters		VA
FICO		Adj
720+		0.200%
680-719		0.000%
660-679		-0.300%
640-659		-0.850%
620-639		-1.900%
600-619		-2.950%
580-599		-3.625%

Other Adjusters		Adj
AUS Refer/Manual UW		0.000%
Non-Owner Occupancy		-0.625%
VA IRRRL		0.000%

Loan Purpose Adjusters		Adj
Purchase		0.000%
Rate/Term Refinance		0.000%
Cashout Refinance		-0.250%

State	Adj	State	Adj
AK	0.028%	MT	-0.018%
AL	0.028%	NC	0.018%
AR	0.058%	ND	0.015%
AZ	-0.078%	NE	0.000%
CA	-0.110%	NH	0.015%
CO	-0.094%	NJ	0.025%
CT	0.000%	NM	-0.036%
DC	NA	NV	-0.115%
DE	-0.033%	NY	-0.088%
FL	0.094%	OH	0.020%
GA	0.064%	OK	0.094%
HI	-0.113%	OR	-0.147%
IA	0.039%	PA	0.059%
ID	-0.086%	RI	-0.024%
IL	0.067%	SC	0.016%
IN	-0.013%	SD	0.015%
KS	0.016%	TN	0.015%
KY	0.062%	TX	0.170%
LA	0.058%	UT	-0.043%
MA	-0.038%	VA	-0.054%
MD	-0.189%	VT	-0.020%
ME	-0.060%	WA	-0.056%
MI	0.063%	WI	0.079%
MN	-0.005%	WV	-0.047%
MO	0.078%	WY	-0.045%
MS	0.038%	PR	NA

NONDEL

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



Effective Date:
9/15/25 8:01 AM

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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	
5.75	98.389	98.222	98.070	
5.875	98.818	98.652	98.499	
6	99.239	99.073	98.920	
6.125	99.629	99.462	99.310	
6.25	99.991	99.825	99.672	
6.375	100.338	100.172	100.019	
6.5	100.670	100.503	100.351	
6.625	100.988	100.821	100.669	
6.75	101.283	101.112	100.955	
6.875	101.567	101.390	101.230	
7	101.833	101.652	101.490	
7.125	102.084	101.899	101.734	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.214	97.047	96.895	
5.875	97.643	97.477	97.324	
6	98.064	97.898	97.745	
6.125	98.454	98.287	98.135	
6.25	98.816	98.650	98.497	
6.375	99.163	98.997	98.844	
6.5	99.495	99.328	99.176	
6.625	99.813	99.646	99.494	
6.75	100.108	99.937	99.780	
6.875	100.392	100.215	100.055	
7	100.658	100.477	100.315	
7.125	100.909	100.724	100.559	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.914	97.747	97.595	
5.875	98.343	98.177	98.024	
6	98.764	98.598	98.445	
6.125	99.154	98.987	98.835	
6.25	99.516	99.350	99.197	
6.375	99.863	99.697	99.544	
6.5	100.195	100.028	99.876	
6.625	100.513	100.346	100.194	
6.75	100.808	100.637	100.480	
6.875	101.092	100.915	100.755	
7	101.358	101.177	101.015	
7.125	101.609	101.424	101.259	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier SOFR ARM Margin = 2.75%
SOFR 30-Day Average = 4.38%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.625	99.078	99.016	98.953	
5.75	99.438	99.375	99.313	
5.875	99.781	99.719	99.656	
6	100.110	100.047	99.985	
6.125	100.422	100.360	100.297	
6.25	100.719	100.656	100.594	
6.375	100.922	100.860	100.797	
6.5	101.110	101.047	100.985	
6.625	101.281	101.219	101.156	
6.75	101.438	101.375	101.313	
6.875	101.578	101.516	101.453	
7	101.703	101.641	101.578	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.5	99.129	99.066	99.004	
5.625	99.473	99.410	99.348	
5.75	99.801	99.738	99.676	
5.875	100.113	100.051	99.988	
6	100.410	100.348	100.285	
6.125	100.691	100.629	100.566	
6.25	100.879	100.816	100.754	
6.375	101.051	100.988	100.926	
6.5	101.207	101.144	101.082	
6.625	101.348	101.285	101.223	
6.75	101.473	101.410	101.348	
6.875	101.582	101.519	101.457	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.5	99.035	98.973	98.910	
5.625	99.364	99.301	99.239	
5.75	99.676	99.614	99.551	
5.875	99.973	99.910	99.848	
6	100.254	100.192	100.129	
6.125	100.520	100.457	100.395	
6.25	100.692	100.629	100.567	
6.375	100.848	100.785	100.723	
6.5	100.989	100.926	100.864	
6.625	101.114	101.051	100.989	
6.75	101.223	101.160	101.098	
6.875	101.317	101.254	101.192	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	98.219	98.157	98.094	
5.75	98.594	98.532	98.469	
5.875	98.954	98.891	98.829	
6	99.297	99.235	99.172	
6.125	99.626	99.563	99.501	
6.25	99.938	99.876	99.813	
6.375	100.157	100.094	100.032	
6.5	100.360	100.297	100.235	
6.625	100.547	100.485	100.422	
6.75	100.719	100.657	100.594	
6.875	100.876	100.813	100.751	
7	101.016	100.954	100.891	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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



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

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

Jumbo Premier 30/25/20 Year Fixed Loan Level Adjustments

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

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

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

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

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

Occupancy Type/LTV Ratio									
Units	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	-1.750%	-2.250%
Investment	-0.500%	-0.500%	-0.875%	-1.500%	-2.250%	NA	NA	NA	NA
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA

Property State/LTV Ratio									
Property State	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-1.000%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%
State Tier 1*	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

* State Tier 1 = CT, DC, DE, GA, MA, MD, ME, NH, NJ, NY, PA, VA, VT, WV

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

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

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

*Not subject to Max Prices

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

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

DTI Adjustment	
DTI	Adjustment
<=43	0.000%
43.01-45.00	-0.125%
45.01-47.00	-0.250%
>47.00	-0.500%

Max Price Premier		
30yr	25yr	20yr
102,000	100,825	101,525

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ResiCentral, LLC
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(623) 252-4149



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

Jumbo Premier 15 Year & ARM Loan Level Adjustments

Purchase FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	-0.375%	-0.375%	-0.500%	-1.250%	-2.250%	-3.250%	-4.500%	NA	NA
680-699	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-2.250%	-3.500%	NA	NA
700-719	0.000%	0.000%	-0.125%	-0.125%	-0.250%	-0.500%	-0.750%	NA	NA
720-739	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
740-759	0.125%	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.250%	NA	NA
760-779	0.250%	0.250%	0.250%	0.125%	0.000%	0.000%	-0.125%	NA	NA
780-999	0.375%	0.375%	0.375%	0.250%	0.125%	0.000%	0.000%	NA	NA

Rate/Term FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	-0.500%	-0.500%	-0.625%	-1.375%	-2.375%	-3.375%	-4.625%	NA	NA
680-699	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	-2.375%	-3.625%	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	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	NA	NA

Cashout Refinance FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	NA	NA	NA	NA	NA	NA	NA	NA	NA
680-699	NA	NA	NA	NA	NA	NA	NA	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-0.625%	NA	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	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	NA	NA

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

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

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

Property State/LTV Ratio									
Property State	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
State Tier 1*	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA

* State Tier 1 = CT, DC, DE, GA, MA, MD, ME, NH, NJ, NY, PA, VA, VT, WV

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

ARM Max Price
100.925

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

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

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

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

NONDEL

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



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7/29/25 1:47 PM

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

Jumbo Edge Loan Programs

Jumbo Edge 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.909	98.784	98.645	
5.875	99.361	99.236	99.097	
6	99.742	99.617	99.480	
6.125	100.103	99.978	99.842	
6.25	100.444	100.319	100.184	
6.375	100.775	100.650	100.517	
6.5	101.097	100.972	100.839	
6.625	101.418	101.29%	101.161	
6.75	101.719	101.594	101.464	
6.875	102.000	101.875	101.746	
7	102.261	102.136	102.008	
7.125	102.502	102.377	102.250	
7.25	102.723	102.598	102.473	
7.375	102.925	102.799	102.675	
7.5	103.106	102.981	102.857	
7.625	103.267	103.142	103.019	
7.75	103.408	103.283	103.161	
7.875	103.549	103.424	103.304	
8	103.690	103.565	103.446	
0	0.000	0.000	0.000	

Jumbo Edge 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.829	97.704	97.565	
5.875	98.331	98.206	98.067	
6	98.792	98.667	98.529	
6.125	99.213	99.088	98.952	
6.25	99.594	99.469	99.334	
6.375	99.955	99.830	99.697	
6.5	100.277	100.151	100.019	
6.625	100.558	100.43%	100.301	
6.75	100.799	100.674	100.543	
6.875	101.000	100.875	100.746	
7	101.161	101.036	100.908	
7.125	101.302	101.177	101.050	
7.25	101.443	101.318	101.192	
7.375	101.584	101.459	101.334	
7.5	101.585	101.460	101.336	
7.625	101.586	101.461	101.339	
7.75	101.587	101.462	101.341	
7.875	101.588	101.463	101.343	
8	101.589	101.464	101.345	
0	0.000	0.000	0.000	

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

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

Jumbo Edge 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.75	97.789	97.664	97.524	
5.875	98.240	98.115	97.976	
6	98.642	98.516	98.379	
6.125	99.023	98.898	98.761	
6.25	99.394	99.269	99.134	
6.375	99.735	99.610	99.476	
6.5	100.056	99.931	99.798	
6.625	100.357	100.23%	100.101	
6.75	100.639	100.513	100.383	
6.875	100.900	100.775	100.645	
7	101.141	101.016	100.887	
7.125	101.362	101.237	101.110	
7.25	101.563	101.438	101.312	
7.375	101.724	101.599	101.474	
7.5	101.725	101.600	101.476	
7.625	101.726	101.601	101.478	
7.75	101.727	101.602	101.480	
7.875	101.728	101.603	101.482	
8	101.729	101.604	101.484	
0	0.000	0.000	0.000	

Jumbo Edge 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.75	99.165	99.040	98.900	
5.875	99.616	99.491	99.353	
6	100.017	99.892	99.755	
6.125	100.398	100.273	100.137	
6.25	100.769	100.644	100.510	
6.375	101.111	100.986	100.852	
6.5	101.432	101.307	101.174	
6.625	101.733	101.61%	101.477	
6.75	102.014	101.889	101.759	
6.875	102.265	102.140	102.011	
7	102.516	102.391	102.263	
7.125	102.737	102.612	102.486	
7.25	102.939	102.813	102.688	
7.375	103.100	102.975	102.850	
7.5	103.101	102.976	102.852	
7.625	103.102	102.977	102.854	
7.75	103.103	102.978	102.856	
7.875	103.104	102.979	102.858	
8	103.105	102.980	102.860	
0	0.000	0.000	0.000	

Jumbo Edge 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.75	99.090	98.965	98.825	
5.875	99.541	99.416	99.277	
6	99.942	99.817	99.680	
6.125	100.323	100.198	100.062	
6.25	100.694	100.569	100.435	
6.375	101.036	100.910	100.777	
6.5	101.127	101.002	100.869	
6.625	101.658	101.53%	101.402	
6.75	101.939	101.814	101.684	
6.875	102.190	102.065	101.936	
7	102.441	102.316	102.188	
7.125	102.662	102.537	102.411	
7.25	102.863	102.738	102.613	
7.375	103.025	102.900	102.775	
7.5	103.026	102.901	102.777	
7.625	103.027	102.902	102.779	
7.75	103.028	102.903	102.781	
7.875	103.029	102.904	102.783	
8	103.030	102.905	102.785	
0	0.000	0.000	0.000	

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

Jumbo Edge Loan Level Adjustments

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

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

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

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

*Not subject to Max Prices

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

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

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Jumbo Advantage 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
5	94.108	93.899	93.564
5.125	94.770	94.561	94.226
5.25	95.445	95.236	94.902
5.375	96.003	95.794	95.450
5.5	96.537	96.328	95.996
5.625	97.323	97.114	96.782
5.75	97.949	97.740	97.409
5.875	98.551	98.344	98.012
6	99.125	98.916	98.586
6.125	99.662	99.453	99.124
6.25	99.869	99.660	99.332
6.375	100.145	99.936	99.608
6.5	100.424	100.215	99.888
6.625	100.657	100.448	100.122
6.75	100.981	100.772	100.446
6.875	101.228	101.019	100.694
7	101.354	101.145	100.821
7.125	101.945	101.736	101.412
7.25	102.139	101.930	101.607
7.375	102.332	102.123	101.801
7.5	102.489	102.280	101.958
7.625	102.617	102.408	102.087
7.75	102.743	102.534	102.213
7.875	103.031	102.822	102.502
8	103.258	103.049	102.730
8.125	103.433	103.224	102.906
8.25	103.609	103.400	103.083
8.375	103.786	103.577	103.261
8.5	104.013	103.804	103.487
8.625	104.206	103.997	103.682
8.75	104.400	104.191	103.877
8.875	104.596	104.387	104.073
9	104.792	104.583	104.270

[illegible]

Jumbo Advantage 10/6 ARM			
Rate	Days to Lock		
	30	45	60
5	93.696	93.696	93.472
5.125	94.368	94.368	94.144
5.25	94.995	94.995	94.771
5.375	95.625	95.625	95.401
5.5	96.181	96.181	95.957
5.625	96.750	96.750	96.526
5.75	97.233	97.233	97.009
5.875	97.718	97.722	97.494
6	98.203	98.203	97.979
6.125	98.699	98.699	98.475
6.25	99.152	99.152	98.928
6.375	99.663	99.663	99.439
6.5	100.055	100.055	99.831
6.625	100.399	100.399	100.175
6.75	100.780	100.780	100.566
6.875	101.138	101.138	100.914
7	101.305	101.305	101.081
7.125	101.595	101.595	101.371
7.25	101.823	101.823	101.599
7.375	102.000	102.000	101.776
7.5	102.123	102.123	101.898

Jumbo Advantage 7/6 ARM			
Rate	Days to Lock		
	30	45	60
5	94.608	94.608	94.384
5.125	95.276	95.276	95.052
5.25	95.906	95.906	95.682
5.375	96.519	96.519	96.295
5.5	97.065	97.065	96.841
5.625	97.635	97.635	97.411
5.75	98.162	98.162	97.938
5.875	98.581	98.581	98.357
6	99.081	99.081	98.857
6.125	99.610	99.610	99.386
6.25	100.095	100.095	99.871
6.375	100.601	100.601	100.377
6.5	100.996	100.996	100.772
6.625	101.375	101.375	101.151
6.75	101.759	101.759	101.535
6.875	102.110	102.110	101.886
7	102.311	102.311	102.087
7.125	102.607	102.607	102.383
7.25	102.840	102.840	102.616
7.375	103.017	103.017	102.793
7.5	103.142	103.142	102.918

Jumbo Advantage 5/6 ARM			
Rate	Days to Lock		
	30	45	60
5	93.918	93.918	93.694
5.125	94.582	94.582	94.358
5.25	95.216	95.216	94.992
5.375	95.814	95.814	95.590
5.5	96.353	96.353	96.129
5.625	96.916	96.916	96.692
5.75	97.472	97.472	97.248
5.875	97.978	97.978	97.754
6	98.484	98.484	98.260
6.125	98.990	98.990	98.766
6.25	99.505	99.505	99.281
6.375	99.996	99.996	99.772
6.5	100.395	100.395	100.171
6.625	100.791	100.791	100.567
6.75	101.177	101.177	100.953
6.875	101.540	101.540	101.316
7	101.766	101.766	101.542
7.125	102.063	102.063	101.839
7.25	102.296	102.296	102.072
7.375	102.478	102.478	102.254
7.5	102.613	102.613	102.389

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4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
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Jumbo Advantage Loan Level Adjustments

FICO/LTV Adjustments								
FICO	CLTV Range							
	<= 55.00	55.01 - 60.00	60.01 - 65.00	65.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 89.99
>= 800	0.990%	0.870%	0.860%	0.735%	0.485%	0.235%	-0.770%	-1.280%
780 - 799	0.990%	0.870%	0.860%	0.735%	0.485%	0.235%	-0.770%	-1.280%
760 - 779	0.870%	0.870%	0.740%	0.615%	0.355%	0.105%	-0.770%	-1.780%
740 - 759	0.740%	0.740%	0.610%	0.485%	0.105%	-0.020%	-1.020%	-2.030%
720 - 739	0.610%	0.490%	0.360%	0.105%	-0.020%	-0.520%	-1.410%	-2.420%
700 - 719	0.360%	0.240%	-0.020%	-0.020%	-0.520%	-1.030%	-2.160%	-2.930%

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

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

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

Loan Amount Adjustments	
Loan Amount	Adjustment
<=900,000	0.040%
>900,000<=1,000,000	0.080%
>1,000,000<=1,100,000	0.100%
>1,100,000<=1,200,000	0.130%
>1,200,000<=1,300,000	0.130%
>1,300,000<=1,400,000	0.150%
>1,400,000<=1,500,000	0.170%
>1,500,000<=1,750,000	0.200%
>1,750,000<=2,000,000	0.220%
>2,000,000<=2,500,000	0.070%
>2,500,000<=3,000,000	0.070%
>3,000,000<=3,500,000	0.070%

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

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

*Not subject to Max Prices

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

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

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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.245	95.12	94.995	
5.375	95.995	95.87	95.745	
5.5	96.745	96.62	96.495	
5.625	97.495	97.37	97.245	
5.75	98.12	97.995	97.87	
5.875	98.745	98.62	98.495	
6	99.37	99.245	99.12	
6.125	99.87	99.745	99.62	
6.25	100.245	100.12	99.995	
6.375	100.495	100.37	100.245	
6.5	100.745	100.62	100.495	
6.625	101.12	100.995	100.87	
6.75	101.37	101.245	101.12	
6.875	101.495	101.37	101.245	
7	101.62	101.495	101.37	
7.125	101.745	101.62	101.495	
7.25	101.87	101.745	101.62	
7.375	101.995	101.87	101.745	
7.5	102.12	101.995	101.87	
7.625	102.175	102.12	101.995	
7.75	102.175	102.175	102.12	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	95.705	95.58	95.455	
5.25	96.33	96.205	96.08	
5.375	96.955	96.83	96.705	
5.5	97.58	97.455	97.33	
5.625	98.205	98.08	97.955	
5.75	98.705	98.58	98.455	
5.875	99.205	99.08	98.955	
6	99.58	99.455	99.33	
6.125	99.955	99.83	99.705	
6.25	100.205	100.08	99.955	
6.375	100.455	100.33	100.205	
6.5	100.705	100.58	100.455	
6.625	100.83	100.705	100.58	
6.75	100.955	100.83	100.705	
6.875	101.08	100.955	100.83	
7	101.205	101.08	100.955	
7.125	101.33	101.205	101.08	
7.25	101.455	101.33	101.205	
7.375	101.58	101.455	101.33	
7.5	101.675	101.58	101.455	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum SOFR ARM Margin = 2.75%
SOFR 30-Day Average = 4.38%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.25	95.792	95.667	95.542	
5.375	96.542	96.417	96.292	
5.5	97.292	97.167	97.042	
5.625	97.917	97.792	97.667	
5.75	98.542	98.417	98.292	
5.875	99.042	98.917	98.792	
6	99.417	99.292	99.167	
6.125	99.792	99.667	99.542	
6.25	100.167	100.042	99.917	
6.375	100.542	100.417	100.292	
6.5	100.792	100.667	100.542	
6.625	101.042	100.917	100.792	
6.75	101.167	101.042	100.917	
6.875	101.292	101.167	101.042	
7	101.417	101.292	101.167	
7.125	101.542	101.417	101.292	
7.25	101.667	101.542	101.417	
7.375	101.675	101.667	101.542	
7.5	101.675	101.675	101.667	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.125	97.098	96.973	96.848	
5.25	97.723	97.598	97.473	
5.375	98.223	98.098	97.973	
5.5	98.723	98.598	98.473	
5.625	99.223	99.098	98.973	
5.75	99.598	99.473	99.348	
5.875	99.973	99.848	99.723	
6	100.348	100.223	100.098	
6.125	100.473	100.348	100.223	
6.25	100.598	100.473	100.348	
6.375	100.723	100.598	100.473	
6.5	100.848	100.723	100.598	
6.625	100.973	100.848	100.723	
6.75	101.098	100.973	100.848	
6.875	101.175	101.098	100.973	
7	101.175	101.175	101.098	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	96.417	96.292	96.167	
6.25	97.042	96.917	96.792	
6.375	97.667	97.542	97.417	
6.5	98.167	98.042	97.917	
6.625	98.667	98.542	98.417	
6.75	99.167	99.042	98.917	
6.875	99.667	99.542	99.417	
7	100.042	99.917	99.792	
7.125	100.417	100.292	100.167	
7.25	100.667	100.542	100.417	
7.375	100.917	100.792	100.667	
7.5	101.042	100.917	100.792	
7.625	101.167	101.042	100.917	
7.75	101.292	101.167	101.042	
7.875	101.417	101.292	101.167	
8	101.542	101.417	101.292	
8.125	101.667	101.542	101.417	
8.25	101.675	101.667	101.542	
8.375	101.675	101.675	101.667	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

NONDEL

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



Effective Date:
9/15/25 8:01 AM

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

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

Jumbo Premier Platinum Loan Level Adjustments

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

Fees	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$895
Non-Del Core Delivery Fee	\$720
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
Flood Cert Fee	\$12

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

Misc Adjustments	
Guideline Exception	-0.25%

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