

NONDEL

Resi/Central, LLC
1001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149



Effective Date:
12/1/23 2:58 PM

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

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

Conforming Fixed Express Loan Programs

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

Conforming 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.75	97.500	97.500	97.500	
5.875	98.125	98.125	98.125	
5.99	98.625	98.625	98.625	
6	98.625	98.625	98.625	
6.125	99.125	99.125	99.125	
6.25	99.875	99.875	99.875	
6.375	100.375	100.375	100.375	
6.49	100.750	100.750	100.750	
6.5	100.750	100.750	100.750	
6.625	101.250	101.250	101.250	
6.75	101.625	101.625	101.625	
6.875	102.000	102.000	102.000	
6.99	102.250	102.250	102.250	
7	102.250	102.250	102.250	
7.125	102.625	102.625	102.625	
7.25	102.625	102.750	102.625	
7.375	103.000	103.000	103.000	
7.49	103.375	103.375	103.375	
7.5	103.375	103.375	103.375	
7.625	103.625	103.500	103.500	
7.75	103.500	103.500	103.375	
7.875	103.875	103.750	103.750	
7.99	104.125	104.000	104.000	
8	104.125	104.000	104.000	
8.125	104.375	104.375	104.250	
8.25	104.000	103.750	103.750	
8.375	104.250	104.125	104.000	
8.5	104.625	104.500	104.250	
8.625	104.875	104.750	104.625	
8.75	104.125	103.750	103.625	

Conforming 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.75	97.500	97.500	97.500	
5.875	98.125	98.125	98.125	
5.99	98.625	98.625	98.625	
6	98.625	98.625	98.625	
6.125	99.125	99.125	99.125	
6.25	99.875	99.875	99.875	
6.375	100.375	100.375	100.375	
6.49	100.750	100.750	100.750	
6.5	100.750	100.750	100.750	
6.625	101.250	101.250	101.250	
6.75	101.625	101.625	101.625	
6.875	102.000	102.000	102.000	
6.99	102.250	102.250	102.250	
7	102.250	102.250	102.250	
7.125	102.625	102.625	102.625	
7.25	102.625	102.750	102.625	
7.375	103.000	103.000	103.000	
7.49	103.375	103.375	103.375	
7.5	103.375	103.375	103.375	
7.625	103.625	103.500	103.500	
7.75	103.500	103.500	103.375	
7.875	103.875	103.750	103.750	
7.99	104.125	104.000	104.000	
8	104.125	104.000	104.000	
8.125	104.375	104.375	104.250	
8.25	104.000	103.750	103.750	
8.375	104.250	104.125	104.000	
8.5	104.625	104.500	104.250	
8.625	104.875	104.750	104.625	
8.75	104.125	103.750	103.625	
8.875	104.500	104.125	104.125	

Conforming 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.5	97.250	97.125	97.125	
5.625	97.875	97.750	97.750	
5.75	98.500	98.375	98.375	
5.875	99.000	98.875	99.000	
5.99	99.500	99.500	99.500	
6	99.500	99.500	99.500	
6.125	100.250	100.250	100.250	
6.25	100.875	100.875	100.750	
6.375	101.375	101.250	101.250	
6.49	101.750	101.750	101.750	
6.5	101.750	101.750	101.750	
6.625	102.125	102.125	102.125	
6.75	102.375	102.375	102.250	
6.875	102.750	102.750	102.750	
6.99	103.125	103.125	103.125	
7	103.125	103.125	103.125	
7.125	103.500	103.500	103.500	
7.25	103.250	103.250	103.250	
7.375	103.625	103.625	103.500	
7.49	103.875	103.875	103.875	
7.5	103.875	103.875	103.875	
7.625	104.250	104.250	104.250	
7.75	103.750	103.750	103.625	
7.875	104.125	104.000	104.000	
8	104.375	104.375	104.250	
8.125	104.750	104.625	104.625	
8.25	104.250	104.125	104.000	
8.375	104.625	104.500	104.250	
8.5	104.875	104.750	104.625	
8.625	105.125	105.000	104.875	

Conforming 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	98.875	98.875	98.750	
5.375	99.250	99.250	99.250	
5.49	99.500	99.500	99.500	
5.5	99.500	99.500	99.500	
5.625	99.875	99.875	99.875	
5.75	100.125	100.125	100.125	
5.875	100.375	100.375	100.375	
5.99	100.625	100.625	100.625	
6	100.625	100.625	100.625	
6.125	100.875	100.875	100.875	
6.25	101.125	101.000	101.000	
6.375	101.375	101.250	101.250	
6.49	101.625	101.625	101.625	
6.5	101.625	101.625	101.625	
6.625	102.000	101.875	101.875	
6.75	102.250	102.125	102.125	
6.875	102.500	102.375	102.375	
7	102.625	102.625	102.625	
7.125	103.000	102.875	102.875	
7.25	103.250	103.125	103.125	
7.375	103.500	103.375	103.375	
7.5	103.750	103.625	103.625	
7.625	103.500	103.375	103.250	
7.75	103.625	103.125	103.125	
7.875	103.750	103.250	103.250	

Conforming 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.25	95.750	95.750	95.750	
4.375	96.375	96.375	96.250	
4.49	96.875	96.875	96.875	
4.5	96.875	96.875	96.875	
4.625	97.375	97.375	97.375	
4.75	97.875	97.750	97.750	
4.875	98.250	98.125	98.125	
4.99	98.500	98.500	98.500	
5	98.500	98.500	98.500	
5.125	98.875	98.875	98.875	
5.25	99.000	99.000	99.000	
5.375	99.375	99.375	99.375	
5.49	99.875	99.875	99.875	
5.5	99.875	99.875	99.875	
5.625	100.375	100.375	100.250	
5.75	100.750	100.625	100.625	
5.875	101.000	101.000	101.000	
5.99	101.250	101.250	101.250	
6	101.250	101.250	101.250	
6.125	101.625	101.500	101.500	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming Adjustable Rate Express Loan Programs

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

Conforming SOFR ARM Margin = 3.00%

Conforming 10% SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.625	91.75	91.75	91.875	
4.75	92.25	92.25	92.375	
4.875	92.75	92.875	92.875	
5	93.25	93.375	93.375	
5.125	93.75	93.875	93.875	
5.25	94.375	94.375	94.375	
5.375	94.875	94.875	95	
5.5	95.375	95.375	95.5	
5.625	95.875	95.875	96	
5.75	96.375	96.375	96.375	
5.875	96.875	96.875	96.875	
6	97.375	97.25	97.25	
6.125	97.75	97.75	97.75	
6.25	98.25	98.125	98.125	
6.375	98.625	98.5	98.5	
6.5	99	98.875	98.875	
6.625	99.375	99.25	99.25	
6.75	99.75	99.625	99.75	
6.875	100.125	100.125	100.125	
7	100.5	100.5	100.5	

Conforming 7/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.625	93.125	93.25	93.25	
4.75	93.625	93.75	93.75	
4.875	94.125	94.25	94.25	
5	94.625	94.75	94.75	
5.125	95.125	95.125	95.25	
5.25	95.625	95.625	95.75	
5.375	96	96.125	96.125	
5.5	96.5	96.5	96.625	
5.625	97	96.875	97	
5.75	97.375	97.375	97.375	
5.875	97.75	97.75	97.75	
6	98.125	98.125	98.25	
6.125	98.5	98.5	98.625	
6.25	98.875	98.875	99	
6.375	99.25	99.25	99.25	
6.5	99.625	99.625	99.625	
6.625	99.875	99.875	100	
6.75	100.25	100.25	100.375	
6.875	100.75	100.75	100.75	
7	101.125	101.125	101.125	

Conforming 5/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.625	94.875	95	95	
4.75	95.25	95.25	95.375	
4.875	95.5	95.625	95.75	
5	95.875	96	96	
5.125	96.25	96.25	96.375	
5.25	96.625	96.625	96.75	
5.375	96.875	97	97	
5.5	97.25	97.375	97.375	
5.625	97.625	97.75	97.75	
5.75	98	98	98.125	
5.875	98.25	98.375	98.375	
6	98.625	98.625	98.75	
6.125	99	99	99	
6.25	99.25	99.25	99.375	
6.375	99.625	99.625	99.625	
6.5	99.875	99.875	100	
6.625	100	100.25	100	
6.75	100.5	100.5	100.5	
6.875	100.75	100.75	100.75	
7	101	101	101.12	

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Conforming Fixed Loan Programs

Conforming 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98.000	98.000	98.000	
5.99	98.500	98.500	98.500	
6	98.500	98.500	98.500	
6.125	99.000	99.000	99.000	
6.25	99.750	99.750	99.750	
6.375	100.250	100.250	100.250	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.500	101.500	101.500	
6.875	101.875	101.875	101.875	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.500	102.500	102.500	
7.25	102.500	102.625	102.500	
7.375	102.875	102.875	102.875	
7.49	103.250	103.250	103.250	
7.5	103.250	103.250	103.250	
7.625	103.500	103.375	103.375	
7.75	103.375	103.375	103.250	
7.875	103.750	103.625	103.625	
7.99	104.000	103.875	103.875	
8	104.000	103.875	103.875	
8.125	104.250	104.250	104.125	
8.25	103.875	103.625	103.625	
8.375	104.125	104.000	103.875	
8.5	104.500	104.375	104.125	
8.625	104.750	104.625	104.500	
8.75	104.000	103.625	103.500	

Conforming 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98.000	98.000	98.000	
5.99	98.500	98.500	98.500	
6	98.500	98.500	98.500	
6.125	99.000	99.000	99.000	
6.25	99.750	99.750	99.750	
6.375	100.250	100.250	100.250	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.500	101.500	101.500	
6.875	101.875	101.875	101.875	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.500	102.500	102.500	
7.25	102.500	102.625	102.500	
7.375	102.875	102.875	102.875	
7.49	103.250	103.250	103.250	
7.5	103.250	103.250	103.250	
7.625	103.500	103.375	103.375	
7.75	103.375	103.375	103.250	
7.875	103.750	103.625	103.625	
7.99	104.000	103.875	103.875	
8	104.000	103.875	103.875	
8.125	104.250	104.250	104.125	
8.25	103.875	103.625	103.625	
8.375	104.125	104.000	103.875	
8.5	104.500	104.375	104.125	
8.625	104.750	104.625	104.500	
8.75	104.000	103.625	103.500	

Conforming 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	97.125	97.000	97.000	
5.625	97.750	97.625	97.625	
5.75	98.375	98.250	98.250	
5.875	98.875	98.750	98.875	
5.99	99.375	99.375	99.375	
6	99.375	99.375	99.375	
6.125	100.125	100.125	100.125	
6.25	100.750	100.750	100.625	
6.375	101.250	101.125	101.125	
6.49	101.625	101.625	101.625	
6.5	101.625	101.625	101.625	
6.625	102.000	102.000	102.000	
6.75	102.250	102.250	102.125	
6.875	102.625	102.625	102.625	
6.99	103.000	103.000	103.000	
7	103.000	103.000	103.000	
7.125	103.375	103.375	103.375	
7.25	103.125	103.125	103.125	
7.375	103.500	103.500	103.375	
7.49	103.750	103.750	103.750	
7.5	103.750	103.750	103.750	
7.625	104.125	104.125	104.125	
7.75	103.625	103.625	103.500	
7.875	104.000	103.875	103.875	
8	104.250	104.250	104.125	
8.125	104.625	104.500	104.500	
8.25	104.125	104.000	103.875	
8.375	104.500	104.375	104.125	
8.5	104.750	104.625	104.500	
8.625	105.000	104.875	104.750	

Conforming 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.750	98.750	98.625	
5.375	99.125	99.125	99.125	
5.49	99.375	99.375	99.375	
5.5	99.375	99.375	99.375	
5.625	99.750	99.750	99.750	
5.75	100.000	100.000	100.000	
5.875	100.250	100.250	100.250	
5.99	100.500	100.500	100.500	
6	100.500	100.500	100.500	
6.125	100.750	100.750	100.750	
6.25	101.000	100.875	100.875	
6.375	101.250	101.125	101.125	
6.49	101.500	101.500	101.500	
6.5	101.500	101.500	101.500	
6.625	101.875	101.750	101.750	
6.75	102.125	102.000	102.000	
6.875	102.375	102.250	102.250	
6.99	102.500	102.500	102.500	
7	102.500	102.500	102.500	
7.125	102.875	102.750	102.750	
7.25	103.125	103.000	103.000	
7.375	103.375	103.250	103.250	
7.49	103.750	103.625	103.625	
7.5	103.625	103.500	103.500	
7.625	103.375	103.250	103.125	
7.75	103.500	103.000	103.000	

Conforming 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	95.625	95.625	95.625	
4.375	96.250	96.250	96.125	
4.49	96.750	96.750	96.750	
4.5	96.750	96.750	96.750	
4.625	97.250	97.250	97.250	
4.75	97.750	97.625	97.625	
4.875	98.125	98.000	98.000	
4.99	98.375	98.375	98.375	
5	98.375	98.375	98.375	
5.125	98.750	98.750	98.750	
5.25	98.875	98.875	98.875	
5.375	99.250	99.250	99.250	
5.49	99.750	99.750	99.750	
5.5	99.750	99.750	99.750	
5.625	100.250	100.250	100.125	
5.75	100.625	100.500	100.500	
5.875	100.875	100.875	100.875	
5.99	101.125	101.125	101.125	
6	101.125	101.125	101.125	
6.125	101.500	101.375	101.375	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	
4.625	91.625	91.625	91.75	
4.75	92.125	92.125	92.25	
4.875	92.625	92.75	92.75	
5	93.125	93.25	93.25	
5.125	93.625	93.75	93.75	
5.25	94.25	94.25	94.25	
5.375	94.75	94.75	94.875	
5.5	95.25	95.25	95.375	
5.625	95.75	95.75	95.875	
5.75	96.25	96.25	96.25	
5.875	96.75	96.75	96.75	
6	97.25	97.125	97.125	
6.125	97.625	97.625	97.625	
6.25	98.125	98	98	
6.375	98.5	98.375	98.375	
6.5	98.875	98.75	98.75	
6.625	99.25	99.125	99.125	
6.75	99.625	99.5	99.625	
6.875	100	100	100	
7	100.375	100.375	100.375	

Conforming 7/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	
4.625	93	93	93.125	
4.75	93.5	93.5	93.625	
4.875	94	94	94.125	
5	94.5	94.5	94.625	
5.125	95	95	95.125	
5.25	95.375	95.5	95.5	
5.375	95.875	95.875	96	
5.5	96.25	96.375	96.375	
5.625	96.75	96.75	96.875	
5.75	97.125	97.25	97.25	
5.875	97.5	97.625	97.625	
6	98	98	98	
6.125	98.375	98.375	98.375	
6.25	98.75	98.75	98.75	
6.375	99	99.125	99.125	
6.5	99.375	99.375	99.5	
6.625	99.75	99.75	99.75	
6.75	100.125	100.125	100.125	
6.875	100.5	100.5	100.5	
7	101	101	101	

Conforming 5/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	
4.625	94.75	94.75	94.875	
4.75	95	95.125	95.25	
4.875	95.375	95.5	95.5	
5	95.75	95.75	95.875	
5.125	96	96.125	96.125	
5.25	96.375	96.5	96.5	
5.375	96.75	96.75	96.875	
5.5	97.125	97.125	97.25	
5.625	97.5	97.5	97.625	
5.75	97.75	97.875	97.875	
5.875	98.125	98.125	98.25	
6	98.5	98.5	98.5	
6.125	98.75	98.75	98.875	
6.25	99.125	99.125	99.125	
6.375	99.375	99.5	99.5	
6.5	99.75	99.75	99.75	

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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	90
6.125	98.875	98.25	98.25	98.25
6.25	99.625	99.625	99.625	99.625
6.375	100.125	100.125	100.125	100.125
6.49	100.5	100.5	100.5	100.5
6.625	100.5	100.5	100.5	100.5
6.75	100.975	100.975	100.975	100.975
6.875	101.25	101.25	101.25	101.25
6.99	101.625	101.625	101.625	101.625
7	102	102	102	102
7.125	102.375	102.25	102.25	102.25
7.25	102.375	102.375	102.375	102.375
7.375	102.75	102.75	102.75	102.75
7.49	103	103	103	103
7.625	103	103	103	103
7.75	103.25	103.125	103.125	103.125
7.875	103.5	103.5	103.5	103.5
7.99	103.875	103.75	103.75	103.75
8.125	103.875	103.75	103.75	103.75
8.25	104	104	103.875	103.875
8.375	103.625	103.5	103.375	103.375
8.5	103.75	103.75	103.75	103.75
8.625	104.375	104.125	104.125	104.125
8.75	104.5	104.375	104.375	104.375

High Balance 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	90
5.75	94.75	94.75	94.625	94.625
5.875	95.5	95.375	95.375	95.375
5.99	96.125	96.125	96.125	96.125
6	96.125	96.125	96.125	96.125
6.125	96.875	96.875	96.875	96.875
6.25	97.5	97.5	97.375	97.375
6.375	97.625	97.875	97.875	97.875
6.5	98.625	98.5	98.5	98.5
6.625	98.625	98.5	98.5	98.5
6.75	99.125	99.125	99.125	99.125
6.875	99.625	99.625	99.625	99.625
6.99	100	100	100	100
7	100.25	100.25	100.25	100.25
7.125	100.625	100.625	100.5	100.5
7.25	101.125	101	101	101
7.375	101.625	101.375	101.375	101.375
7.49	101.625	101.625	101.625	101.625
7.625	101.625	101.625	101.625	101.625
7.75	101.875	101.75	101.75	101.75
7.875	102.125	102.125	102	102
8	102.5	102.375	102.25	102.25
8.125	102.75	102.625	102.5	102.5
8.25	101.75	101.625	101.625	101.625
8.375	102.125	102.1075	102.1075	102.1075
8.5	102.5	102.5	102.5	102.5

High Balance 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	90
5.75	94.45	94.5	94.375	94.375
5.875	95.875	95.125	95.125	95.125
5.99	95.875	95.875	95.875	95.875
6	95.875	95.875	95.75	95.75
6.125	96.625	96.625	96.625	96.625
6.25	97.25	97.25	97.125	97.125
6.375	97.625	97.625	97.625	97.625
6.49	98.375	98.25	98.25	98.25
6.5	98.375	98.25	98.25	98.25
6.625	99	98.875	98.875	98.875
6.75	99.5	99.5	99.375	99.375
6.875	99.875	99.875	99.875	99.875
6.99	100	100.125	100.125	100.125
7	100.25	100.125	100.125	100.125
7.125	101	101	101	101
7.25	100.625	100.625	100.625	100.625
7.375	101.375	101.375	101.375	101.375
7.49	101.625	101.625	101.5	101.5
7.5	101.625	101.625	101.5	101.5
7.625	101.875	101.875	101.875	101.875
7.75	101.875	101.75	101.625	101.625
7.875	102.125	102.125	102.125	102.125
7.9	102.375	102.375	102.25	102.25
8.125	102.625	102.625	102.625	102.625
8.25	101.75	101.625	101.625	101.625
8.375	102	101.875	101.625	101.625
8.49	102.125	102.125	102.125	102.125

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High Balance 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	90
4.5	93.625	93.625	93.625	93.625
4.625	94.125	94.125	94.125	94.125
4.75	94	94.5	94.5	94.5
4.875	94.875	94.875	94.875	94.875
4.99	95.25	95.25	95.125	95.125
5	95.25	95.25	95.125	95.125
5.125	95.625	95.625	95.625	95.625
5.25	96.125	96	96	96
5.375	96.5	96.5	96.5	96.5
5.5	97	97	97	97
5.625	97	97	97	97
5.75	97.75	97.75	97.625	97.625
5.875	98.125	98	98	98
5.99	98.5	98.5	98.375	98.375
6.125	98.875	98.875	98.875	98.875
6.25	99.125	99.125	99	99
6.375	99.375	99.375	99.375	99.375
6.49	99.625	99.625	99.625	99.625
6.5	99.625	99.625	99.5	99.5
6.625	99.875	99.875	99.875	99.875
6.75	100.25	100.125	100	100
7	0	0	0	0
7.125	0	0	0	0
7.25	0	0	0	0
7.375	0	0	0	0
7.5	0	0	0	0

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10% SOFR Ar				
Rate	Days to Lock			
	30	45	60	90
4.625	92.375	92.5	92.5	92.5
4.75	92.875	93	93	93
4.875	93.375	93.5	93.5	93.5
5	93.875	94	94	94
5.125	94.5	94.5	94.625	94.625
5.25	95	95	95.125	95.125
5.375	95.5	95.5	95.625	95.625
5.5	96	96	96.125	96.125
5.625	96.5	96.625	96.625	96.625
5.75	97	97	97.125	97.125
5.875	97.5	97.5	97.5	97.5
6	97.875	97.875	97.875	97.875
6.125	98.5	98.375	98.375	98.375
6.25	98.875	98.75	98.75	98.75
6.375	99.25	99.125	99.125	99.125
6.5	99.625	99.5	99.625	99.625
6.625	100	100	100	100
6.75	100.375	100.375	100.375	100.375
6.875	100.75	100.75	100.75	100.75
7	101.125	101.125	101.125	101.125

High Balance 7/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	75
4.625	93.625	93.75	93.75	
4.75	94.125	94.25	94.25	
4.875	94.625	94.75	94.75	
5.125	95.125	95.25	95.25	
5.25	95.625	95.75	95.75	
5.375	96	96.625	96.625	
5.5	96.5	97	97.125	
5.625	97.375	97.5	97.5	
5.75	97.875	97.875	97.875	
5.875	98.25	98.25	98.25	
6	98.625	98.75	98.75	
6.125	99	99	99.125	
6.25	99.375	99.375	99.5	
6.375	99.75	99.75	99.75	
6.5	100.125	100.125	100.125	
6.625	100.375	100.375	100.5	
6.75	100.5	100.75	100.875	
6.875	101.125	101.25	101.25	
7	101.625	101.625	101.625	

High Balance 5/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	90
4.625	95.375	95.5	95.5	95.5
4.75	95.75	95.75	95.75	95.75
4.875	96	96.125	96.125	96.125
5	96.375	96.5	96.5	96.5
5.125	96.75	96.75	96.75	96.75
5.25	97.125	97.125	97.125	97.125
5.375	97.375	97.5	97.5	97.5
5.5	97.75	97.875	97.875	97.875
5.625	98.125	98.25	98.25	98.25
5.75	98.5	98.5	98.625	98.625
5.875	98.75	98.875	98.875	98.875
6	99.125	99.125	99.125	99.125
6.125	99.5	99.5	99.5	99.5
6.25	99.75	99.75	99.875	99.875
6.375	100.125	100.125	100.125	100.125
6.5	100.375	100.375	100.5	100.5
6.625	100.75	100.75	100.75	100.75
6.75	101	101	101	101
6.875	101.125	101.25	101.25	101.25
7	101.5	101.5	101.625	101.625

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



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Conventional loan lock requests accepted until 9:00 PM PT
Best Efforts loan lock requests accepted until 4:00 PM PT

Conforming Fixed Expanded Loan Programs

Conforming 30 Year Fixed Expanded				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98.000	98.000	98.000	
5.99	98.500	98.500	98.500	
6	98.500	98.500	98.500	
6.125	99.000	99.000	99.000	
6.25	99.750	99.750	99.750	
6.375	100.250	100.250	100.250	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.500	101.500	101.500	
6.875	101.875	101.875	101.875	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.500	102.500	102.500	
7.25	102.500	102.625	102.500	
7.375	102.875	102.875	102.875	
7.49	103.250	103.250	103.250	
7.5	103.250	103.250	103.250	
7.625	103.500	103.375	103.375	
7.75	103.375	103.375	103.250	
7.875	103.750	103.625	103.625	
7.99	104.000	103.875	103.875	
8	104.000	103.875	103.875	
8.125	104.250	104.250	104.125	
8.25	103.875	103.625	103.625	
8.375	104.125	104.000	103.875	
8.5	104.500	104.375	104.125	
8.625	104.750	104.625	104.500	
8.75	104.000	103.625	103.500	

Conforming 25 Year Fixed Expanded				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98.000	98.000	98.000	
5.99	98.500	98.500	98.500	
6	98.500	98.500	98.500	
6.125	99.000	99.000	99.000	
6.25	99.750	99.750	99.750	
6.375	100.250	100.250	100.250	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.500	101.500	101.500	
6.875	101.875	101.875	101.875	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.500	102.500	102.500	
7.25	102.500	102.625	102.500	
7.375	102.875	102.875	102.875	
7.49	103.250	103.250	103.250	
7.5	103.250	103.250	103.250	
7.625	103.500	103.375	103.375	
7.75	103.375	103.375	103.250	
7.875	103.750	103.625	103.625	
7.99	104.000	103.875	103.875	
8	104.000	103.875	103.875	
8.125	104.250	104.250	104.125	
8.25	103.875	103.625	103.625	
8.375	104.125	104.000	103.875	
8.5	104.500	104.375	104.125	
8.625	104.750	104.625	104.500	
8.75	104.000	103.625	103.500	

Conforming 20 Year Fixed Expanded				
Rate	Days to Lock			
	30	45	60	
5.5	97.125	97.000	97.000	
5.625	97.750	97.625	97.625	
5.75	98.375	98.250	98.250	
5.875	98.875	98.750	98.875	
5.99	99.375	99.375	99.375	
6	99.375	99.375	99.375	
6.125	100.125	100.125	100.125	
6.25	100.750	100.750	100.625	
6.375	101.250	101.125	101.125	
6.49	101.625	101.625	101.625	
6.5	101.625	101.625	101.625	
6.625	102.000	102.000	102.000	
6.75	102.250	102.250	102.125	
6.875	102.625	102.625	102.625	
6.99	103.000	103.000	103.000	
7	103.000	103.000	103.000	
7.125	103.375	103.375	103.375	
7.25	103.125	103.125	103.125	
7.375	103.500	103.500	103.375	
7.49	103.750	103.750	103.750	
7.5	103.750	103.750	103.750	
7.625	104.125	104.125	104.125	
7.75	103.625	103.625	103.500	
7.875	104.000	103.875	103.875	
7.99	104.250	104.250	104.125	
8	104.250	104.250	104.125	
8.125	104.625	104.500	104.500	
8.25	104.125	104.000	103.875	
8.375	104.500	104.375	104.125	
8.5	104.750	104.625	104.500	

Conforming 15 Year Fixed Expanded				
Rate	Days to Lock			
	30	45	60	
5.25	98.750	98.750	98.625	
5.375	99.125	99.125	99.125	
5.49	99.375	99.375	99.375	
5.5	99.375	99.375	99.375	
5.625	99.750	99.750	99.750	
5.75	100.000	100.000	100.000	
5.875	100.250	100.250	100.250	
5.99	100.500	100.500	100.500	
6	100.500	100.500	100.500	
6.125	100.750	100.750	100.750	
6.25	101.000	100.875	100.875	
6.375	101.250	101.125	101.125	
6.49	101.500	101.500	101.500	
6.5	101.500	101.500	101.500	
6.625	101.875	101.750	101.750	
6.75	102.125	102.000	102.000	
6.875	102.375	102.250	102.250	
6.99	102.500	102.500	102.500	
7	102.500	102.500	102.500	
7.125	102.875	102.750	102.750	
7.25	103.125	103.000	103.000	
7.375	103.375	103.250	103.250	
7.49	103.750	103.625	103.625	
7.5	103.625	103.500	103.500	
7.625	103.375	103.250	103.125	
7.75	103.500	103.000	103.000	

Conforming 10 Year Fixed Expanded				
Rate	Days to Lock			
	30	45	60	
4.25	95.625	95.625	95.625	
4.375	96.250	96.250	96.125	
4.49	96.750	96.750	96.750	
4.5	96.750	96.750	96.750	
4.625	97.250	97.250	97.250	
4.75	97.750	97.625	97.625	
4.875	98.125	98.000	98.000	
4.99	98.375	98.375	98.375	
5	98.375	98.375	98.375	
5.125	98.750	98.750	98.750	
5.25	98.875	98.875	98.875	
5.375	99.250	99.250	99.250	
5.49	99.750	99.750	99.750	
5.5	99.750	99.750	99.750	
5.625	100.250	100.250	100.125	
5.75	100.625	100.500	100.500	
5.875	100.875	100.875	100.875	
5.99	101.125	101.125	101.125	
6	101.125	101.125	101.125	
6.125	101.500	101.375	101.375	
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/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	
5.75	97.375	97.375	97.375	
5.875	98	98	98	
5.99	98.5	98.5	98.5	
6	98.5	98.5	98.5	
6.125	99	99	99	
6.25	99.625	99.625	99.625	
6.375	100.125	100.125	100.125	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.25	101.25	101.25	
6.875	101.75	101.75	101.75	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.5	102.5	102.375	
7.25	102.375	102.375	102.25	
7.375	102.75	102.75	102.625	
7.49	103.125	103.125	103	
7.5	103.125	103.125	103	
7.625	103.5	103.375	103.375	
7.75	103.25	103.125	103.125	
7.875	103.625	103.5	103.5	
8	103.875	103.875	103.75	
8.125	104.25	104.25	104.125	
8.25	103.75	103.625	103.5	
8.375	104.125	104	103.875	
8.5	104.5	104.375	104.125	
8.625	104.75	104.625	104.5	
0	0	0	0	
0	0	0	0	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98	98	98	
5.99	98.5	98.5	98.5	
6	98.5	98.5	98.5	
6.125	99	99	99	
6.25	99.625	99.625	99.625	
6.375	100.125	100.125	100.125	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.25	101.25	101.25	
6.875	101.75	101.75	101.75	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.5	102.5	102.375	
7.25	102.375	102.375	102.25	
7.375	102.75	102.75	102.625	
7.49	103.125	103.125	103	
7.5	103.125	103.125	103	
7.625	103.5	103.375	103.375	
7.75	103.25	103.125	103.125	
7.875	103.625	103.5	103.5	
8	103.875	103.875	103.75	
8.125	104.25	104.25	104.125	
8.25	103.75	103.625	103.5	
8.375	104.125	104	103.875	
8.5	104.5	104.375	104.125	
8.625	104.75	104.625	104.5	
0	0	0	0	
0	0	0	0	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.875	96.875	96.75	
5.625	97.625	97.625	97.5	
5.75	98.25	98.25	98.125	
5.875	98.75	98.75	98.625	
5.99	99.375	99.375	99.375	
6	99.375	99.375	99.375	
6.125	100.125	100.125	100.125	
6.25	100.75	100.75	100.625	
6.375	101.25	101.125	101.125	
6.49	101.625	101.625	101.625	
6.5	101.625	101.625	101.625	
6.625	102	102	102	
6.75	102.25	102.25	102.125	
6.875	102.625	102.625	102.625	
6.99	103	103	103	
7	103	103	103	
7.125	103.375	103.375	103.375	
7.25	103.125	103.125	103.125	
7.375	103.5	103.5	103.375	
7.49	103.75	103.75	103.75	
7.5	103.75	103.75	103.75	
7.625	104.125	104.125	104.125	
7.75	103.625	103.625	103.5	
7.875	104	103.875	103.875	
8	104.25	104.25	104.125	
8.125	104.625	104.5	104.5	
8.25	104.125	104	103.875	
8.375	104.5	104.375	104.125	
8.5	104.75	104.625	104.5	
8.625	105	104.875	104.75	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5	98	98	98	
5.125	98.375	98.375	98.375	
5.25	98.5	98.5	98.5	
5.375	98.875	98.875	98.875	
5.49	99.25	99.25	99.25	
5.5	99.25	99.25	99.25	
5.625	99.625	99.625	99.5	
5.75	99.875	99.875	99.875	
5.875	100.25	100.25	100.125	
5.99	100.5	100.5	100.5	
6	100.5	100.5	100.5	
6.125	100.75	100.75	100.75	
6.25	100.875	100.875	100.75	
6.375	101.125	101.125	101.125	
6.49	101.375	101.375	101.375	
6.5	101.375	101.375	101.375	
6.625	101.625	101.625	101.5	
6.75	101.75	101.75	101.625	
6.875	102	102	101.875	
6.99	102.25	102.25	102.125	
7	102.25	102.25	102.125	
7.125	102.5	102.375	102.375	
7.25	102.625	102.5	102.5	
7.375	102.875	102.75	102.625	
7.5	103.125	103	102.875	
7.625	103.375	103.25	103.125	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	95.625	95.625	95.625	
4.375	96.25	96.25	96.125	
4.49	96.75	96.75	96.75	
4.5	96.75	96.75	96.75	
4.625	97.25	97.25	97.25	
4.75	97.75	97.625	97.625	
4.875	98.125	98	98	
4.99	98.375	98.375	98.375	
5	98.375	98.375	98.375	
5.125	98.75	98.75	98.75	
5.25	98.875	98.875	98.875	
5.375	99.25	99.25	99.25	
5.49	99.75	99.75	99.75	
5.5	99.75	99.75	99.75	
5.625	100.25	100.25	100.125	
5.75	100.625	100.5	100.5	
5.875	100.875	100.875	100.875	
5.99	101.125	101.125	101.125	
6	101.125	101.125	101.125	
6.125	101.5	101.375	101.375	
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:
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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 HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98.000	98.000	98.000	
5.99	98.500	98.500	98.500	
6	98.500	98.500	98.500	
6.125	99.000	99.000	99.000	
6.25	99.625	99.625	99.625	
6.375	100.125	100.125	100.125	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.250	101.250	101.250	
6.875	101.750	101.750	101.750	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.500	102.500	102.375	
7.25	102.375	102.375	102.250	
7.375	102.750	102.750	102.625	
7.49	103.125	103.125	103.000	
7.5	103.125	103.125	103.000	
7.625	103.500	103.375	103.375	
7.75	103.250	103.125	103.125	
7.875	103.625	103.500	103.500	
7.99	103.875	103.875	103.750	
8	103.875	103.875	103.750	
8.125	104.250	104.250	104.125	
8.25	103.750	103.625	103.500	
8.375	104.125	104.000	103.875	
8.5	104.500	104.375	104.125	
8.625	104.750	104.625	104.500	
0	0.000	0.000	0.000	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.375	97.375	97.375	
5.875	98.000	98.000	98.000	
5.99	98.500	98.500	98.500	
6	98.500	98.500	98.500	
6.125	99.000	99.000	99.000	
6.25	99.625	99.625	99.625	
6.375	100.125	100.125	100.125	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.250	101.250	101.250	
6.875	101.750	101.750	101.750	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.500	102.500	102.375	
7.25	102.375	102.375	102.250	
7.375	102.750	102.750	102.625	
7.49	103.125	103.125	103.000	
7.5	103.125	103.125	103.000	
7.625	103.500	103.375	103.375	
7.75	103.250	103.125	103.125	
7.875	103.625	103.500	103.500	
8	103.875	103.875	103.750	
8.125	104.250	104.250	104.125	
8.25	103.750	103.625	103.500	
8.375	104.125	104.000	103.875	
8.5	104.500	104.375	104.125	
8.625	104.750	104.625	104.500	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.875	96.875	96.750	
5.625	97.625	97.625	97.500	
5.75	98.250	98.250	98.125	
5.875	98.750	98.750	98.625	
5.99	99.375	99.375	99.375	
6	99.375	99.375	99.375	
6.125	100.125	100.125	100.125	
6.25	100.750	100.750	100.625	
6.375	101.250	101.125	101.125	
6.49	101.625	101.625	101.625	
6.5	101.625	101.625	101.625	
6.625	102.000	102.000	102.000	
6.75	102.250	102.250	102.125	
6.875	102.625	102.625	102.625	
6.99	103.000	103.000	103.000	
7	103.000	103.000	103.000	
7.125	103.375	103.375	103.375	
7.25	103.125	103.125	103.125	
7.375	103.500	103.500	103.375	
7.49	103.750	103.750	103.750	
7.5	103.750	103.750	103.750	
7.625	104.125	104.125	104.125	
7.75	103.625	103.625	103.500	
7.875	104.000	103.875	103.875	
8	104.250	104.250	104.125	
8.125	104.625	104.500	104.500	
8.25	104.125	104.000	103.875	
8.375	104.500	104.375	104.125	
8.5	104.750	104.625	104.500	
8.625	105.000	104.875	104.750	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.000	98.000	98.000	
5.125	98.375	98.375	98.375	
5.25	98.500	98.500	98.500	
5.375	98.875	98.875	98.875	
5.49	99.250	99.250	99.250	
5.5	99.250	99.250	99.250	
5.625	99.625	99.625	99.500	
5.75	99.875	99.875	99.875	
5.875	100.250	100.250	100.125	
5.99	100.500	100.500	100.500	
6	100.500	100.500	100.500	
6.125	100.750	100.750	100.750	
6.25	100.875	100.875	100.750	
6.375	101.125	101.125	101.125	
6.49	101.375	101.375	101.375	
6.5	101.375	101.375	101.375	
6.625	101.625	101.625	101.500	
6.75	101.750	101.750	101.625	
6.875	102.000	102.000	101.875	
6.99	102.250	102.250	102.125	
7	102.250	102.250	102.125	
7.125	102.500	102.375	102.375	
7.25	102.625	102.500	102.500	
7.375	102.875	102.750	102.625	
7.5	103.125	103.000	102.875	
7.625	103.375	103.250	103.125	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	95.625	95.625	95.625	
4.375	96.250	96.250	96.125	
4.49	96.750	96.750	96.750	
4.5	96.750	96.750	96.750	
4.625	97.250	97.250	97.250	
4.75	97.750	97.625	97.625	
4.875	98.125	98.000	98.000	
4.99	98.375	98.375	98.375	
5	98.375	98.375	98.375	
5.125	98.750	98.750	98.750	
5.25	98.875	98.875	98.875	
5.375	99.250	99.250	99.250	
5.49	99.750	99.750	99.750	
5.5	99.750	99.750	99.750	
5.625	100.250	100.250	100.125	
5.75	100.625	100.500	100.500	
5.875	100.875	100.875	100.875	
5.99	101.125	101.125	101.125	
6	101.125	101.125	101.125	
6.125	101.500	101.375	101.375	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming HomeReady Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	93.75	93.625	93.5	
5.375	94.375	94.25	94.25	
5.5	95	94.875	94.875	
5.625	95.625	95.625	95.5	
5.75	96.25	96.125	96.125	
5.875	96.75	96.625	96.5	
6	97.25	97.125	97	
6.125	97.625	97.625	97.5	
6.25	98.125	98	97.875	
6.375	98.5	98.375	98.25	
6.5	98.875	98.75	98.75	
6.625	99.25	99.125	99.125	
6.75	99.625	99.5	99.375	
6.875	99.875	99.875	99.75	
7	100.25	100.125	100.125	
0	0	0	0	
0	0	0	0	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	94	93.875	93.875	
5.125	94.5	94.375	94.375	
5.25	95	94.875	94.875	
5.375	95.5	95.375	95.375	
5.5	96	95.875	95.875	
5.625	96.5	96.375	96.375	
5.75	97	96.875	96.75	
5.875	97.375	97.375	97.25	
6	97.875	97.75	97.625	
6.125	98.25	98.125	98.125	
6.25	98.625	98.5	98.5	
6.375	99	98.875	98.875	
6.5	99.375	99.25	99.25	
6.625	99.75	99.625	99.5	
6.75	100	100	99.875	
6.875	100.375	100.25	100.125	
7	100.625	100.5	100.5	

Conforming 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
4.625	94.375	94.25	94.125	
4.75	94.75	94.625	94.5	
4.875	95.125	95	94.875	
5	95.5	95.375	95.25	
5.125	95.875	95.75	95.625	
5.25	96.25	96.125	96	
5.375	96.625	96.5	96.375	
5.5	97	96.875	96.75	
5.625	97.375	97.25	97.125	
5.75	97.75	97.625	97.5	
5.875	98	98	97.875	
6	98.375	98.25	98.25	
6.125	98.75	98.625	98.5	
6.25	99	99	98.875	
6.375	99.375	99.25	99.25	
6.5	99.625	99.625	99.5	
6.625	100	99.875	99.75	

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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	
6	96	96	96	
6.125	96.75	96.75	96.625	
6.25	97.375	97.375	97.25	
6.375	97.75	97.75	97.75	
6.49	98.5	98.5	98.375	
6.5	98.5	98.5	98.375	
6.625	99.125	99.125	99	
6.75	99.625	99.625	99.5	
6.875	100	100	99.875	
6.99	100.375	100.375	100.25	
7	100.375	100.375	100.25	
7.125	100.75	100.75	100.625	
7.25	101.25	101.125	101.125	
7.375	101.5	101.5	101.375	
7.49	101.75	101.75	101.75	
7.5	101.75	101.75	101.75	
7.625	102.125	102	102	
7.75	102	101.875	101.875	
7.875	102.25	102.25	102.125	
7.99	102.625	102.5	102.375	
8	102.625	102.5	102.375	
8.125	102.875	102.75	102.625	
8.25	101.875	101.75	101.5	
8.375	102.125	102	101.75	
8.5	102.375	102.25	102	
8.625	102.625	102.5	102.25	
0	0	0	0	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	94.625	94.625	94.5	
5.875	95.375	95.25	95.25	
5.99	96	96	96	
6	96	96	96	
6.125	96.75	96.75	96.625	
6.25	97.375	97.375	97.25	
6.375	97.75	97.75	97.75	
6.49	98.5	98.5	98.375	
6.5	98.5	98.5	98.375	
6.625	99.125	99.125	99	
6.75	99.625	99.625	99.5	
6.875	100	100	99.875	
6.99	100.375	100.375	100.25	
7	100.375	100.375	100.25	
7.125	100.75	100.75	100.625	
7.25	101.25	101.125	101.125	
7.375	101.5	101.5	101.375	
7.49	101.75	101.75	101.75	
7.5	101.75	101.75	101.75	
7.625	102.125	102	102	
7.75	102	101.875	101.875	
7.875	102.25	102.25	102.125	
8	102.625	102.5	102.375	
8.125	102.875	102.75	102.625	
8.25	101.875	101.75	101.5	
8.375	102.125	102	101.75	
8.5	102.375	102.25	102	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	94.5	94.5	94.375	
5.875	95.125	95.125	95.125	
5.99	95.875	95.875	95.75	
6	95.875	95.875	95.75	
6.125	96.625	96.625	96.5	
6.25	97.25	97.25	97.125	
6.375	97.625	97.625	97.625	
6.49	98.375	98.25	98.25	
6.5	98.375	98.25	98.25	
6.625	99	98.875	98.875	
6.75	99.5	99.5	99.375	
6.875	99.875	99.875	99.75	
6.99	100.25	100.125	100.125	
7	100.25	100.125	100.125	
7.125	100.625	100.5	100.5	
7.25	101	101	100.875	
7.375	101.375	101.375	101.25	
7.49	101.625	101.625	101.5	
7.5	101.625	101.625	101.5	
7.625	101.875	101.875	101.875	
7.75	101.875	101.75	101.625	
7.875	102.125	102.125	102	
8	102.375	102.375	102.25	
8.125	102.625	102.625	102.5	
8.25	101.75	101.625	101.375	
8.375	102	101.875	101.625	
8.5	102.25	102.125	101.875	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.75	97.75	97.625	
5.875	98.125	98	98	
5.99	98.5	98.5	98.375	
6	98.5	98.5	98.375	
6.125	98.875	98.875	98.75	
6.25	99.125	99.125	99	
6.375	99.375	99.375	99.25	
6.49	99.625	99.625	99.5	
6.5	99.625	99.625	99.5	
6.625	99.875	99.875	99.75	
6.75	100.25	100.125	100	
6.875	100.625	100.5	100.375	
6.99	101	100.875	100.75	
7	101	100.875	100.75	
7.125	101.25	101.125	101	
7.25	101.5	101.375	101.25	
7.375	101.625	101.5	101.375	
7.5	101.875	101.75	101.625	
7.625	101.875	101.75	101.625	
0	102	101.875	101.75	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	93.625	93.625	93.625	
4.625	94.125	94.125	94.125	
4.75	94.5	94.5	94.5	
4.875	94.875	94.875	94.75	
4.99	95.25	95.25	95.125	
5	95.25	95.25	95.125	
5.125	95.625	95.625	95.625	
5.25	96.125	96	96	
5.375	96.5	96.5	96.5	
5.49	97	97	97	
5.5	97	97	97	
5.625	97.5	97.375	97.375	
5.75	97.75	97.75	97.625	
5.875	98.125	98	98	
5.99	98.5	98.5	98.375	
6	98.5	98.5	98.375	
6.125	98.875	98.875	98.75	
6.25	99.125	99.125	99	
6.375	99.375	99.375	99.25	
6.5	99.625	99.625	99.5	
6.625	99.875	99.875	99.75	
6.75	100.25	100.125	100	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance HomeReady Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	94.5	94.375	94.375	
5.375	95.125	95.125	95	
5.5	95.75	95.75	95.625	
5.625	96.5	96.375	96.25	
5.75	97	96.875	96.875	
5.875	97.5	97.375	97.375	
6	98	97.875	97.75	
6.125	98.5	98.375	98.25	
6.25	98.875	98.75	98.75	
6.375	99.25	99.125	99.125	
6.5	99.625	99.5	99.5	
6.625	100	100	99.875	
6.75	100.375	100.25	100.25	
6.875	100.75	100.625	100.5	
7	101	101	100.875	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	94.625	94.625	94.5	
5.125	95.125	95.125	95	
5.25	95.625	95.625	95.5	
5.375	96.125	96.125	96	
5.5	96.625	96.625	96.5	
5.625	97.125	97.125	97	
5.75	97.625	97.5	97.5	
5.875	98.125	98	97.875	
6	98.5	98.375	98.375	
6.125	98.875	98.875	98.75	
6.25	99.25	99.25	99.125	
6.375	99.625	99.625	99.5	
6.5	100	100	99.875	
6.625	100.375	100.25	100.25	
6.75	100.75	100.625	100.5	
6.875	101	100.875	100.875	
7	101.25	101.25	101.125	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
4.625	95	94.875	94.875	
4.75	95.375	95.25	95.25	
4.875	95.75	95.625	95.625	
5	96.125	96	96	
5.125	96.5	96.375	96.375	
5.25	96.875	96.75	96.75	
5.375	97.25	97.125	97.125	
5.5	97.625	97.5	97.5	
5.625	98	97.875	97.875	
5.75	98.375	98.25	98.25	
5.875	98.75	98.625	98.5	
6	99.125	99	98.875	
6.125	99.375	99.375	99.25	
6.25	99.75	99.625	99.625	
6.375	100	100	99.875	
6.5	100.375	100.25	100.25	
6.625	100.625	100.625	100.5	
6.75	101	100.875	100.75	
6.875	101.25	101.125	101.125	
7	101.5	101.5	101.375	

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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 30 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
5.75	97.250	97.250	97.250
5.875	97.875	97.875	97.875
5.9	98.500	98.500	98.500
6	98.500	98.500	98.500
6.125	99.000	99.000	99.000
6.25	99.750	99.750	99.750
6.375	100.250	100.250	100.250
6.49	100.625	100.625	100.625
6.5	100.625	100.625	100.625
6.625	101.125	101.125	101.125
6.75	101.500	101.500	101.500
6.875	101.875	101.875	101.875
6.9	102.125	102.125	102.125
7	102.125	102.125	102.125
7.125	102.500	102.500	102.500
7.25	102.500	102.625	102.500
7.375	102.875	102.875	102.875
7.49	103.250	103.250	103.250
7.5	103.250	103.250	103.250
7.625	103.375	103.375	103.375
7.75	103.375	103.375	103.250
7.875	103.750	103.625	103.625
7.99	104.000	103.875	103.875
8	104.000	103.875	103.875
8.125	104.250	104.125	104.125
8.25	103.875	103.625	103.625
8.375	104.125	103.875	103.875
8.5	104.375	104.125	104.125
8.625	104.625	104.375	104.250
8.75	104.000	103.625	103.500

Conforming 25 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
5.75	97.250	97.250	97.250
5.875	97.875	97.875	97.875
5.99	98.500	98.500	98.500
6	98.500	98.500	98.500
6.125	99.000	99.000	99.000
6.25	99.750	99.750	99.750
6.375	100.250	100.250	100.250
6.49	100.625	100.625	100.625
6.5	100.625	100.625	100.625
6.625	101.125	101.125	101.125
6.75	101.500	101.500	101.500
6.875	101.875	101.875	101.875
6.99	102.125	102.125	102.125
7	102.125	102.125	102.125
7.125	102.500	102.500	102.500
7.25	102.500	102.625	102.500
7.375	102.875	102.875	102.875
7.49	103.250	103.250	103.250
7.5	103.250	103.250	103.250
7.625	103.375	103.375	103.375
7.75	103.375	103.375	103.250
7.875	103.750	103.625	103.625
8	104.000	103.875	103.875
8.125	104.250	104.125	104.125
8.25	103.875	103.625	103.625
8.375	104.125	103.875	103.875
8.5	104.375	104.125	104.125
8.625	104.625	104.375	104.250
8.75	104.000	103.625	103.500
8.875	104.375	104.000	104.000

Conforming 20 Year HomePossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	97.125	97.000	97.000
5.625	97.750	97.500	97.625
5.75	98.375	98.250	98.250
5.875	98.875	98.750	98.875
5.99	99.375	99.250	99.375
6	99.375	99.250	99.375
6.125	100.000	99.875	99.875
6.25	100.625	100.500	100.500
6.375	101.125	101.000	101.125
6.49	101.625	101.500	101.500
6.5	101.625	101.500	101.500
6.625	101.875	101.750	101.875
6.75	102.125	102.125	102.125
6.875	102.625	102.500	102.500
6.99	102.875	102.750	102.875
7	102.875	102.750	102.875
7.125	103.125	103.000	103.000
7.25	102.750	102.750	102.750
7.375	103.125	103.125	103.125
7.49	103.375	103.375	103.375
7.5	103.375	103.375	103.375
7.625	103.750	103.625	103.625
7.75	103.625	103.500	103.500
7.875	103.875	103.750	103.750
8	104.250	104.125	104.125
8.125	104.500	104.375	104.375
8.25	104.125	103.875	103.875
8.375	104.500	104.250	104.125
8.5	104.750	104.500	104.500
8.625	105.000	104.750	104.750

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5	98.125	98.125	98.125	
5.125	98.250	98.250	98.250	
5.25	98.750	98.750	98.625	
5.375	99.125	99.125	99.125	
5.49	99.375	99.375	99.375	
5.5	99.375	99.375	99.375	
5.625	99.750	99.750	99.750	
5.75	100.000	100.000	100.000	
5.875	100.250	100.250	100.250	
5.99	100.500	100.500	100.500	
6	100.500	100.500	100.500	
6.125	100.750	100.750	100.625	
6.25	101.000	100.875	100.875	
6.375	101.250	101.125	101.125	
6.49	101.500	101.500	101.500	
6.5	101.500	101.500	101.500	
6.625	101.875	101.750	101.750	
6.75	102.125	102.000	102.000	
6.875	102.375	102.250	102.250	
6.99	102.500	102.500	102.500	
7	102.500	102.500	102.500	
7.125	102.875	102.750	102.750	
7.25	103.125	103.000	103.000	
7.375	103.375	103.250	103.250	
7.5	103.625	103.500	103.500	
7.625	103.750	103.750	103.750	

[illegible]

Conforming SOFR ARM Margin = 3.00%

Conforming 10/6 SOFR HomePossible ARM		Days to Lock		
Rate		30	45	60
4.625		91.625	91.625	91.75
4.75		92.125	92.125	92.25
4.875		92.625	92.75	92.75
5		93.125	93.25	93.25
5.125		93.625	93.75	93.75
5.25		94.25	94.25	94.25
5.5		94.75	94.75	94.875
5.625		95.25	95.25	95.375
5.75		95.75	95.75	95.875
5.875		96.25	96.25	96.25
6		96.625	96.75	96.75
6.125		97.125	97.125	97.125
6.25		97.5	97.625	97.625
6.375		98	98	98
6.5		98.375	98.375	98.375
6.625		98.75	98.75	98.75
6.75		99.125	99.125	99.125
6.875		99.5	99.5	99.625
7		100	100	100
		100.375	100.375	100.375

Conforming 7/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
4.625	93	93	93.125
4.75	93.5	93.5	93.625
4.875	94	94	94.125
5	94.5	94.5	94.625
5.125	95	95	95.125
5.25	95.375	95.5	95.5
5.375	95.875	95.875	96
5.5	96.25	96.375	96.375
5.625	96.75	96.75	96.875
5.75	97.125	97.25	97.25
5.875	97.5	97.625	97.625
6	98	98	98
6.125	98.375	98.375	98.375
6.25	98.75	98.75	98.75
6.375	99	99.125	99.125
6.5	99.375	99.375	99.5
6.625	99.75	99.75	99.75
6.75	100.125	100.125	100.125
6.875	100.5	100.5	100.5
7	101	101	101

Conforming 5/6 SOFR HomePossible ARM			
Rate	Days to Lock		
	30	45	60
4.625	94.75	94.75	94.875
4.75	95	95.125	95.25
4.875	95.375	95.5	95.625
5	95.75	95.75	95.875
5.125	96	96.125	96.125
5.25	96.375	96.5	96.375
5.375	96.75	96.75	96.875
5.5	97.125	97.125	97.25
5.625	97.5	97.5	97.625
5.75	97.75	97.875	97.875
5.875	98.125	98.125	98.25
6	98.5	98.5	98.5
6.125	98.75	98.75	98.875
6.25	99.125	99.125	99.125
6.375	99.375	99.5	99.375
6.5	99.75	99.75	99.75
6.625	100	100.125	100.125
6.75	100.375	100.375	100.375
6.875	100.625	100.625	100.625
7	100.875	100.875	100.875

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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

High Balance HomePossible Fixed Loan Programs

High Balance 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
6	96.625	96.625	96.625	
6.125	97.25	97.25	97.25	
6.25	98.25	98.25	98.25	
6.375	98.875	98.875	98.75	
6.49	99.375	99.375	99.375	
6.5	99.375	99.375	99.375	
6.625	99.875	99.875	99.875	
6.75	100.125	100.125	100.125	
6.875	100.625	100.625	100.625	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.5	101.5	101.5	
7.25	101.5	101.5	101.5	
7.375	101.875	101.875	101.875	
7.49	102.25	102.25	102.25	
7.5	102.25	102.25	102.25	
7.625	102.5	102.5	102.5	
7.75	102.375	102.25	102.25	
7.875	102.75	102.625	102.625	
7.99	103	102.875	102.875	
8	103	102.875	102.875	
8.125	103.25	103.125	103.125	
8.25	102.375	102.25	102.125	
8.375	102.75	102.625	102.5	
8.5	103.25	103	102.875	
8.625	103.375	103.125	103.125	
8.75	103.125	102.75	102.75	

High Balance 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	95.125	95.125	95.125	
5.875	95.875	95.875	95.875	
5.99	96.625	96.625	96.625	
6	96.625	96.625	96.625	
6.125	97.25	97.25	97.25	
6.25	98.25	98.25	98.25	
6.375	98.875	98.875	98.75	
6.49	99.375	99.375	99.375	
6.5	99.375	99.375	99.375	
6.625	99.875	99.875	99.875	
6.75	100.125	100.125	100.125	
6.875	100.625	100.625	100.625	
6.99	101.125	101.125	101.125	
7	101.125	101.125	101.125	
7.125	101.5	101.5	101.5	
7.25	101.5	101.5	101.5	
7.375	101.875	101.875	101.875	
7.49	102.25	102.25	102.25	
7.5	102.25	102.25	102.25	
7.625	102.5	102.5	102.5	
7.75	102.375	102.25	102.25	
7.875	102.75	102.625	102.625	
8	103	102.875	102.875	
8.125	103.25	103.125	103.125	
8.25	102.375	102.25	102.125	
8.375	102.75	102.625	102.5	
8.5	103.25	103	102.875	

High Balance 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	97.25	97.125	97.125	
5.875	97.75	97.625	97.75	
5.99	98.375	98.25	98.25	
6	98.375	98.25	98.25	
6.125	99.125	99	99	
6.25	99.75	99.625	99.625	
6.375	100.25	100.125	100.25	
6.49	100.75	100.625	100.625	
6.5	100.75	100.625	100.625	
6.625	101	100.875	101	
6.75	101.25	101.25	101.25	
6.875	101.75	101.625	101.625	
6.99	102	102	102	
7	102	102	102	
7.125	102.25	102.125	102.125	
7.25	101.875	101.875	101.875	
7.375	102.25	102.25	102.25	
7.49	102.5	102.5	102.5	
7.5	102.5	102.5	102.5	
7.625	102.875	102.75	102.75	
7.75	102.75	102.625	102.625	
7.875	103.125	103	102.875	
8	103.375	103.25	103.25	
8.125	103.625	103.5	103.5	
8.25	103.25	103	103	
8.375	103.625	103.375	103.25	
8.5	103.875	103.625	103.625	

High Balance 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.125	99	99	
5.875	99.375	99.25	99.25	
5.99	99.625	99.625	99.625	
6	99.625	99.625	99.625	
6.125	100.375	100.25	100.25	
6.25	100.25	100.125	100.125	
6.375	100.5	100.375	100.375	
6.49	100.875	100.75	100.75	
6.5	100.875	100.75	100.75	
6.625	101.25	101.125	101.125	
6.75	101.5	101.25	101.25	
6.875	101.875	101.625	101.625	
6.99	102	101.875	101.875	
7	102	101.875	101.875	
7.125	102.375	102.25	102.25	
7.25	102.625	102.5	102.5	
7.375	102.875	102.75	102.75	
7.49	103.125	102.875	102.875	
7.5	103.125	102.875	102.875	
7.625	103.375	103.125	103.125	
7.75	103	102.375	102.375	
7.875	103.125	102.625	102.625	
8	103.375	102.75	102.75	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	96.125	96.125	96.125	
4.875	96.5	96.375	96.5	
4.99	96.875	96.875	96.875	
5	96.875	96.875	96.875	
5.125	97.625	97.625	97.625	
5.25	97.75	97.75	97.75	
5.375	98.25	98.125	98.125	
5.49	98.5	98.375	98.5	
5.5	98.5	98.375	98.5	
5.625	99.125	99.125	99.125	
5.75	98.875	98.875	98.875	
5.875	99.125	99.125	99.125	
5.99	99.5	99.375	99.375	
6	99.5	99.375	99.375	
6.125	100.125	100	100.125	
6.25	100	99.875	100	
6.375	100.25	100.25	100.25	
6.49	100.625	100.5	100.5	
6.5	100.625	100.5	100.5	
6.625	101	100.875	101	
6.75	101.125	101.125	101.125	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

High Balance HomePossible Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%

High Balance 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
4.625	92.375	92.5	92.5	
4.75	92.875	93	93	
4.875	93.375	93.5	93.5	
5	93.875	94	94	
5.125	94.5	94.5	94.625	
5.25	95	95	95.125	
5.375	95.5	95.5	95.625	
5.5	96	96	96.125	
5.625	96.5	96.625	96.625	
5.75	97	97	97.125	
5.875	97.5	97.5	97.5	
6	97.875	97.875	98	
6.125	98.375	98.375	98.375	
6.25	98.75	98.75	98.75	
6.375	99.125	99.125	99.125	
6.5	99.5	99.5	99.625	
6.625	99.875	99.875	100	
6.75	100.375	100.375	100.375	
6.875	100.75	100.75	100.75	
7	101.125	101.125	101.125	

High Balance 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
4.625	93.625	93.75	93.75	
4.75	94.125	94.25	94.25	
4.875	94.625	94.75	94.75	
5	95.125	95.25	95.25	
5.125	95.625	95.625	95.75	
5.25	96.125	96.125	96.25	
5.375	96.5	96.625	96.625	
5.5	97	97	97.125	
5.625	97.375	97.5	97.5	
5.75	97.875	97.875	97.875	
5.875	98.25	98.25	98.25	
6	98.625	98.625	98.75	
6.125	99	99	99.125	
6.25	99.375	99.375	99.5	
6.375	99.75	99.75	99.75	
6.5	100.125	100.125	100.125	
6.625	100.375	100.375	100.5	
6.75	100.75	100.75	100.875	
6.875	101.25	101.25	101.25	
7	101.625	101.625	101.625	

High Balance 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
4.625	95.375	95.5	95.5	
4.75	95.75	95.75	95.875	
4.875	96	96.125	96.25	
5	96.375	96.5	96.5	
5.125	96.75	96.75	96.875	
5.25	97.125	97.125	97.25	
5.375	97.375	97.5	97.5	
5.5	97.75	97.875	97.875	
5.625	98.125	98.25	98.25	
5.75	98.5	98.5	98.625	
5.875	98.75	98.875	98.875	
6	99.125	99.125	99.25	
6.125	99.5	99.5	99.5	
6.25	99.75	99.75	99.875	
6.375	100.125	100.125	100.125	
6.5	100.375	100.375	100.5	
6.625	100.75	100.75	100.75	
6.75	101	101	101	
6.875	101.25	101.25	101.25	
7	101.5	101.5	101.625	

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

High Balance HomePossible Fixed Loan Programs

FNMA Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5	93.25	93.25	93.25	
5.125	94	94	94	
5.25	94.75	94.75	94.75	
5.375	95.375	95.375	95.375	
5.49	96.125	96.125	96	
5.5	96.25	96.25	96.125	
5.625	96.875	96.875	96.875	
5.75	97.625	97.625	97.625	
5.875	98.25	98.25	98.25	
5.99	98.75	98.75	98.75	
6	98.75	98.75	98.75	
6.125	99.375	99.375	99.375	
6.25	100	100	99.875	
6.375	100.5	100.5	100.5	
6.49	100.875	100.875	100.875	
6.5	100.875	100.875	100.875	
6.625	101.375	101.375	101.375	
6.75	101.625	101.625	101.625	
6.875	102	102	102	
6.99	102.375	102.375	102.375	
7	102.375	102.375	102.375	
7.125	102.75	102.75	102.75	
7.25	102.625	102.625	102.625	
7.375	103	103	103	
7.49	103.375	103.375	103.375	
7.5	103.375	103.375	103.375	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5	93.25	93.25	93.25	
5.125	94	94	94	
5.25	94.75	94.75	94.625	
5.375	95.375	95.375	95.375	
5.49	95.875	95.875	95.875	
5.5	96	96	96	
5.625	96.625	96.625	96.625	
5.75	97.25	97.25	97.25	
5.875	97.875	97.875	97.875	
5.99	98.5	98.5	98.5	
6	98.5	98.5	98.5	
6.125	99	99	99	
6.25	99.75	99.75	99.75	
6.375	100.25	100.25	100.25	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.5	101.5	101.5	
6.875	101.875	101.875	101.875	
6.99	102.25	102.25	102.25	
7	102.25	102.25	102.25	
7.125	102.5	102.5	102.5	
7.25	102.75	102.75	102.75	
7.375	103	103	103	
7.49	103.375	103.375	103.375	
7.5	103.375	103.375	103.375	

FL FHLMC 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5	93.25	93.25	93.25	
5.125	94	94	94	
5.25	94.75	94.75	94.625	
5.375	95.375	95.375	95.375	
5.49	95.875	95.875	95.875	
5.5	96	96	96	
5.625	96.625	96.625	96.625	
5.75	97.25	97.25	97.25	
5.875	97.875	97.875	97.875	
5.99	98.5	98.5	98.5	
6	98.5	98.5	98.5	
6.125	99	99	99	
6.25	99.75	99.75	99.75	
6.375	100.25	100.25	100.25	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.5	101.5	101.5	
6.875	101.875	101.875	101.875	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.5	102.5	102.5	
7.25	102.5	102.625	102.5	
7.375	102.875	102.875	102.875	
7.49	103.25	103.25	103.25	
7.5	103.25	103.25	103.25	

TX FHLMC 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5	93.25	93.25	93.25	
5.125	94	94	94	
5.25	94.75	94.75	94.625	
5.375	95.375	95.375	95.375	
5.49	95.875	95.875	95.875	
5.5	96	96	96	
5.625	96.625	96.625	96.625	
5.75	97.25	97.25	97.25	
5.875	97.875	97.875	97.875	
5.99	98.5	98.5	98.5	
6	98.5	98.5	98.5	
6.125	99	99	99	
6.25	99.75	99.75	99.75	
6.375	100.25	100.25	100.25	
6.49	100.625	100.625	100.625	
6.5	100.625	100.625	100.625	
6.625	101.125	101.125	101.125	
6.75	101.5	101.5	101.5	
6.875	101.875	101.875	101.875	
6.99	102.125	102.125	102.125	
7	102.125	102.125	102.125	
7.125	102.5	102.5	102.5	
7.25	102.5	102.625	102.5	
7.375	102.875	102.875	102.875	
7.49	103.25	103.25	103.25	
7.5	103.25	103.25	103.25	

FL FHLMC 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	97.375	97.375	97.375	
4.875	97.625	97.625	97.625	
4.99	98.125	98.125	98.125	
5	98.125	98.125	98.125	
5.125	98.25	98.25	98.25	
5.25	98.75	98.75	98.625	
5.375	99.125	99.125	99.125	
5.49	99.375	99.375	99.375	
5.5	99.375	99.375	99.375	
5.625	99.75	99.75	99.75	
5.75	100	100	100	
5.875	100.25	100.25	100.25	
5.99	100.5	100.5	100.5	
6	100.5	100.5	100.5	
6.125	100.75	100.75	100.625	
6.25	101	100.875	100.875	
6.375	101.25	101.125	101.125	
6.49	101.5	101.5	101.5	
6.5	101.5	101.5	101.5	
6.625	101.875	101.75	101.75	
6.75	102.125	102	102	
6.875	102.375	102.25	102.25	
6.99	102.5	102.5	102.5	
7	102.5	102.5	102.5	
7.125	102.875	102.75	102.75	
7.25	103.125	103	103	

TX FHLMC 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	97.375	97.375	97.375	
4.875	97.625	97.625	97.625	
4.99	98.125	98.125	98.125	
5	98.125	98.125	98.125	
5.125	98.25	98.25	98.25	
5.25	98.75	98.75	98.625	
5.375	99.125	99.125	99.125	
5.49	99.375	99.375	99.375	
5.5	99.375	99.375	99.375	
5.625	99.75	99.75	99.75	
5.75	100	100	100	
5.875	100.25	100.25	100.25	
5.99	100.5	100.5	100.5	
6	100.5	100.5	100.5	
6.125	100.75	100.75	100.625	
6.25	101	100.875	100.875	
6.375	101.25	101.125	101.125	
6.5	101.5	101.5	101.5	
6.625	101.875	101.75	101.75	
6.75	102.125	102	102	
6.875	102.375	102.25	102.25	
7	102.5	102.5	102.5	
7.125	102.875	102.75	102.75	
7.25	103.125	103	103	
7.375	103.375	103.25	103.25	
7.5	103.625	103.5	103.5	

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Conventional Loan Level Adjustments

Purchase (Term > 15 Years)											
Product	FICO Score	LTV Ratio									
		≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
All Eligible Product	≥ 780	0.000%	0.000%	0.000%	0.000%	-0.375%	-0.375%	-0.250%	-0.250%	-0.125%	
	780 - 779	0.000%	0.000%	0.000%	-0.250%	-0.625%	-0.625%	-0.500%	-0.500%	-0.250%	
	740 - 739	0.000%	0.000%	-0.250%	-0.750%	-0.875%	-1.000%	-0.750%	-0.625%	-0.500%	
	720 - 719	0.000%	0.000%	-0.250%	-0.750%	-1.000%	-1.250%	-1.000%	-0.875%	-0.750%	
	700 - 719	0.000%	0.000%	-0.375%	-0.875%	-1.375%	-1.500%	-1.250%	-1.125%	-0.875%	
	680 - 699	0.000%	0.000%	-0.625%	-1.125%	-1.750%	-1.875%	-1.500%	-1.375%	-1.125%	
	660 - 679	0.000%	0.000%	-0.750%	-1.375%	-1.875%	-2.125%	-1.750%	-1.625%	-1.250%	
	640 - 659	0.000%	0.000%	-1.125%	-1.500%	-2.250%	-2.500%	-2.000%	-1.875%	-1.500%	
	≤ 639	0.000%	-0.125%	-1.500%	-2.125%	-2.750%	-3.000%	-2.625%	-2.250%	-1.750%	

Purchase											
Loan Feature	FICO Score	LTV Ratio									
		≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Adjustable-rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%		
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	
Investment Property	-1.125%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	
Second Home	-1.125%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	
Manufactured Home	-0.500%	-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%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	
High Balance Fixed-Rate	-0.500%	-0.500%	-0.750%	-0.750%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	-1.000%	
High Balance ARM	-1.000%	-1.250%	-1.500%	-1.500%	-2.000%	-2.500%	-2.500%	-2.250%	-2.125%	-1.750%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.875%	

Limited Cash-out Refinances (Term > 15 Years)											
Product	FICO Score	LTV Ratio									
		≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
All Eligible Product	≥ 780	0.000%	0.000%	0.000%	-0.125%	-0.500%	-0.625%	-0.500%	-0.375%	-0.375%	
	780 - 779	0.000%	0.000%	-0.125%	-0.375%	-0.875%	-1.000%	-0.750%	-0.625%	-0.625%	
	740 - 739	0.000%	0.000%	-0.375%	-0.750%	-1.125%	-1.375%	-1.000%	-0.875%	-0.750%	
	720 - 719	0.000%	0.000%	-0.500%	-1.000%	-1.625%	-1.750%	-1.500%	-1.250%	-1.250%	
	700 - 719	0.000%	0.000%	-0.625%	-1.250%	-1.875%	-2.125%	-1.750%	-1.625%	-1.625%	
	680 - 699	0.000%	0.000%	-0.750%	-1.625%	-2.250%	-2.500%	-2.125%	-1.750%	-1.750%	
	660 - 679	0.000%	0.000%	-1.125%	-1.875%	-2.500%	-2.875%	-2.375%	-2.125%	-2.125%	
	640 - 659	0.000%	-0.250%	-1.375%	-2.125%	-2.875%	-3.375%	-2.875%	-2.500%	-2.500%	
	≤ 639	0.000%	-0.375%	-1.750%	-2.625%	-3.500%	-4.000%	-3.625%	-3.250%	-2.500%	

Limited Cash-out Refinances											
Loan Feature	FICO Score	LTV Ratio									
		≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Adjustable-rate Mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%		
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	
Investment Property	-1.125%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	
Second Home	-1.125%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	
Manufactured Home	-0.500%	-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%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	
High Balance Fixed-Rate	-1.000%	-1.250%	-1.500%	-1.500%	-2.000%	-2.500%	-2.500%	-2.250%	-2.125%	-1.750%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.500%	-2.500%	-2.250%	-2.125%	-1.750%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.875%	

Cash-out Refinance Loans											
Product	FICO Score	LTV Ratio									
		≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
All Eligible Product	≥ 780	-0.375%	-0.375%	-0.625%	-0.625%	-0.875%	-1.375%				
	780 - 779	-0.375%	-0.375%	-0.625%	-0.625%	-0.875%	-1.375%				
	740 - 739	-0.375%	-0.375%	-1.000%	-1.625%	-2.375%					
	720 - 719	-0.375%	-0.500%	-1.250%	-2.000%	-2.750%					
	700 - 719	-0.375%	-0.500%	-1.625%	-2.500%	-3.250%					
	680 - 699	-0.375%	-0.625%	-2.000%	-2.875%	-3.750%					
	660 - 679	-0.375%	-0.875%	-2.750%	-4.000%	-4.750%					
	640 - 659	-0.375%	-1.375%	-3.125%	-4.500%	-5.125%					
	≤ 639	-0.375%	-1.375%	-3.375%	-4.875%	-5.125%					

Cash-out Refinance Loans											
Loan Feature	FICO Score	LTV Ratio									
		≤ 30.00%	30.01 - 60%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	>95%	
Condo	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	
Investment Property	-1.125%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	
Second Home	-1.125%	-1.125%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	-1.625%	
Manufactured Home	-0.500%	-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%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	-0.375%	
High Balance Fixed-Rate	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.500%	-2.500%	-2.250%	-2.125%	-1.750%	
High Balance ARM	-1.250%	-1.250%	-1.500%	-1.500%	-2.000%	-2.500%	-2.500%	-2.250%	-2.125%	-1.750%	
Subordinate Financing	-0.625%	-0.625%	-0.625%	-0.625%	-0.625%	-1.125%	-1.125%	-1.125%	-1.125%	-1.875%	

Miscellaneous			
Texas Cashout Refinance (QAR)			0.000%
Waive Impounds (Not Applicable for NY Loans)	FCARM	0.000%	
	Not FCARM	1.000%	
	FICO: 680 to 719	0.000%	
	FICO: 660 to 679	-0.025%	
	FICO: 640 to 659	-0.050%	
	FICO: 620 to 639	-0.050%	
	FICO: 620	-0.050%	
	LTV: LTV > 90%≤95	0.000%	
	LTV: LTV > 95	-0.025%	
	LTV: LTV > 80%	-0.025%	
Conforming	Fixed and ARM		
	LTV > 90%	-0.250%	
	Cash-Out/FICO: 680-719	0.000%	
	Cash-Out/FICO: 660-679	0.000%	
	Cash-Out/LTV: LTV > 75%	0.000%	
	Second Home & LTV > 85%	0.000%	
	Investment Property/2nd Home	0.000%	
	Refinance	0.000%	
	Properties Owned > 3	0.000%	
	Cashout	0.000%	
All Products/Loan Amounts	Purchase	0.000%	
	Multiple Properties Owned & Primary Residence	0.000%	
	LTV: LTV > 90	-0.025%	
	FICO: 680	0.000%	
	FICO: 660 to 719	0.000%	
	Loan Amount > \$1M	0.000%	
	Borrower Paid MI	0.000%	
	Contiguous States	0.000%	
	HomeReady/HomePossible Cap	0.000%	
	(Only Applicable to Standard Agency LPPAs)	0.000%	
FTHB with qualifying income <=100% AMI or 120% AMI in high-cost areas	LLPA Cap	0.000%	
	LLPA Cap	0.000%	

Loan Amount Adjusters				
Amount Ranges	30/25yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed
0-99,999	0.000%	0.300%	0.000%	0.000%
100,000-149,999	0.000%	0.300%	0.000%	0.000%
150,000-199,999	0.000%	0.500%	0.000%	0.000%
200,000-249,999	0.000%	0.650%	0.000%	0.000%
250,000-299,999	-0.100%	0.000%	0.000%	0.000%
300,000-349,999	0.000%	0.000%	0.000%	0.000%
350,000-399,999	0.000%	0.000%	0.000%	0.000%
400,000-449,999	0.000%	0.000%	0.000%	0.000%
450,000-499,999	0.000%	0.000%	0.000%	0.000%
500,000-599,999	0.000%	0.000%	0.000%	0.000%
600,000-699,999	0.100%	0.000%	0.000%	0.000%
700,000-750,000	0.100%	0.000%	0.000%	0.000%

State Adjusters				
State	30/25yr Conf Fixed	All Other Conf Term	30/25yr HB Fixed	All Other HB Term
AR	0.000%	0.000%	0.000%	0.000%
AZ	-0.950%	0.000%	0.000%	0.000%
CA	-0.950%	0.000%	0.000%	0.000%
CO	0.000%	0.000%	0.000%	0.000%
CT	0.000%	0.000%	0.000%	0.000%
DC	0.000%	0.000%	0.000%	0.000%
FL	0.100%	0.100%	0.000%	0.000%
GA	0.000%	0.000%	0.000%	0.000%
ID	0.000%	0.000%	0.000%	0.000%
IL	0.050%	0.000%	0.000%	0.000%
IN	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%
MD	0.000%	0.000%	0.000%	0.000%
ME	0.000%	0.000%	0.000%	0.000%
MI	0.000%	0.000%	0.000%	0.000%
NC	0.000%	0.000%	0.000%	0.000%
ND	0.000%	0.000%	0.000%	0.000%
OH	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%
RI	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%
TX	0.100%	0.100%	0.000%	0.000%
UT	0.000%	0.000%	0.000%	0.000%
VA	0.000%	0.000%	0.000%	0.000%
WA	0.000%	0.000%	0.000%	0.000%
WI	0.000%	0.000%	0.000%	0.000%

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Investment/Non-CM loan lock requests accepted until 4:00 PM PT

Conventional Loan Amount/Note Rate Adjustments

Loan Amount/Note Rate Adjusters - 30 Year													
Note Rate	\$0-\$5,000	\$5,001-\$10,000	\$10,001-\$25,000	\$25,001-\$50,000	\$50,001-\$75,000	\$75,001-\$100,000	\$100,001-\$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
6.490	0.071	0.171	0.061	0.200	0.103	0.067	0.000	0.000	0.000	0.000	0.425	0.000	0.000
6.500	0.071	0.171	0.061	0.200	0.103	0.067	0.000	0.000	0.000	0.000	0.425	0.000	0.000
6.625	0.084	0.190	0.069	0.226	0.125	0.077	0.000	0.000	0.000	0.000	0.425	0.000	0.000
6.750	0.150	0.452	0.175	0.664	0.433	0.130	0.139	0.000	0.000	0.000	0.425	0.000	0.000
6.875	0.162	0.494	0.198	0.759	0.522	0.226	0.139	0.000	0.000	0.000	0.425	0.000	0.000
6.990	0.763	0.940	0.668	0.480	0.350	0.079	0.030	0.000	0.000	0.000	0.637	0.250	0.000
6.000	0.763	0.940	0.668	0.480	0.350	0.079	0.030	0.000	0.000	0.000	0.637	0.250	0.000
7.125	0.833	1.053	0.766	0.554	0.422	0.109	0.030	0.000	0.000	0.000	0.637	0.250	0.000
7.250	0.987	1.252	0.949	0.692	0.567	0.180	0.060	0.052	0.000	0.000	0.638	0.172	0.000
7.375	1.021	1.339	0.987	0.722	0.579	0.183	0.071	0.055	0.000	0.000	0.637	0.145	0.000
7.499	1.066	1.435	1.038	0.759	0.633	0.190	0.082	0.062	0.000	0.000	0.638	0.155	0.000
7.500	1.066	1.435	1.038	0.759	0.633	0.190	0.082	0.062	0.000	0.000	0.638	0.155	0.000
7.625	1.133	1.415	1.109	0.833	0.709	0.206	0.088	0.062	0.000	0.000	0.638	0.125	0.000
7.750	2.003	1.833	1.474	1.090	1.020	0.366	0.151	0.444	0.171	0.649	0.146	0.188	0.188
7.875	2.005	1.840	1.454	1.130	1.336	0.389	0.354	0.444	0.171	0.649	0.144	0.187	0.188
7.999	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188
8.000	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188
8.125	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188
8.250	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188
8.375	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188
8.499	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188
8.500	2.109	1.939	1.639	1.130	1.395	0.399	0.361	0.444	0.171	0.649	0.151	0.188	0.188

Loan Amount/Note Rate Adjusters - 15 Year												
Note Rate	\$0-\$5,000	\$5,001-\$10,000	\$10,001-\$25,000	\$25,001-\$50,000	\$50,001-\$75,000	\$75,001-\$100,000	\$100,001-\$125,000	\$125,001-\$150,000	\$150,001-\$175,000	\$175,001-\$200,000	\$200,001-\$225,000	\$225,001-\$250,000
4.400	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.450	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	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.050	0.050	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.023	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.625	0.367	0.279	0.197	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165
5.750	0.340	0.309	0.197	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165
5.875	0.372	0.325	0.197	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165	0.165
6.000	0.200	0.249	0.184	0.167	0.167	0.167	0.167	0.167	0.167	0.167	0.167	0.167
6.125	0.507	0.429	0.348	0.316	0.316	0.316	0.316	0.316	0.316	0.316	0.316	0.316
6.250	0.526	0.471	0.411	0.374	0.374	0.374	0.374	0.374	0.374	0.374	0.374	0.374
6.375	0.582	0.461	0.410	0.374	0.374	0.374	0.374	0.374	0.374	0.374	0.374	0.374
6.500	0.494	0.409	0.382	0.374	0.374	0.374	0.374	0.374	0.374	0.374	0.374	0.374
6.625	0.554	0.441	0.415	0.384	0.384	0.384	0.384	0.384	0.384	0.384	0.384	0.384
6.750	0.553	0.393	0.368	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311
6.875	0.554	0.364	0.368	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311
7.000	0.553	0.384	0.368	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311	0.311
7.125	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
7.250	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
7.375	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
7.500	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
7.625	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
7.750	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
7.875	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
8.000	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
8.125	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
8.250	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
8.375	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
8.499	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292
8.500	0.529	0.380	0.367	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292	0.292

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

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

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

Jumbo Elite Loan Programs

Jumbo Elite 30 Year Fixed			
Rate	Days to Lock		
	30	45	60
6.25	89.750	89.750	89.625
6.375	90.125	90.125	90.000
6.5	90.500	90.500	90.375
6.625	90.875	90.875	90.750
6.75	91.250	91.250	91.125
6.875	91.750	91.750	91.625
6.99	92.250	92.250	92.125
7	92.250	92.250	92.125
7.125	92.500	92.500	92.375
7.25	92.750	92.750	92.625
7.375	93.000	93.000	92.875
7.5	93.250	93.250	93.125
7.625	93.375	93.375	93.250
7.75	93.500	93.500	93.375
7.875	93.625	93.625	93.500
7.99	93.750	93.750	93.625
8	93.750	93.750	93.625
8.125	93.875	93.875	93.750
8.25	94.000	94.000	93.875
8.375	94.125	94.125	94.000

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

Jumbo Elite Loan Level Adjustments

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%
>800	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
780-799	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
760-779	0.625%	0.625%	0.625%	0.625%	0.375%	0.125%	-0.125%	-0.500%	NA
740-759	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	-0.250%	-0.625%	NA
720-739	0.375%	0.375%	0.375%	0.375%	0.125%	-0.125%	-0.375%	NA	NA
700-719	0.375%	0.375%	0.375%	0.250%	0.125%	NA	NA	NA	NA
680-699	0.250%	0.250%	0.250%	0.250%	-0.125%	NA	NA	NA	NA

Loan Amount/LTV Ratio									
Loan 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%
\$1,000,001-\$1.5MM	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	NA
\$1,500,001-\$2MM	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA
\$2,000,001-\$2.5MM	-0.250%	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	-0.500%	NA	NA
\$2,500,001-\$3MM	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	NA	NA	NA	NA

Unit/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%	-0.250%	-0.375%	-0.375%	-0.500%	NA	NA
3-4	-0.250%	-0.250%	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	NA	NA

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

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

Misc Adjustments	
No Escrows	-0.125%

Max Price	
Max Price 30yr	
101.80	

Fees	
Lender Fee	\$ 795
Flood Cert Fee	\$ 12

Loan Amount Adjustment	
\$1,600,001-\$2MM	-0.250%
\$2,000,001-\$2.5MM	-0.750%
\$2,500,001-\$3MM	-1.000%

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

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



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

Jumbo Premier Loan Level Adjustments

Purchase FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	-0.125%	-0.125%	-0.375%	-0.500%	-1.500%	NA	NA	NA	NA
700-719	0.125%	0.125%	0.000%	-0.250%	-0.500%	-1.375%	-2.000%	NA	NA
720-739	0.125%	0.125%	0.125%	0.000%	-0.375%	-0.625%	-1.125%	NA	NA
740-759	0.250%	0.250%	0.250%	0.125%	-0.125%	-0.375%	-0.875%	-3.375%	NA
760-779	0.375%	0.375%	0.250%	0.125%	-0.125%	-0.250%	-0.500%	-2.375%	NA
780-999	0.500%	0.500%	0.375%	0.250%	0.125%	0.000%	-0.125%	-1.375%	NA

Rate/Term FICO Score/LTV Ratio									
FICO Score	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
680-699	-0.250%	-0.250%	-0.500%	-0.625%	-1.625%	NA	NA	NA	NA
700-719	0.000%	0.000%	-0.125%	-0.375%	-0.625%	-1.500%	-2.125%	NA	NA
720-739	0.000%	0.000%	0.000%	-0.125%	-0.500%	-0.750%	-1.250%	NA	NA
740-759	0.125%	0.125%	0.125%	0.000%	-0.250%	-0.500%	-1.000%	-3.500%	NA
760-779	0.250%	0.250%	0.125%	0.000%	-0.250%	-0.375%	-0.625%	-2.500%	NA
780-999	0.375%	0.375%	0.250%	0.125%	0.000%	-0.125%	-0.250%	-1.500%	NA

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

Loan Amount/LTV Ratio									
Amount	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
0-\$1MM	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	NA
\$1,000,001-\$1.5MM	0.000%	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	NA	NA
\$1,500,001-\$2MM	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	NA	NA	NA
\$2,000,001-\$2.5MM	0.000%	0.000%	0.000%	0.000%	-0.250%	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%	-1.000%	-1.500%	NA	NA
Investment	-1.750%	-1.875%	-2.250%	-2.750%	-3.500%	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%
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA
FL NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	NA

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

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

DTI Adjustment	
DTI	Adjustment
<=43	0.000%
43.01-45.00	-1.000%
45.01-47.00	-2.000%
>47.00	-3.000%

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

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

Premier 90		
Amount/LTV		
Amount	80.01-85%	85.01-90%
0-\$1MM	0.000%	0.000%
\$1,000,001-\$1.5MM	-0.375%	-0.375%
\$1,500,001-\$2MM	NA	NA
\$2,000,001-\$2.5MM	NA	NA

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

Premier 90	
Misc Adjustments	
No Escrows	-0.250%

Max Price Premier 90			
Loan Amount	30yr	25yr	20yr
<=\$1MM	101.05	100.25	100.85
>\$1MM	100.80	100.00	100.60

Fees	
Lender Fee	\$ 795
Flood Cert Fee	\$ 12
Tax Service Fee	\$ 75

Max Price Premier			
Amt Range	30yr	25yr	20yr
<=\$1MM	101.05	100.25	100.85
>\$1MM	101.05	100.25	100.85

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

Jumbo Premier ARM Loan Level Adjustments

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

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

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

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

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

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

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

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

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

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

Max Price	
Loan Amount	Max Price ARM
<=\$1MM	101.80
>\$1MM	101.55

Fees	
Lender Fee	\$ 795
Flood Cert Fee	\$ 12
Tax Service Fee	\$ 75

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



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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	93.875	93.75	93.625	
5.875	94.75	94.625	94.5	
6	95.625	95.5	95.375	
6.125	96.375	96.25	96.125	
6.25	97.125	97	96.875	
6.375	97.75	97.625	97.5	
6.5	98.375	98.25	98.125	
6.625	99	98.875	98.75	
6.75	99.5	99.375	99.25	
6.875	100	99.875	99.75	
7	100.375	100.25	100.125	
7.125	100.75	100.625	100.5	
7.25	101.125	101	100.875	
7.375	101.375	101.25	101.125	
7.5	101.625	101.5	101.375	
7.625	101.875	101.75	101.625	
7.75	102	101.875	101.75	
7.875	102.125	102	101.875	
8	102.25	102.125	102	
8.125	102.375	102.25	102.125	
8.25	102.5	102.375	102.25	
8.375	102.5	102.5	102.375	
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	
5.875	93.375	93.25	93.125	
6	94.125	94	93.875	
6.125	94.875	94.75	94.625	
6.25	95.625	95.5	95.375	
6.375	96.375	96.25	96.125	
6.5	97	96.875	96.75	
6.625	97.625	97.5	97.375	
6.75	98.25	98.125	98	
6.875	98.875	98.75	98.625	
7	99.375	99.25	99.125	
7.125	99.875	99.75	99.625	
7.25	100.25	100.125	100	
7.375	100.625	100.5	100.375	
7.5	100.875	100.75	100.625	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum SOFR ARM Margin = 2.75%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.5	93.875	93.75	93.625	
5.625	94.75	94.625	94.5	
5.75	95.625	95.5	95.375	
5.875	96.375	96.25	96.125	
6	97.125	97	96.875	
6.125	97.75	97.625	97.5	
6.25	98.375	98.25	98.125	
6.375	98.875	98.75	98.625	
6.5	99.375	99.25	99.125	
6.625	99.875	99.75	99.625	
6.75	100.25	100.125	100	
6.875	100.625	100.5	100.375	
7	100.875	100.75	100.625	
7.125	101.125	101	100.875	
7.25	101.25	101.125	101	
7.375	101.375	101.25	101.125	
7.5	101.5	101.375	101.25	
7.625	101.625	101.5	101.375	
7.75	101.75	101.625	101.5	
7.875	101.875	101.75	101.625	
8	102	101.875	101.75	
8.125	102	102	101.875	
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	
5.625	95	94.875	94.75	
5.75	95.625	95.5	95.375	
5.875	96.25	96.125	96	
6	96.875	96.75	96.625	
6.125	97.5	97.375	97.25	
6.25	98.125	98	97.875	
6.375	98.625	98.5	98.375	
6.5	99.125	99	98.875	
6.625	99.625	99.5	99.375	
6.75	100.125	100	99.875	
6.875	100.5	100.375	100.25	
7	100.875	100.75	100.625	
7.125	101.125	101	100.875	
7.25	101.25	101.125	101	
7.375	101.375	101.25	101.125	
7.5	101.5	101.375	101.25	
7.625	101.5	101.5	101.375	
7.75	101.5	101.5	101.5	
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	
6.25	92.875	92.75	92.625	
6.375	93.75	93.625	93.5	
6.5	94.5	94.375	94.25	
6.625	95.25	95.125	95	
6.75	96	95.875	95.75	
6.875	96.75	96.625	96.5	
7	97.375	97.25	97.125	
7.125	98	97.875	97.75	
7.25	98.5	98.375	98.25	
7.375	99	98.875	98.75	
7.5	99.5	99.375	99.25	
7.625	100	99.875	99.75	
7.75	100.375	100.25	100.125	
7.875	100.75	100.625	100.5	
8	101	100.875	100.75	
8.125	101.25	101.125	101	
8.25	101.375	101.25	101.125	
8.375	101.5	101.375	101.25	
8.5	101.625	101.5	101.375	
8.625	101.75	101.625	101.5	
8.75	101.875	101.75	101.625	
8.875	102	101.875	101.75	
9	102	102	101.875	
9.125	102	102	102	
0	0	0	0	

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Jumbo Premier Platinum Loan Level Adjustments

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%
>800	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	0.000%
780-799	0.500%	0.500%	0.500%	0.500%	0.250%	0.000%	0.000%
760-779	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%
740-759	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%
720-739	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%	0.000%

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

Fees	
Lender Fee	\$ 1,095
Flood Cert Fee	\$ 12
Tax Service Fee	\$ 75

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

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VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	
5.99	100.625	100.500	100.375	
6.99	102.750	102.625	102.500	
7.99	103.875	103.750	103.625	
6.49	101.875	101.750	101.500	
7.49	103.250	103.125	103.000	

VA 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.250	98.125	98.000	
5.875	98.875	98.750	98.500	
5.99	99.375	99.250	99.000	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	

VA 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.250	98.125	98.000	
5.875	98.875	98.750	98.500	
5.99	99.375	99.250	99.000	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	

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VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.250	98.125	98.000	
5.875	98.875	98.750	98.500	
5.99	99.375	99.250	99.000	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	

VA 10 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	98.250	98.125	98.000	
5.875	98.875	98.750	98.500	
5.99	99.375	99.250	99.000	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	

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

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	

VA 10 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	
5.99	99.375	99.250	99.000	
6.99	101.500	101.250	101.125	
7.99	102.625	102.375	102.250	
6.49	100.500	100.375	100.250	

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VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 25 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.75	99.625	99.375	99.250	
5.875	100.125	100.000	99.875	
5.99	100.625	100.500	100.375	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	

VA 20 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
6	100.625	100.500	100.375	
6.125	101.000	100.875	100.750	
6.25	101.250	101.125	100.875	
6.375	101.625	101.500	101.250	
6.49	101.875	101.750	101.500	
6.5	101.875	101.750	101.500	
6.625	102.000	101.875	101.625	
6.75	102.000	101.875	101.750	
6.875	102.375	102.250	102.125	
6.99	102.750	102.625	102.500	
7	102.750	102.625	102.500	
7.125	102.875	102.750	102.625	
7.25	103.000	102.875	102.750	
7.375	103.125	103.000	102.875	
7.49	103.250	103.125	103.000	
7.5	103.250	103.125	103.000	
7.625	103.375	103.250	103.125	
7.75	103.625	103.500	103.375	
7.875	103.750	103.625	103.500	
7.99	103.875	103.750	103.625	
8	103.875	103.750	103.625	
8.125	104.000	103.875	103.750	
8.25	104.125	104.000	103.750	
8.375	104.250	104.000	103.875	
8.5	104.375	104.125	104.000	
8.625	104.375	104.250	104.125	
8.75	104.500	104.375	104.250	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
6	99.375	99.250	99.000	
6.125	99.750	99.625	99.500	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	

VA 10 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	99.875	99.750	99.625	
6.375	100.250	100.125	100.000	
6.49	100.500	100.375	100.250	
6.5	100.500	100.375	100.250	
6.625	100.625	100.500	100.375	
6.75	100.750	100.625	100.375	
6.875	101.125	100.875	100.750	
6.99	101.500	101.250	101.125	
7	101.500	101.250	101.125	
7.125	101.625	101.375	101.250	
7.25	101.750	101.625	101.500	
7.375	101.875	101.750	101.500	
7.49	102.000	101.750	101.625	
7.5	102.000	101.750	101.625	
7.625	102.125	102.000	101.875	
7.75	102.375	102.250	102.000	
7.875	102.500	102.375	102.125	
7.99	102.625	102.375	102.250	
8	102.625	102.375	102.250	
8.125	102.750	102.500	102.375	
8.25	102.750	102.625	102.500	
8.375	102.875	102.750	102.625	
8.5	103.000	102.875	102.750	
8.625	103.125	103.000	102.875	
8.75	103.250	103.125	103.000	
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
Phoenix, AZ 85040
(623) 252-4149



Effective Date:
12/1/23 2:58 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/VA IRRRL Fixed Loan Level Adjustments**VA FICO Adjustments**

FICO Score	Adj
760+	0.725%
720-759	0.725%
680-719	0.600%
660-679	0.375%
640-659	0.250%
620-639	0.000%
600-619	-0.500%
580-599	-1.250%

IRRRL FICO Adjustments

FICO Score	Adj
760+	0.725%
720-759	0.725%
680-719	0.600%
660-679	0.375%
640-659	0.250%
620-639	0.000%
600-619	-0.750%
580-599	-1.250%

Miscellaneous Adjustments

2-4 Unit	-0.500%
Manual Underwrite	-0.500%
Cashout	-0.250%

State Adjustments

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

Amount Adjustments

Total Loan Amount	Adj
\$0-\$49,999	-1.000%
\$50,000-\$89,999	-0.500%
\$90,000-\$149,999	-0.250%
\$150,000-\$726,200	0.000%
\$726,201-\$999,999	-0.875%
>\$999,999	-1.375%

Fees

Lender Fee	\$ 750
Flood Cert Fee	\$ 12